

CHATS WITH YOUNG MEN

BEGIN NOW

Every young man should begin to prepare for the time when he will be old and unable to earn his living.

Next to the certainty of death is the positive knowledge that old age will come to us all.

Survival of the fittest is one inextinguishable law of business as of nature.

You may be young or in your prime now; you may to-day be a valuable asset to your employer, but time is gradually pushing you along toward that inevitable day when your weakened muscles and impaired brain must make way for youth and vigor.

You cannot afford to deceive yourself with the delusion that because you are young or in your prime, you have plenty of time yet.

Take home to yourself this thought: "What is to become of me when I am no longer able to earn money by my brain or bodily labour?"

Perhaps you do not know:

That only one man in 10,000 is self-supporting at the age of seventy?

That in the United States there are now 1,125,000 former wage-earners sixty-five years of age or more who are dependent upon public and private charity at the cost of \$220,000,000?

That there are 300,000 old men and women in homes whose upkeep costs \$50,000,000 annually?

President Insull, of the Commonwealth Edison Company, Chicago, is quoted as saying recently:

"We live in an age when a salary means only bread and butter and a place to sleep. What will happen when we grow old? We will be penniless and homeless if we continue as we are going. We must each day, each week, meet not only our current expenses but also the expenses of some future time."

The above are facts that cannot be ignored. They are cold hard facts which only a fool will deny. It is a condition which exists and which confronts you and every other man.

Your future will not take care of itself. It is entirely up to you whether in your old age you live in your own home surrounded by comfort, or whether you starve or are compelled to live on charity.

The solution is simple and is this:

First: You must save, if only a little, out of your present earnings, and

Second: and of equal importance, you must get the most put of your savings.

ON SAVING MONEY

Saving money means that you set aside so much a day, a week or a month from your regular earnings.

In other words, in order to save money, you must spend less than you make.

How you are to do this, and how much you can save, is a matter of individual choice, or individual circumstances.

We will assume that you realize the importance of saving and want to save. This naturally suggests the savings bank as the place in which to deposit your savings. And you select the savings bank for three reasons:

First: Because you have an incentive to save by making a regular weekly deposit.

Second: Because the bank holds your savings and you have no temptation to spend the money as you would have if you were carrying it around in your pocket, and

Third: You receive interest on your deposits.

Through custom and through advertising the savings banks have become the recognized place in which to place savings and surplus money.

It is all right to put money into savings bank. But after your account shows from \$100 to \$500," says a financier, "you would do well to invest it in stocks, or bonds, or other productive investments that will bring you in more than 3 or 4 per cent. a year."

Banks are all right for children and for beginners in finance; but for people who want their full share of what their money will earn, investments can be made, under skillful advice, that will bring in from 4 to 6 or more per cent."

This feature of frugality every young man can consider for himself, especially after he has accumulated several hundred dollars. Up to that time, the savings bank or the prudently conducted building and loan society will prove to be an excellent friend.

Save to-day and let the question of investment wait until to-morrow.

NERVOUS PROSTRATION

Nervous prostration is a more or less complete collapse of the nervous system. It occurs when the sufferer has urged himself beyond the limit of his nervous endurance. It is most common in early or middle life, when the nervous system is most constantly taxed. When it occurs in the very young, excessive work at school is usually the cause. When it comes on later in life it is because the struggle for existence is proving too severe.

The breakdown is not always caused by actual overwork. Sometimes it means, in old-fashioned phrase, that "the candle is being burned at both ends." Only very strong people can work hard and keep late hours as well. The man of average physical powers must make up his mind to devote himself to his work and get his recreation in healthful occupation outdoors. As a means of rest and amusement for the tired business or professional man nothing is better than a quiet game of golf—not taken too seriously.

Nervous prostration does not declare itself without warning. There are many danger signals. It may be no longer possible to accomplish the usual quantity or quality of work because of impaired memory or loss of the power of concentration; peevish irritability and a tendency to constant fault finding may appear in a person formerly equable and serene; headache may return each day at about the same time—that is to say, as soon as a certain degree of fatigue is reached; there may be nervous indigestion and the simplest food may cause distress. In some cases the mental depression is so great that a strong man at the least provocation will burst into tears like a girl.

Most cases of nervous prostration could have been prevented if taken in time. The ordinary man is intelligent enough to encourage in himself the many signs of overstrain, and there are few so driven by circumstances that they cannot, if they choose, relax a little and evade the coming trouble. Let up on the daily task, be content and temperate, go out for an hour or two in the morning, or take a fortnight or a month's vacation.—Catholic Columbian.

DON'TS FOR YOUNG MEN

Don't speak of the "old gent" and the "old woman." Fathers and mothers are a necessity in the present system of things. They have spoken respectfully of you when outsiders could not see anything on

which they could hang even a small compliment.

Don't give all your attention to the education of the brains on the outside of your head. Football hair and a letter on your jersey are not a sufficient training for life. The young fellow who is old-fashioned enough to go to school for study still has a place in the world.

Don't invest your nickel in a glass of beer, then afterwards criticise the other fellow who has invested his nickel in a savings bank. Beer checks and savings bank checks as an investment are not in the same class.

Don't put the money of your tailor and your washerwoman in \$5 opera and \$2 theatre tickets. They may prefer to spend their earnings in some other way.

Don't defile your tongue with profane and vulgar speech, revealing ignorance and showing the coarseness of your soul.—Boston Pilot.

OUR BOYS AND GIRLS

THE GREENBACK KID

He came into the Greenback mining camp one afternoon on the stage, having paid his fare by helping the driver change the horses at the stations. Though only a boy, his face wore a seriousness of manhood, and the crows' feet in the corners of his eyes told of the hardships of the mines. He was short and broad of build, with a solid, muscular breadth, and not a fat, dumpty stoutness.

His father had been killed in a dynamite explosion at the "Silver Bell," and the mother had died of fever soon after. The men had kicked and cuffed him around like a stray dog over there, and he had come to Greenback in search of work.

"A kid around a mine is as useless as a hole in a doughnut," Simpson, the foreman, told him when he approached that worthy; but still undaunted, the boy looked up Hudson, the big superintendent, and was more successful. The lad was given a job sorting ore on the dump, picking "pay rock" from the waste; and in this he earned enough to pay for his board and the rough clothes he wore. His name was Rodney Harris, but he was known to the miners as the "Greenback Kid," or just "Kid."

He got along well with all the men except Simpson, the foreman, who never let an opportunity slip to curse and abuse him. Simpson was constantly assigning the lad tasks which he really was not required to do, but which he did cheerfully out of the bigness of his boyish heart, and always with a smile.

One of those side duties was to take the foreman his breakfast; and one morning when he went up to the cabin and awoke the miner, he found him ill. The big fellow ate only a little breakfast and ordered the boy to the "Dew Drop Inn" saloon for a flask of whisky.

Rodney refused to go. He had promised his mother he would never enter a saloon, and he intended to keep his word.

This enraged the foreman, who drove the boy from the cabin, declaring he would discharge him, and hurling a boot after him as he made his escape through the door. A little later the foreman secured his liquor through a roustabout, and after drinking heavily, he fell into a heavy sleep. All this occurred one day in the early spring about a month after Rodney's arrival at the mine. The north wind had turned soft and warm; but the snow was still piled deep on the mountain and on Preston Peak, at whose foot Greenback was nestled.

On the afternoon of that day there was consternation in the camp. The big brass gong at the superintendent's office suddenly clanged out loud and shrill as it always did when there was a fire or a serious accident. Almost instantly, blue and red-shirted miners, bare of head and with boots unlaced, fled out of the bunk house and cabin. From up in the canon came a roar and a crash as of a hurricane tearing the forest. The earth trembled and the mountain sides were shaking.

"It's a slide," cried the superintendent. "There's a big snow slide on Preston's Peak! Run for your lives!" Then he ran up the hill to the shaft house to give the alarm, calling the men from the mine to get them out before the shaft was covered up, and to prevent them from being buried like rats. He rushed down the trail to the bunk house and routed out the sleeping men, as half the crew slept during the day and worked at night. He drove them all like frightened sheep to the middle of the valley below the camp.

Then came the slide. Half Preston's Peak broke from its apex and slipped down leaving a great deep red scar. At first it moved gently and easily; then it jumped and leaped. Towering pine trees broke and snapped like twigs or were twisted like straws under the avalanche of snow and earth. The cabin and buildings of the upper part of the camp were crushed and crumbled and rolled under the mass and buried beneath a mountain of debris.

After the first slip had passed, the crowd in the valley looked up and beheld a little cabin, half torn from its foundations, hanging at the base of the avalanche.

"It's Simpson's cabin," said one. "Simp, Simp! Where is Simpson?" the superintendent anxiously inquired.

"He's in the cabin asleep!" half a dozen answered.

A shudder ran through the crowd of rough and ready men. Though

GILLETT'S PERFUMED LYE

"GILLETT'S LYE EATS DIRT"

For cleaning and disinfecting—For softening water—For disinfecting closets, drains and sinks—and 500 other purposes.

accustomed to dangers, there was not one but whose heart sank at the thought of the big foreman in the doomed cabin. Was there one among them who would go to the rescue? It was one chance in ten thousand. If the slide would hold for a few minutes, he might be saved; if it did not—

Some one rushed suddenly from the crowd. "The Kid! The Kid!" a hoarse voice shouted. They vainly tried to stop him. They shouted for him to return, but he paid no heed.

Up, he climbed, into the very jaws of death, with the gravel rattling and rolling under his feet, and the snow slipping under his feet, gently, treacherously. The watchers below held their breath and waited.

He reached the cabin and tugged viciously at the door, which refused to open. Finally, he tore it from its hinges, and rushed in. Shortly he appeared at the door supporting the limp and intoxicated foreman. The crowd cheered lustily.

The boy shouted into the ear of the dazed miner and when he looked out, he understood. Impending danger sobered him and he straightened up. The boy clinched him tightly by the arm and started down the slope, tugging and pulling with all his strength, and wading knee deep through spongy snow.

When half way down, the slide broke with a deafening roar, and hurled its millions of tons of snow and earth upon the camp. The cabin was swallowed up instantly, and the boy and man were caught in the van of the whirl. They were lifted high, butted, tossed, and thrown completely over the mill, the wall of which held the snow and saved them, as they were shot far out across the tailings pile to the open valley and safety. Eagerly the men rushed forward to pick them up and get them out of the further danger. Simpson was hurt a little and was soon on his feet, but the boy was buried and the blood flowed from a cut on his head. It was some time till he regained his consciousness, and when he opened his eyes a half a hundred feet were standing about him, all waiting anxiously, almost breathlessly, for the dormant spark of life to return. Simpson had both the boy's hands in his own big palms, and lowered his weather-beaten, work-hardened face till it almost touched the lad's cheek.

"Thank God," spoke the big miner, "the boy breathes again! I want to be the first to thank you, lad, for what you have done for me this day. Were it not for you, I would have been buried deep under that mountain of snow and so deep that all the miners in the camp, couldn't have dug me out in a year."

"That's all right," Rodney answered, "I only did what any of the miners would have done."

"You're wrong, sonny," interrupted Hudson, the superintendent; "we all had the chance you had, but wouldn't take it."

"That's right," chorused the crowd. "The Kid is the pluckiest one in the camp."

"And I want to repay you, my boy," continued Simpson, chokingly, still holding Rodney's hands. "How can I do it?"

"Just be my friend," answered the boy simply.

"With all my heart," the miner replied, squeezing hard the boy's hands. "From this time we're pals, never to play quits."

And they never did.—Catholic Sun.

TEMPERANCE

THE EVIL OF DRUNKENNESS

The end of the drunkard is in many cases an unhappy death. Death often overtakes him suddenly, writes Rev. Joseph Schuen in Sacred Heart Review. There is no other vice that so frequently brings on an unexpected death as the evil of drunkenness. Some are frozen to death whilst they are intoxicated, others fall into the water and drown, others are killed in a brawl or by accident. If you examine the statistics of accidental deaths you will find that a very great number of those that were killed were drunkards. Such a death is a terrible misfortune; it makes one shudder to think of being called away from this life in the state of sin, unprepared, incapable even of making an act of contrition or of raising one's thoughts to God. Such people die whilst intoxicated, their death still has many terrors for them. It may be that when laid upon their dying bed and the devil stares them in the face they make an act of contrition and strike their breasts in sorrow;

against associating with young men that are given to over indulgence; evil companions corrupt good morals.

NEITHER WARMS NOR STRENGTHENS

Intoxicating liquor cannot warm you, says Norman Kerr, M. D. There is no greater fallacy than the common mistake of supposing that because you feel hotter after drinking strong drink you are really warmer. The truth is that in this, as with regard to nourishment; alcohol is a deceiver. It makes you feel warmer while it actually makes you cooler. It robs you of heat, and while the stolen property is being hurried through the skin, the skin is heated, as you feel in the alcohol flushing of the face. Dangerous as intoxicating drinks are everywhere, they are especially perilous in cold weather and cold climates. Intoxicating liquors can supply you with no energy, no force. They can not add to your strength. So far from helping you, beer, wine and spirits will hinder you in whatever work you have to do. Other things being

WOODWARD'S GRIPE WATER

The Great British Remedy for Infants and Young Children.

Messrs. WOODWARD, I feel I must write and tell you what a lot of good Woodward's Gripe Water has done for my baby. She has been very fretful and would not sleep and seemed to be always in pain. A friend of mine recommended me to try Woodward's Gripe Water and after using only two bottles she improved so much that I could not

think of being without it. I have been living in Canada where I could always get it; and I have now come to live in Florida. If I can not get it here I shall have to send to Canada every time I want it. I recommend it to everyone with babies.

Yours truly,
MRS. ROTHERY,
Tampa, Florida.

Invaluable in Teething and All Digestive Troubles.

Insist on having WOODWARD'S.

The Right Place for a Water Pan

in a furnace is just over the feed door and this is where it is placed in the "Sunshine."

It has a lip front and is the right height for easy filling without removal. Its position and capacity of the pan make certain of a healthy humid heat.

McClary's Sunshine Furnace

London Toronto Montreal Winnipeg Vancouver St. John, N.B. Hamilton Calgary Saskatoon Edmonton 335

"I BUILT MY OWN HOME"

"Yes, Sir, and it was simple as A, B, C. All the material was shipped to me in bundles, every piece cut to exact size, and marked to show just where it should go."

"It was no trick at all, the directions and plans were so plain and simple."

"It is a Ready-Cut Home, warm and substantial (not portable), one I selected from a book of sixty plans sent to me by the Sovereign Construction Company, and they certainly lived up to their promises in every particular."

"Instead of paying costs that add no value, I sent 6 cents to cover the postage of the free plan book. I had no skilled labor to pay for, and I am morally certain that this house would have cost me half as much again if I had it built in the old way."

The book of plans of Ready-Cut Homes will be sent to you upon receipt of 6 cents in stamps.

Write for a booklet No. 70 A now!

SOVEREIGN CONSTRUCTION CO., LIMITED
1370 C.P.R. BUILDING - TORONTO, ONT.

"Don't Eat Them ALL, Grandpa!"

It's no wonder Maple Buds taste good, and it's no wonder mothers everywhere are encouraging the little folks to spend their pennies for them.

Maple Buds are nothing more than the best of chocolate, pure milk and sugar—things the doctor would recommend to build up a sickly child. The most delicate child can digest them.

The distinctive flavor of Maple Buds is entirely due to the use of only the best chocolate. The fine velvety texture comes from grinding and grinding through innumerable steel rollers.

COWAN'S MAPLE BUDS

Name and Design Registered. 204

They're Not MAPLE BUDS Unless They're COWAN'S

The Cowan Co., Limited
Toronto Ontario

Look for the Name

Cumfy-Cut

Cumfy-Cut Vests for Dainty Figures

The shaping of Cumfy-Cut Vests is so beautifully done that the vest conforms to every line of the figure like a glove. There is no wrinkling or bunching, and repeated laundering does not alter the original shapeliness and fit.

These features alone establish the supremacy of Cumfy-Cut Vests, but when you learn that the straps cannot possibly slip from your shoulders you will fully appreciate the necessity of asking your dealer for Cumfy-Cut Vests.

Cumfy-Cut Vests and Union Suits are made in all sizes for ladies. Three grades—Cotton, Lisle, Mercerized and Silk.

AT ALL FIRST CLASS DEALERS EVERYWHERE IN CANADA.

J. R. MOODIE & SONS Limited