# CHATS WITH YOUNG MEN. Hew He Became Vice-President of a Bank at Thirty-one..

Bank at Thirty-one.

"I know plenty of young men who have more brains than I have. That I have made more headway than most of them is due to the fact that I have worked harder. During busy times, for instance, I have thought nothing of staying here at the office till midnight, ard, on several occasions, have worked ard, on several occasions, have worked ard, on several occasions, have worked the morning. way until 6 in the morning, when I have gone to a Turkish bath for of hours of rest, and have started at 9. Even when there is no al rush of business I usually arrive special rush of business I usually arrive in the morning before the office boys and am the last to leave. Ever since I started out, I have made it a rule to let nothing interfere with my work, and to stick to it till that for the day is done."

This was how Walter W. Lee explained his elevation, at the age of thirty-one, to the vice presidency of the National Bank of North America, and the strongest financial institu-

one of the strongest financial institu-tions in New York city. Within four-teen years he had risen to this position from that of errand boy. He was seven-teen when he was graduated from the College of the City of New York and made his beginning, in the business world, in the Madison Square National Bank. A book-keeper there, taking advantage of his youth and innecence, imposed upon him. Mainly on that account he determined to leave, and on his last day at the bank he said to the

book-keeper: business than you ever will. Some when you are out of a job, come to and I will see what I can do for you." me, and I will see what I can do I will see what I can do me this.

'I was a self-confident youngster, as every boy ought to be, if he doesn't go every boy ought to be, if he doesn't go too far and become egotistical and self-assertive. These, of course, are repul-sive qualities, but a man are sive qualities, but a man must have reasonable appreciation of his own ability in order to properly impress others and make the most of his oppor-

After leaving the Madison Square Bank, the young man found a place as clerk in the Gallatin National Bank. One day the President, Frederick Tap One day the President, Frederick Tappan, wanted an important statement prepared in a hurry. The man whose business it was to make up such statements was away, and, when other clerks were asked if they could do the work, they shook their heads doubtfully. "I should like to try it," spoke up a blond youth who had escaped the president's notice. He was given the opportunity, notice. He was given the opportunity, and in a short time presented to President Tappan a statement which was so dent Tappan a statement which was so satisfactory to him that he compli-mented the junior clerk before the others, and, when an opening occurred, saw to it personally that he was ad-vanced. When he was a loan clerk, six years ago, he heard that the City Trust was about to be organize and applied for the position of assistant

"What influential friends have you? Who is backing you?" inquired the

managers.
"Nobody," replied the young man; "Nobody," replied the young man; "my record is my only backing." He got the place. When the City Trust Company was absorbed by the North American Trust Company, Mr. Lee was made manager of the latter's Wall Street branch. One morning a man cane in and asked for a position, and he obtained it, because he was the book keeper to whom the errand boy, in the old days, had spoken the parting the old days, had spoken the parting words of prophecy. Last fall the directors of the National Bank of North America unanimously elected the young man to the vice presidency.
"The banking business is supposed

to be one of slow promotions," he said, "but the conditions as to this are the same as in any other calling. The man who has the right kind of stuff in him will rise."—J. H. Welch in Success.

### Making Most of Oneself.

One of the noblest sights thi offers is a young man bent upon making the most of himself. Alas! that so many seem not to care what they become-men in stature, but not yet born into the world of purpose and attain-ment, babes in their comprehension of ment, babes in their comprehension of life! A cigar, a horse, a firtation, a suit of clothes, a carouse, a low play or dance, and just enough work to attain such things, or got without work, how the spirits of the wise, sitting in the clouds, laugh at them! What an introduction to manhood and manly duties! One cannot thus start in life, and make himself master of it, or got any real One cannot thus start in life, and make himself master of it, or get any real good out of it. A part of his folly may coze out as the burdens of life press on him. And necessity may drive him to sober labor, but he will halt and stumble to the end. It is a sad thing to begin life with low conceptions of it. There is no misfartung comparable to a There is no misfortune comparable to a youth without a sense of nobility. Better be born blind than not see the glory of life. It is not, indeed, possible for a young man to measure life, but it is possible to cherish that lofty and is possible to cherish that forty and sacred enthusiasm which the dawn of life awakens. It is possible to say: I am resolved to put life to its noblest and best use.

If I could get the ear of every young man for but one word, it would be this:
Make the most and the best of yourself. There is no tragedy like wasted life—life failing of its ends, life turned

The true way to begin life is not to look out upon it to see what it offers, but to take a good look at self. Find out what you are, how you are made up—your capacities and lacks—and then —your capacities and lacks—and then determine to get the most out of your-self possible. Your faculties are arenues between the end of the world and yourself: the larger and more open they are, the more of it you will get. Your object should be to get all the richness and sweetness of life into yourself: the method is through trained faculties. You find yourself amind; teach it to think, to work broadly and steadily, to serve your needs plainly and faithfully. You find in yourself social capacities; make yourself the beat ditizen, the beat friend and neighbor, the kindest son and brother, the truest husband and father. Whatever you are capable of in these directions that be and do.

Let nothing within you go to wast You also find in yourself moral and religious faculties. Beware let you suffer them to lie dormant, or but sumwho fails to train his side of his nature. who fails to train his side of his nature. Deepen and clarify your sense of God. Gratify by perpetual use the inborn desire for communion with Him. Listen always to conscience. Keep the heart soft and responsive to all sorrow. Love with all love's divine capacity and quality. And above all let your nature stretch itself towards that sense There is nothing that deepens and amplifies the nature as the One cannot make the most of onesel

who leaves it out.

If these general purposes are resolutely followed, they are sure to yield as much of success as is possible in

each given case. What is Your Obstruction.

Many people have a vague feeling hat there is some intangible, indefinable infinence, force, obstruction that bars their advance. They feel a certain pressure that retards their certain pressure that retards their progress, as when one is trying to walk rapidly through water or deep snow. They think if they could only get rid of this something which holds them back, cut the cord that blnds them,

they could do great things.

Now if you analyze yourself, you will find that this invisible retarder is in side of you. Were it to be thought of as a cable, it would be found made of many strands, some of them entwined in your youth. It may be made of skipped problems in school, the lack of early training, the disinclination to take pains, the habit of slighting things when you said, "Oh, that is good enough."

You never dreamed that these obstructions would bob up in your mature

manhood and trip you up.

Selfishness, bad temper, inability to get along with people, the tendency to antagonize them may be a very great

I believe that downright laziness, an inclination to take things easy, to slide along the line of the least resistance, the desire to get something for nothing to take a short cut to success, is one the biggest strands of this cable, and has a tremsndous back pull.—Success.

"I am a Man." Before every man, whatever his sta-tion, there rises the one ever present and ever imperative inspiration: 1 am a man. He may wear the course livery of the laborer and his hands may be calloused with unremunerative toil; but he is a man. Misfortune may be-fall him; the sleet may beat in his face and the floods may sweep over his little heritage, but in his breast there is the voice of a prophet which tells him he is more than these things. There is a something in him that rises like Ararat out of the sea, and in some calm es-tuary God will show him where to drop anchor. He may be tempted, but should not forget that he is a man with God's image stamped upon him. He may be inclined to do a mean thing, but, if he have a man's true spirit, he will not. In so far as he stoops to dis will not. In 80 lar as ne scotte to the honor, wraps himself in selfishness or is forgetful of the respect he owes to another, by so much has he withdrawn from his defences. In business or by the way, in the home or in public conwhere duty calls or pleasure course

Growth of Character. We do not get the soul in different ways under different laws, from those in which we get the body and the mind. If a man does not exercise his arm he develops no biceps muscle; and if a mam does not exercise his soul, he

weaves her garlands, let him keep faith with the best there is in him and

hold invincibly to the gospel of man

growth. Love is not a thing of enthusiastic emotion. It is a rich, strong, manly, vigorous expression of the whole round Christian character.

His Highest Good. His Highest Good.

The time is coming, some have already realized it, when each man will find his highest good, not in taking away something from his brother, but in adding something to him; when each will find his greatest pleasure in doing the greatest amount of good to some one else, and when instead of striving for self alone, each will strive for all.

## OUR BOYS AND GIRLS.

The Secret of the Neat Girl,

We all have among our acquaint-ances the girl who, without being in the least good-looking, always manages to look neat and well-dressed. Perhaps she has only a small dress allowance and whenever you meet her she look smart and attractive, while other girls with twice the money at their comman

with twice the money at their command too often look shabby and dowdy.

What is the neat girl's secret?

Nothing more or less than taking care of her clothes; she has a place for everything, and everything is kept in its place; her ribbons, gloves, handkerchiefs, veils, etc., are not huddled together in one drawer, neither do they lie about on the tables and chairs until they are wanted. Every article of apparel is put away with the most scrupulous care, first being dusted, shaken or mended as the case may be.

There is, a great difference, too, in

There is a great difference, too, in the way in which girls put on their clothes, and very often a girl dressed in a shirtwaist and a plain skirt will look twice as neat as one clad in an expensive grown the wasen being simply

such work, and no gift is more appreciated, and in purchasing the material it is quite a feature of economy to select a width of linen that will cut two or three handkerchiefs. There is no better way for a girl to learn to sew neatly than to make a number of dainty hand the small articles

handkerchiefs and the small articles handkerchiefs and the small articles can be made from old soft white cotten or muslin. Any dainty and sheer material may be put to this use, and nice handkerchiefs are often made from the best breadths of summer dresses, and they should always be soft and comfortable to use. Nothing is more suitable for the centres of these kerchiefs than the finest linen lawns, but a good quality of India linen is much used and the style of finish may

much used and the style of finish may be varied to suit the taste of the maker. In plain hemstitching, only three threads should be drawn, as it gives a much neater effect and to make the threads easier to draw, dampen and press the material before beginning the work. Not all girls realize how easily wark manufacture, their handkerchiefs and successfully their handkerchiefs may be laundered at home, and even delicate, fine handkerchiefs may be put delicate, fine handkerchiefs may be put through the following process without injury: First baste them carefully to a piece of soft muslin, then put them into a good lather of ivory soap and warm soft water and let them boil for twenty minutes. It you want fragrance added to cleanliness, throw a good-sized piece of orris root into the water where the handkerchiefs are boiling, and often pressing them carefully, place and after pressing them carefully, place them between the folds of a sachet filled with violet powder. If handkerchiefs are cleaned in this way they require very little rubbing, and anything that saves rubbing is a genuine saving to all sheer materials.

M. A. Y.

The Tree of Images.

The Tree of Images.

There is a legend about a tree of Tibet, called the "tree of 10,000 images," which reads like this:

Far away in the dreary land of Ambo, in Tibet, is a green valley in which, in a Tartar tent, was born a wonderful boy named Tsong Kaba. From his birth he had a long white beard and flowing hair and could speak perfectly his native tongue.

His manners were majestic, and his words were full of wisdom. When he was three years old he resolved to cut off his hair and live a solitary life. So

off his hair and live a solitary life. So nis mother shaved his head his long, flowing locks upon the ground outside the tent door. From his hair sprang the wonderful

tree. Tsong Kaba lived many years, did countless good deeds and at last died. But the tree which had grown up from his hair lived, and they called it "the tree of 10,000 images." This was long before the Christian era, but it is the testimony of the French mis-sionaries that the tree lives yet.

sionaries that the tree lives yet.

The leaves are always green. The wood is of a reddish tint and has an aroma of cinnamon. The bark of the tree is marked with well know symbols in the Tibetan language.

Alphabetic characters also appear in

green on every leaf, some darker, some lighter than the leaf itself. The branches of the tree are described as being spread out like plumes of feathers crowning a trunk only eight feet high, but of great girth.
Two French missionaries who saw

the tree were fully convinced that the marks upon it were of natural growth. Beauty of Soul,

you take notice of your physical attractions, examine your soul at the same time and expel from it every vain thought as you would a foe to

your beauty.

If you are fortunate enough to have beautiful features and a rose leaf com plexion, rear them as you would pos-sessions that can soon lose their charm unless their possessor has a gentle

A pretty face that tells of self-conceit is far less desirable than a plain ett is far less desirable that a plain acquires no muscle in his soul, no strength of character, no vigor, no morals of fibre, nor beauty of spiritual able trait and one that takes all the charm out of men's character, while a

charm out of men's character, while a gracious humility shows superiority of mind and genuine worth.

We are told that "humility is the dignity of dignities," and certainly no other virtue can impart a more desirable charm. Women who make butter-flee out of themselves by airing their able charm. Women who make butter-flies out of themselves by airing their vanity, prove themselves to be of little worth when the test does come.—

Church Progress.

She Tells Her Mother.

Prudent is the young girl in her teens who makes a confidant of her teens who makes a confidant of her teens who makes a confidant of her teens who makes a confident of her teens who ma

mother and tells her everything. Harm shall not reach her. Evil will not even dare to tempt her. For she has a guardian and a guide in her mother, and wisdom shall direct her in-

experience to safeguard her innocence.
The deprayed, themselves, will take quick notice of her security. Silence, darkness and ignorance are their aids in their nefarious amusements. Franksunshine and instruction they And the girl who tells her

detest. And the girl who tells her mother they shall not wrong.

It is for mothers to accustom their daughter, from the age of twelve to the day of marriage, to disclose to them all that happens in her sight and hearing that seems to her right or wrong, so that the maternal judgment may be passed on these words or actions, and she thus learns to know how to separate the good from the bad. In that disclosure lies the safety of the maids. Of every one of them so defended and advised the warning may be given to advised the warning may be given to the corrupt :

"Do not even try to lead her astray, for she tells her mother !" - Church

Progress. How to be Loyable.

I know that, like every girl, you want to be sweet and gracious and attractive in manner and to have a beautractive in manner and to have a beau-tiful face, says a woman writer in an exchange. I should not wonder if you know some particularly lovely woman and think to yourself: "Oh, if I could

only be like her."

Now, my dear young girl, let your heart grow sweet and loving, and then manners will be gracious. Love speaks in a thousand ways. If you wish to be lovely you must be lovable.

Beauty of character grows from the inside. First the heart grows beautiful and then it shines out through the face; and loving thoughts are sure to bloom into kind and loving deeds. You might take a small, green rose

bud and patch bits of rose colored velvet on the outside of it; but you could not thus make a bloom one would care for. The rosebud must grow and unfold its own beauty from the heart. told its own heatry from the heatr.

That is the way it becomes a flower
that is prized You must grow in the
same way—from the heatr out.

It is very nice to take Delsarte lessons in gracefulness, to study etiquette

and to practice looking pleasant; but if these things are only patched on the outside of an unlovely spirit they will fail to deceive anyone. Even homely people are often made beautiful to us by the love-light in their faces, and there is no attractiveness like a sweet

and noble character.

The rose unfolds slowly. So does character.

Your Duty to Your Mother. It should be the daughter's joy as well as duty to bring a little recrea-tion and pleasure into her mother's

Remember, girls, that all your lives your mothers have been sacrificing themselves for you. Your shoulders are young and strong; help lift the burden a little from the tired shoulders that have borne it so long.

Let her see that you appreciate all that she has done for you. Take the heaviest part of the housework off her hands. Make her stay in bed in the morning while you get breakfast.

Something pretty to wear will please

er. She is a woman, you know, and likes pretty things as well as you do. A little love and petting is always appreciated by mothers; try it with yours and see if she don't thrive under

The prettiest girl in the world is absolutely devoid of charm if she is impertinent to her mother.

Mall Gazette tells the following story;

"Some Laurentane Nuns were re-ceived by the Pope, and took with

them two children about four and five years of age. They dutifully knelt and kissed his hand, and answered shyly the questions put by him. But this

the questions pit by him. But this done, conversation became rather diffi-

cult, the Holy Father finding himself actually embarrassed before their timid reticence. Finally the nuns had

the happy inspiration to make the little ones repeat the prayer for the the Pope which they say every evening, and which touched the Pontiff very much. 'Good children,' he said, come

here; I have something for you,

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ful than he anticipated. 'Is there any thing the matter?' he asked, helplessly, of the anxious nuns. 'Don't they like them? Come here, little woman, and tell me what you would like the best in the world. 'A doll,' answered the child promptly, 'a big yellow-haired doll.' 'And that you shall have,' replied His Holiness, immensely re-

Man shrinks from the burden of sorrow as the one great evil of life, forgetting the sorrows through which forgetting the sorrows through which his redemption was purchased. And herein is pointed out to him one of life's greatest lessons, namely, who so ever would experience the greatest joy nust first experience great sorrow.

If the particular purpose of prayers remain unanswered, there re-mains the unspeakable consolation that God has in store for us a greater and a better gift.



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the house. I am sorry that I did not hear of this
wonderful remedy sooner for I could have bought
twenty-five or more bottles for what I paid the
doctor here, just to come and look at her, for he
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