In his beautiful Encyclical, Pius appliances.

of the holy man enveloped in the brilliant light of his character and doctrine. A perusal of one or several of his works must assist consummation greatly to be desired. immeasurably toward infusing into the hearts of many the will to heed these winning admonitions and so to become in the words of the Saint, "more pleasing to the Divine Majesty."—The Pilot.

NIAGARA IN WINTER

The countless thousands who annually visit the Cataract of Niagara pronounce it the greatest natural wonder on the continent of America. Little less in sublimity and grandeur than the waterfall itself is the gorge through which the waters rush onward to Lake Ontario after their awful plunge over the cliff. For a little distance from the foot of the falls, the stream is comparatively placid but gathering momentum as its channel narrows it fills the gorge and rushes over the rocks in foamy rapids; here breaking into delicate spray, and there springing high into the air as it dashes against some rocky obstacle in its mad race. for the calmer reaches of the bed below. Never are the famous falls more gloriouslys beautiful than during the winter months. A snowy mantle covers the surrounding shores. The trees and shrubs, bathed perpetually in the mist of other perpetually in the mist of the rushing stream, wear garments of glittering hoar-frost, marvel-lously wrought and trimmed with the loveliest lace. The rocks and boulders along the course become huge blocks of gleaming ice, and mammoth icicles form before the Cave of the Winds and down the steep sides of the garge. But no steep sides of the gorge. But no power can check the mighty flood, whose emerald waters take on a deeper, darker hue from the whiteness of their setting. In unabated volume they sweep majestically along, tossing high in the air their rainbowed sprays as if in proud disdain of the tyrant Ice-King's iron rule. The Grand Trunk Railway System offers exceptional facilities to reach "Niagara the

A COAL COMPANY WITH A SOUL

atives have also opened a new field of enterprise. The announcement, however, in the midst of the great coal crisis, of the creation of a "coal company with a soul" on the part of a group of locomotive engineers brings a new labor development to the notice of the public.

Or a flat straw hat several feet in diameter. A mark of Annamite beauty which does not appeal to the Western eye is black enamelled teeth. To preserve this custom wars have been fought and even now it is almost universally followed. successful. Its consumers' cooperatives have also opened a new field

We are inclined to be somewhat cautious in accepting on their face value all the claims made by com-panies or corporations "with a Tonkin. The cruel persecutions soul." The evidence before us in and the martyrs of this land give the present instance is confined to Tonkin and its peoples a peculiar the statements made by the promoters of the new undertaking, but Catholics, for of all the missionary the plans outlined by them are certainly sufficiently interesting to merit consideration. Control of over 6,000 acres of the best coalmining property, we are told has been acquired by these workers in Boone A County, West Virginia, on the Coal River. They have formed a company to be known as the Coal River Collieries and are seeking to work out the coal problem by making "men instead of money" the basis of their industrial system.

What naturally interests us in the first place is their method of organization and financing. We find that no salaries are to be paid to directors, there is to be no watered stock and no over-capitalication, which today is the bane of our coal industry. No preferred stock, even, is to be issued. All the stock is sold exclusively to locomotive engineers and to their friends. The amount that any single worker can buy is strictly limited; it may not exceed fifty shares in all, share priced at one hundred dollars. Hundreds of locomotive engineers throughout the country, we are informed, have already subscribed to the \$2,000,0 0 capital stock, and the money is being put into the boarded an evening train for Hanoi.

development of the property.

Higher wages, it is claimed, are paid to the miners by these fellow-workers who engage their service than by the neighboring operators. The very first step has been "to lay" drive brought us safely to the Misout a model mining village with sion center where a tempting lunch handsome little homes, schools, was disposed of before the zero church, store, amusement building, pure water, thorough sanitation, and all the facilities of a small city." Cattle and pigs are not allowed to rement allowed to roam at large in the streets and "even the windows and streets and "even the windows and doors have been screened at the expense of the company to keep out summer insects." The same care has been taken with the equipment of the plant itself. The best instruction and Mass. There were

ful series of most versatile illustrations and examples, St. Francis discovers the mysteries of creation discovers the mysteries discovers the mysteries of creation discovers the mysteries of creation discovers the mysteries discovers discovers the mysteries discovers disco and expounds the beauty of child-like submission to the decrees of the Divine Will turned over to them, for the loco-motive engineers appreciate to the full the value of modern automatic

In his beautiful Encyclical, Pius XI. urges in particular that newspaper men strive to imitate St. Francis in their work, especially in the combination of strength and sweetness so admirably adapted to disarm all prejudice and to render his doctrine more palatable to those who opposed it.

The recent commemoration of this great Saint on the occasion of his centenary celebration at Annecy Savoy, upholds before us the figure of the holy man enveloped in the

It rests of course with the locomo-tive engineers to investigate thoroughly the soundness of this enterprise and the credentials of its sponsors, but the undertaking itself is another interesting evidence of the mental alertness of the workers and of the constructive efforts made by them to solve problems.—America. to solve industrial

TOUR OF WORLD

INDO-CHINA MISSIONS FLOURISHING

By Rev. Michael Mathis, C. S. C. (By N. C. W. C. News Service)

Hanoi, Tonkin, Dec. 10.—The mis-ions of Indo-China were the great surprises of our tour in the Far East. This was due both to our unexpected good fortune in catching a steamer that stopped long enough in important parts to permit a visit to some of the more interesting inland centers, and also to the fact that the vastness of Indo-China and the unique character of its people were somewhat of a revelation to

Of the five States that comprise Indo-China—Tonkin, Annam, Cam-bodia, Laos, and Cochinchina—we visited the first and last. The name Indo-China was given to these States by Europeans for the reason that the country and its people have both Chinese and Indian elements in their make-up. The civilization, language, and institutions are largely Chinese, whilst the climate, natural products and industries are mostly Indian.

Though a member of the Mongolian race the Annamite (inhabitant of Tonkin and Cochinchina) is physically slighter and has less slant in his eyes than the Chinese. He wears a delayed and scanty beard walks with a quiet and dignified gait; and though diffident and timid at first meeting with strangers becomes affable and even vivacious on further acquaintance.

The dress of both men and women is very modest and attractive. Large floating trousers are held round the body with a sash of bright color. A close-fitting black tunic, slit at the sides, reaches down below Organized labor in the United States is gradually feeling its way in many different directions. Its banking ventures have been highly of the women is either a bright veil or a flat straw hat several feet in

> SPANISH DOMINICAN MISSIONARIES Our first stop-over in Indo-China was at Haiphong, the port of claim to the interest of American the celebrated martyr of this coun-

> At Haiphong the Spanish Domin ican missionaries had been notified of our arrival by Father Souvay of Hong Kong, and the charming mis-sionary hospitality received everywhere in the Orient was enjoyed anew. The Dominicans have three very flourishing vicariates in Tonkin, the largest of them counting almost three hundred thousand Christians.

Here we found the "Vineyard of the East," the well-known Ameri Spanish Dominicans. Hence, the Tokinese missions will have a constantly increasing interest to the American Catholic public.

After paying our respects to the Dominican Bishop of Haiphong and upon the conclusion of a visit to the hristian Brothers' School, and to

Although it was almost midnight when our train reached Hanoi in a hour.

MANY DAILY COMMUNICANTS

We rose quite early the next morning—the Masses begin at 5 a.m.

It is difficulties which show what

We must aim to shape and order society after God's pattern even though we know that we are not going to do a perfect work in time. It was a unique pleasure to say Mass that morning at the Carmelite monastery, for here we met an American Sister from Lowell, Mass., and learned that it was to this house that the Venerable Soeur Yet we must not be discouraged when we are thwarted and disappointed, for all the while we are gathering within ourselves a value-deposit which is so imperishable Therese of Lisieux, the Little Flower of Jesus, was destined to be sent, had not her early death intervened. had not her early death intervened.

Before starting on a tour of the city Father Despaulis brought us to the "House of God." This is an institution peculiar to Indo-China. It is a sort of college home where young men. even boys, desirous of giving their lives to the mission live that it laughs at death. pass over to the other side into the perfect City of God we shall make that perfect City still more perfect because we have been loyal in this world to the vision we had of it, and without being fully conscious of it have become part of the vision's reality.—Bishop Brent. and study in common. In the long course of training some are selected for Catechists or teachers whilst

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others are chosen to go on for the priesthood, according as they mani-fest ability and piety. All the members of the "House of God"

The choir boys of the Hanoi Cath-

The choir boys of the Hanoi Cathedral are chosen from the members of the local "House of God," and they sing plain-chant perfectly. One of them, a boy of eleven, plays the organ in the grand cathedral. They also have a fife and drum corps, and in our honor the boys played the American national

played the American national anthem. The notes brought a tinge

of home-sickness and a flood of gratitude for the gentle thought-

fulness of the missionaries in choosing this way to please us.

It is absurd to be vain of what any one can have who can pay for it.

are dedicated to celibacy.

Two women were talking. One had made a disappoint ing piano purchase - the other was quite satisfied with the piano she had bought.

"How did you manage it? You don't know any more about music than I do," the first woman said.

"I'll tell you," the other answered. "I used both my ears. One ear heard the piano-and the other heard what people who had the piano in the home said of it, and this is what I found : -

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CHAPTER I.

When James Allen died, he left two daughters a small but comfortable home and fifty thousand dollars of life insurance. He had been a quiet, taciturn man, taking no one, not even his own daughters, into his confidence. Not until he was buried and his will was read, did anyone have the slightest idea of his possessions. He had held the position of Clerk of the Court for forty years, and had lived comfortably, educated his daughters and performed his duties as a good citizen. His wife had died four years before him. It now appeared that he had adopted early in life the idea of living close to his income, saving enough each year to pay his life insurance premiums, and relying on the insurance to take care of his family when he should be gone—rather a dangerous, but not unusual, policy.

He had never discussed business at home, and his daughters were absolutely ignorant of the first principles of finance. They had received the usual common school education, and were now well advanced toward middle life, Hannah being forty-two and Mary, thirty-two.

When the first shock of the un-

without male kith or kin. There

when the first shock of the unexpected death was overcome and they found themselves thrown wholly upon their own resources, they were staggered by the weight of the responsibility. It is true they had a comfortable home and a modest fortune, but they were entirely fresher and more brilliant ones.

For the continuation of this very human story, read "A Financial Courtship," which tells what happened to the two sisters and their legal adviser. We will send you one free, if you write for it, and mention the name of this paper. Not only you, but every adult member of your family will enjoy reading it, and it will help you as well to understand how to choose and buy good investments.

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