

The Critical Years Of Life.

Boyhood is the deciding time of human life. It is the time of dreams—bright dreams, dreams dark, wicked and rebellious. In the forge of early youth is fashioned the metal which may shape itself into the sickle or the burglar's jimmy. The outcast boys of a big city constitute its deadliest peril in the future outlook. So clearly is this fact recognized that zealous men are everywhere working for the salvation of society by providing means whereby the bright young minds of the friendless boys may be preserved in brightness for the good of society and their own souls' sake, rather than the spread of evil's widening kingdom.

One of the most effective modes of appeal to the boy mind is that which suggests something martial. Boys' brigades exist in many places, and they are found most effectual in stimulating the ambition of youngsters to excel in order, neatness, alertness of mind and devotion to truth. We have here in Philadelphia a most admirable one—considering the fact that it is only a little over three years in existence. It is called St. Anne's Boys' Brigade, and its founder is the Rev. Joseph J. Hannigan. With the permission of the late lamented Father Barry (then pastor of St. Anne's), Father Hannigan called a meeting of the lads of the parish in May, 1900. The gathering was held in the basement of the church. About four hundred boys responded to the call, and Father Hannigan placed before them in stirring terms his ideas on the attractions and advantages of the brigade idea. Most of those present received it with enthusiasm, and two weeks later a permanent organization was effected, with a membership of 175.

The brigade now embraces all kinds of boys in the parish, ranging in age from 12 to 18 years. An army officer drills them once a week. The second Sunday of every month they receive Holy Communion in uniform and in a body. Their weekly dues are ten cents, payable at the regular meetings which are held every Sunday after the 9 o'clock Mass. The uniforms cost five dollars and a half. This cost is one of the principal obstacles to greater popularity, but by perseverance Father Hannigan (who has been the spiritual director of the brigade from the outset) hopes to be able to overcome it. Besides the military features there are literary and social features connected with the plan. Debates and lectures by able priests and laymen are given during the winter months. Readings, mock trials and spelling bees are attractions also provided.

The boys occupy a large three-story building containing a spacious drill-room, library, reading-room, game-room and a fairly equipped gymnasium. It is well lighted and well heated. Being the old school building, it adjoins the church and is given rent free by the present rector, Rev. M. A. Hand, who encourages and promotes in every way the well-being of the organization. The hall is open every evening from 5 to 10 o'clock, every Saturday from 12 to 10, Sundays and holy days from 9 to 10 in the evening. During these hours the library containing five hundred volumes is open to all members. After a careful examination of catalogues and libraries, a judicious selection of boy literature was made, and from the avidity with which the boys read it was seen that the selection was a happy one. The current magazines and periodicals are received. For outdoor sports they have baseball in the summer, and in the winter basket ball indoors. A strict watch is kept over the teams with whom the boys compete.

The organization has achieved wonderfully good results among the boys of the parish. It is the pride of the parish, the delight of the priests and the cherished object of the parents. The boys not as yet in it look on it with a wistful eye, eager for the time when they may enter it. The financial question is the only obstacle in the way of extending the brigade's spheres of usefulness. Not only the physical, but

also the moral and intellectual standard of the boys has been raised to a higher level by the efforts and aims of the brigade.

In the city of Dublin there exists a splendid organized boys' brigade, founded five or six years ago by Rev. Father Benvenuto of the Franciscan Order. It can boast of possessing one of the best bands in that very musical city, and turns out on every great religious and public occasion in such brave array and stirring melody and perfection of martial discipline as to give pride to its host of patrons and well-wishers in the city. —Catholic Standard and Times.

Christmas Morn.

(By An Occasional Contributor.)

Merrily the children mingle,
By the door the sleigh bells jingle,
O'er the earth has mother nature
Spread a coverlet of snow.
Through the glass the sunlight glimmers,
O'er the fire a turkey simmers,—
Father swings the baby in her cradle
And to fro.

Jack his rocking-horse is chiding,
Fiercely, recklessly, he's riding,
First to Ireland, then to Texas,
Space defying, on he goes.
Tom, with blocks, upbuilds a castle—
He the lord, and Bill, the vassal,
Bound by solemn vows to guard it
'Gainst all enemies and foes.

To her dollie Grace is singing
Ditties low and sweet and winning,
In the manner of a mother killing
Her first babe to sleep.
Now a drum is beaten madly,
Now a trumpet blown gladly,
Sending forth in tones triumphant
Sounds most wonderful and deep.

Picture books and fairy stories,
Antidotes to childhood's worries,
Get an inkling of the interest that
To them the night will bring.
Little Bol by, with a hammer,
Lends his quota to the clamour,
While the eyes of pretty Mary rest
Upon her first gold ring.

Laughingly the happy mother
Moves from one child to another,
Speaking words affectionately, words
That never go amiss.
When the children all surround her,
And with mistletoe have crowned her
Father takes his place among them,
Struggling nobly for a kiss.

Gentle nods and smiles bestowing,
Grandma, old, with heart o'erflowing,
Shares the happiness about her,
Her dear face with love aglow.
Mem'ries to her mind come teeming,
And anon, she's softly dreaming
Of a Christmas morn in Ireland—
Many, many years ago.

McK. Montreal.

GREY NUNS OF BOSTON

(From an Occasional Correspondent)

Annually the fifth of December brings to the Grey Nuns of the Working Girls' Home, 89 Union Park street, Boston, the quiet and abiding pleasure of the presence of their beloved Archbishop, and founder, Most Rev. J. J. Williams, as celebrant of the Holy Sacrifice in their little chapel. The occasion which secures this privilege is the anniversary of the blessing of this new home, which he himself performed on that date in 1893.

During the Mass on Saturday last, music was rendered by a quartette composed of Miss Elizabeth Halpin, soprano; Miss Mac Donovan, contralto; Mr. Eugen Crayne, tenor, and Mr. Thomas Kelley, bass. Miss Kathryn Melley, at the Offertory, sang an "O Salutaris;" at the close of the Mass the quartette sang "Hark, My Soul." Miss Genevieve Lee accompanied on the organ.

The chapel was tastefully adorned with white flowers and lights. The shrine of the Sacred Heart in the chapel corridor was devotional with arches and candelabra of red lights. Palms broke the plainness of the entrance hall and the stairway.

The chapel in itself is small, but the opening of the folding doors makes of the whole corridor a chapel the length of the building. An unusual number of the boarders were present on this occasion, and many forced to be at their place of employment knelt at least through the early portion of the Mass. All were

eager by their presence to testify to their veneration for their beloved Archbishop, who upon this morning, never fails to be there to offer the sacrifice of praise and thanksgiving to God for the many blessings showered upon the Home.

The permanent home which is now in the eleventh year of its existence, steadily grows in patronage, holding to-day at least 175 boarders upon its roll.

Since entering the permanent abode, 89 Union Park street, the Grey Nuns have never made a public appeal for help, the home as far as daily existence goes, being self-supporting. Neither have they since then had large gatherings of those who were benefactors of the work during its early days on Dore street, and while the present home was in course of erection, if we except a decade reunion, commemorated its tenth anniversary, when all the old friends were welcomed once more.

The annual celebration of December 5, is never public, no invitations being extended. It is an occasion when the working girls of Boston who dwell within its walls may feel that their venerated Archbishop at the close of the Mass of thanksgiving uplifts his hands in a special benediction upon themselves, to strengthen them in their trials, and to make fruitful their labors for self and others.

Striking Lessons Of Devotion.

POPE AND PRESS.—It was stated at the jubilee congress of German Catholics that a Catholic paper published at Venice was on the point of stopping publication some years ago for want of funds, and that Cardinal Sarto, now Pope Pius X., saved it with his own money, saying: "If I had to sell my pectoral cross, the ornaments of my church and my furniture to guarantee the existence of this Catholic paper, I would do so willingly."

GAVE UP A FORTUNE.—The Right Rev. Bishop McQuaid, of Rochester, N.Y., speaking at the recent golden jubilee of the diocese of Newark, N.J., of James Roosevelt Bayley, its first Bishop, said:

"Very few men knew Dr. Bayley as well as Monsignor Doane and myself, and we are the only ones now living who can speak of him as he was. He was a true gentleman, an educated man of good family, and he loved the poor and always worked for their betterment. He was a Catholic in mind, walk, talk and in every fibre of his body. He sacrificed a fortune of \$100,000 by joining our faith, because he believed in heart and soul it was the only true faith. He believed in education, and brought the Sisters of Charity here to teach the young children. He established Seton Hall College to educate young men for the priesthood, and St. Elizabeth's Convent for educating young women as Sisters to teach your daughters."

Cold and Drafty Churches.

This is the time of the year when complaints are made by many who fulfill their duty of attending Mass regularly every Sunday as to cold and drafty churches. It is a complaint which is more serious than it at first sight appears to be. Many worshippers contract throat, bronchial, and pulmonary diseases through these defects in the internal arrangements of our churches; and in this climate these maladies not infrequently develop into pneumonia, the most deadly of all diseases in our country during recent years, not even excepting tuberculosis of the lungs, or "consumption" as it is popularly called.

But in addition to these dangerous physical effects, cold and drafty churches produce upon many of those who frequent them discomforts which interfere with, if they do not altogether prevent, the devotional feeling that presence at and participation in religious ceremonies generally inspire.

Those who have reason to make complaint in this grave matter should address themselves to the pastors of their churches, who are presumably unaware of the existence of any cause for criticism on this score, and who will doubtless take the steps necessary to remove it.—Pittsburgh Observer.

SUPERABUNDANCE OF WEALTH, JOHN MURPHY & CO.

(By a Regular Contributor.)

The world has had a few persons of fabulous wealth. When we read about Ceres it seems almost impossible to believe that one man, even a king, could possibly gather together, in the short space of a life-time such an amount of riches. When the "Count of Monte Cristo" was written it was taken to be one of the wildest flights of imagination that ever human pen recorded. Even so was it when Jules Verne wrote "Around the World in Eighty Days." The circuit of the globe can now be made in far less time, and with an ease that Verne never conceived. There are realities in our day that constitute the fulfillment of the visions of our forefathers. When, in Ireland, they used to tell of the "headless coach," and the carriages that went without horses, they had no idea that ever people would be rushing along streets in electric cars, or darting over country roads in automobiles. But all this is foreign to the subject that is before us. We desire to mention an instance of wealth, centered in one individual, and amounting to such a figure that the mind refuses to calculate and the imagination fails to soar to its limits. We will tell the story just as we find it in a French contemporary; the figures being taken from official records in the city of New York. Of course, we cannot lay claim to any originality either in regard to the calculations made or to the facts stated; but we have no reason to dispute or doubt either, and therefore are at liberty to draw our own conclusions from them.

"Mr. and Mrs. John D. Rockefeller, jr., of New York, have announced the arrival of their first born, a daughter, to whom they give the name Abby Aldrich. It is a well known fact that the Rockefellers are the richest family in the world. John D. Rockefeller, sr., the Petroleum King, is the grandfather of this child. He declared that he would leave the greatest part of his immense fortune to his grand-daughter. During the past ten last years the Rockefeller fortune has considerably augmented from \$150,000,000 to \$1,000,000,000.

"In keeping the same proportion of increase, little Miss Abby, when she will reach her sixteenth year, if she lives that long, will own \$87,356,000,000,000—that is, in word, eighty-seven trillions, three hundred and fifty-six billions of dollars. This seems to belong to the domain of fable. On careful calculation, with this fortune one could pave an avenue around the world, with one thousand dollar bills to a depth of one hundred feet. The total wealth of the United States, according to Mull's statistics, is \$81,750,000,000. Mrs. Rockefeller would be one thousand times richer than the entire American people. She could give a cheque for \$58,987,62, to each man, woman and child in the world.

"If Miss Rockefeller were to marry an English lord and wished to transfer her whole fortune to England, and take it in gold, she would require a fleet of 5,694 vessels as large as the "Cedric"—the largest steamer afloat—and the tonnage of her wealth would be 121,855,469. To carry that

this wealth was accumulated in the space of fifty-four years.

It may seem like the madness of romance, or the extreme of madness, itself, to talk of wealth that runs into the trillions. Now what are we to conclude from such statistics and facts? Are we to say that this one individual, whose life represents such an incalculable and inconceivable sum, is endowed with more of the elements of true happiness than any other given individual on earth? Not at all. There is only one certainty in regard to that child's future, and it is a certainty that depends upon many uncertainties: if life and health are accorded by Providence, there is no moral possibility of the possessor of so much wealth ever being hungry, or cold, or in misery. But imagine all the things that such a colossal fortune cannot buy.

It cannot purchase one instant of life; not the mere fraction of an instant. She will live just as long as it pleases God that she should live, and not one millionth part of a second longer. It cannot purchase immunity from sickness of a physical character, bodily afflictions of the ordinary nature. It may secure the very best of attendance and the aid of all that science can afford; but all that is of no avail in presence of a decree that governs each human life. It cannot expand beyond a given limit of elasticity the enjoyments, or pleasures of life. The stomach will not accept more food, nor will the passions bear any more gratification than if the individual possessed only an ordinary competency. It cannot render the mind proof against the terrible menace of insanity which hangs perpetually, like a sword of Democles, over the head of each individual in the world. Not one human being alive to-day, or that ever lived or ever will live, can be certain of a moment of possession of life, of physical health, or of the mental faculties that are all pure and free gifts of God to man.

What is still more; all that vast pile of wealth cannot secure to a person the certainty of ease of mind, or common peace, every day contentment, or happiness. It can draw admirers, lovers, friends; but it cannot efface the consciousness that it is the wealth and not the person that they admire, love, covet, and make the object and aim of their friendship. And even granting that, by means of such a fortune, every wish has been gratified, every pleasure procured, every ambition realized, every hope fulfilled, every desire attained; there yet remains the cold fact that a few months only—for a few years are but a few months, and seem as but a few days when once passed—has a person the satisfaction of such triumphs. And does it all compensate for the terrific ordeal of a final and positive separation from it all? Here is where comes in the "Quid prodest" of St. Paul, and the simple but wonderfully striking denunciations of all vanities that we find in the inimitable "Imitation," of a-Kempis. They say that wealth of this character is calculated to excite envy; but we see nothing to envy in the life of its possessor. We would not exchange our poverty for it to-morrow, much as we value and recognize the utility

Born the 8th July, 1839.		
Years	Age	Fortune.
1855	16	\$10.00
1856	17	\$100.00
1858	19	\$500.00
1862	23	\$1,500.00
1865	26	\$5,000.00
1870	31	\$300,000.00
1873	34	\$1,200,000.00
1883	44	\$26,000,000.00
1893	54	\$150,000,000.00
1903	64	1,000,000,000.00

Fortune of Miss Rockefeller at 60 years:		
1903	19	\$1,000,000,000.00
1913	29	\$6,670,000,000.00
1923	39	\$44,000,000,000.00
1933	49	\$296,000,000,000.00
1943	59	1,976,000,000,000.00
1953	69	3,176,000,000,000.00
1963	79	\$87,356,000,000,000.00

gold from the wharf to the palace would require 3,016,387 freight cars—a train that would reach around the world. Now here is the tabulated statement of the rate at which

and necessity of money. It is one of those huge fables that men read of, and then lay aside to pass on to the realities of life—with their sequel in the realities of eternity.

The World's Novelties for Holiday Giving!

A year's preparation—a year's ransacking of the great markets of Europe and America, of the far-off Orient—has placed us in possession of an unrivaled collection of the latest novelties for holiday giving. Almost everything for amusement, for instruction, for adornment, for presentation purposes in general, will be found included in our vast assortments.

Appropriate Presents.

IN CELLULOID—Dressing Cases, Shaving Sets, Manicure Sets, Collar and Cuff Boxes, Work Boxes, Glove Boxes, Handkerchief Boxes, Necktie Boxes, Jewel Boxes, Albums, Smoking Sets, etc., etc.

IN EBONOID—Dressing Cases, Manicure Sets, Stamping Sets, Shaving Sets, etc.

IN LEATHER GOODS—Dressing Cases, Jewel Boxes, Handkerchief Boxes, Work Boxes, Neckwear Boxes, etc.

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Works of English and American Poets.
Bound in French morocco, padded, gilt edges, worth \$1.25; our price, 90c.
Another line worth \$1.50; our price, \$1.10.

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A choice assortment of everything new and beautiful.

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Handkerchiefs for School, Handkerchiefs for Christmas, Handkerchiefs for Collars, Handkerchiefs for Fancy Work. A few of the many lines are here given:
JUST PUT INTO STOCK, a Special Line of Pure Linen Hemstitched Handkerchiefs, hand embroidered initials, narrow hems. Good value at 38¢ cents. Special, 12¢ each.

A SPECIAL LINE of Handkerchief Centres pure linen, worth from 12¢ cts. to 20¢ cts. Special, 5¢, 7¢ and 10¢ each.

LADIES' Initialed Pure Linen Handkerchiefs, 12¢, 20¢ and 25¢ each.

Ladies' Skirts, \$8.

LADIES' DRESS SERGE, made of All-Wool Cheviot Serge, with box pleats, down centre of front and on each seam, graduating to bottom of skirt, with circular tuck, with groups of two and three in each gore, stitched and piped in Black Cord, ten rows of stitching around bottom of skirt. In Blue and Black only. A regular \$12.00 Skirt. Special, \$8.00.

Ladies' Gloves.

Every Lady likes to receive Kid Gloves as Gifts; why not purchase some of our Special Lines, which we are offering this week. All good value at special prices.
Our leader, the "QUEEN" Gloves, in shades of Tan, Mode, Brown, Gray, White, Black, 2 clasps, with fancy stitching, in self, black and white, all sizes. Price 75¢ a pair.
LADIES' KID GLOVES, better qualities, at 95¢, \$1.00, \$1.25, \$1.50, \$1.75 and \$2.00 a pair.

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The Montreal City and District Savings Bank.

Notice is hereby given that a Dividend of eight dollars and a bonus of two dollars per share, on the Capital Stock of this Institution, have been declared, and the same will be payable at its Banking House in this city on and after SATURDAY, the 2nd JANUARY next.

The Transfer Books will be closed from the 15th to the 31st December, both days inclusive.

By order of the Board.
A. P. LESPERANCE, Manager.

Montreal, 30th November, 1903.

Subscribe to the True Witness

ANNUAL M

The eighty-sixth annual meeting of the shareholders of the Montreal was held at noon on Monday, December 1st, 1903.

There were present A. Drummond, Vice-President, William C. Macdonald, Mackay, Messrs. R. Paterson, E. B. Reid, Charles A. Greene, G. F. C. S. Lyman, K.C., Hon. J. Hooper, Richard Gilmour, James Moore, George H. James Groll, D. George Flier, R. H. son, John Taylor, Robert Archer, Hug D. Gillan, Robert I. Foley, W. Howard Farguhar McLennan, Alfred Piddington, J. John Morrison.

On the motion of Mr. son, Hon. George Vice-President, was elected to the chair, in the President. Rt.-Hon. cona and Mount Roy.

Mr. B. A. Boas master by Mr. Henry following gentlemen be act as scrutineers: Me man, K.C., and G. F. that Mr. James Aird the meeting."

DIRECTORS' REPORT of the Directors holders at their eighty general meeting was Mr. A. Macneider, Manager, as follows:—The Directors have presenting the report, the result of the Bank's business period from 30th April, 1903, in accordance with the special general held 7th January, 1903.

Balance of Profit and Loss Account, 30th April, 1903 Profits for the half-year ended 31st October, 1903, after deducting charges of management, and making full provision for all bad and doubtful debts Premiums received on New Stock

Dividend 5 p.c., payable 1st December, 1903. Amount transferred to Rest Account

Balance of Profit and Loss carried forward. Since the last annual of the Shareholders, branch Bank have been opened ton, Alta, Indian Head,

Capital stock Rest Balance of Profits carried forward

Unclaimed dividends Half yearly Dividend, payable 1903

Notes of the Bank in circulation Deposits not bearing interest Deposits bearing interest Balances due to other Banks

Gold and Silver coin currency Government demand notes Deposit with Dominion Government by act of Parliament general bank note circulation Due by agencies of this bank and other banks in Great Britain

Due by agencies of this bank and other banks in Foreign countries Call and short Loans in Great Britain and United States

Dominion and Provincial Governments Railway and other Bonds, stocks Notes and cheques of other Banks Premises at Montreal Current Loans and discounts elsewhere (rebate interest on other assets) Debts Secured by mortgages Overdue debts not specially provided for)

Bank of Montreal, Montreal, 31st October,