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"I HAVEN'T TIME!"

I wonder if there is any other expression behind which so many people hide, and excuse themselves from doing the things they ought to do, as "I haven't time!

We can all find time to do the things we really want to do, but multitudes of us plead the "haven't-time" myth every day to cover up our selfishness. Many of us get the "haven't-time" habit fixed so that we never can spare a moment to do our duty as citizens or to give a helping hand to our fellowmen.

'I haven't time" is the constant excuse of a very rich man I know for getting rid of about everything but the selfish things he wants to do. He won't go on public committees; he never helps raise money for any patriotic or philanthropic purpose; he never makes social calls, or puts himself out for anyone; never does anything which he can possibly get out of unless it is something which advances his own interests. He gives everybody to understand that he has not time for anything but his sole aim in life-money making. And, oh, how barren and poverty-stricken this

Now, what is life for? What are we here for if not to help our brothers; to give a lift to those who are weaker, less fortunate than ourselves? If we have no time for anything outside of our personal affairs; if we have no time to render unselfish service; no time to encourage those who are down and out; no time to give to those who have fallen by the way; no time to visit the sick, to help the poor—what do we get out of life? Why, it is only by taking time to do these things that we really enrich our-selves, make life worth living.

And who is so busy that he has not time to do some kind thing every day? With all the burdens of the nation pressing upon him during our Civil War, Lincoln found time to give comfort and en-couragement to mothers who were agonizing about their sons. Gladstone, when prime minister of England, found time to visit a little sick crossing-sweeper and bring him flowers

I have always noticed that the men who do not plead the excuse, "I haven't are infinitely busier and accomplish many times more than those who The man of large affairs knows how to plan and systematize his work so that he always has leisure for the things worth while. When we want anything of importance done we go to the big. really busy man, not to the little fellow who hasn't a tithe as much to do, but who always tells you he hasn't time, that he is driven to death. If the thing is good and ought to be done, the big man says, "I will make time to do it."
"I haven't time" is the excuse of the little head and the little heart. Success.

THE MASQUERADERS

A group of self-styled Smart Setters in an eastern city had a party recently in which the women all appeared in the usual evening raiment of the men, while the males on their part donned the lownecked and split-backed gowns customarily worn by the female of the species. The affair is described as being a success, although it is hard to imagine it as such. An evening gown is no sort of apparal for a modest man. It was only the hard-boiled rounders who could negotiate one of those filmy skirts without indicating acute embarrassment. It was agreed that the ladies, however, looked more decorous and respectable than when garbed in the boiled shirts and broadcloth trousers of the Under those circumstances it is hard to consider the party as a success. The girls must have rolled up their trousers ere the night had staled.

PERSONALITY AS AN ASSET

The business manager of a large New York concern, who is an expert in hiring salesmen, rates applicants for positions almost entirely by their personality, the impression they make upon him. If this is unfavorable, no matter what his experience, his qualifications, or his testimonials, an applicant has no chance with him.

This practical business man believes with Walt Whitman that "a man is not all included between his hat and his boots;" that the atmosphere he radiates, the impression his personality conveys to that something in one which is not influenced by externals, is everything.

Every human being is surrounded with an invisible aura, or atmosphere, which makes a good or bad impression. Everyone feels it, but blind people are peculiarly sensitive to it. Helen Keller instantly detects the character of those who come near her. She feels their personality. When she speaks before an audience she can approximate its size by the vibrations from the different personalties, which affect her according to the temperament and character of the indi-

When we go into the presence of strong, noble characters we feel drawn toward them by a great force of power which we cannot describe, but whose potency cannot be questioned. compel our admiration. They stimulate and draw out all that is best in us.

The mysterious stranger in "The Third Floor Back," and the butler in "The Servant In the House," are not altogether creatures of imagination. Everywhere we find people like those two stage characters, who, in spite of their humble position and apparent poverty, radiate such an atmosphere of nobility, such a spirit of good fellowship, love and kindness, that they win all hearts. Not only do they win the love of the mean, sordid people among whom they are thrown, but their silent influence brings out the better side of them and transforms their

Personality is the most important of all human assets. Our success, our popularity, our happiness, our power for good or evil, everything depends on it. Money is not the only riches. There is a possible wealth of personality, which would make money look ridiculous in comparison. No matter how poor a person may be he can cultivate a personality that will make him welcome where the mere money millionaire cannot enter.

The qualities which go to make up a charming personality are kindness, magnanimity, cordiality, tolerance, sympathy, unselfishness, self-confidence and cheerfulness. These are the qualities that attract, that win our admiration and love. Anyone who wills may develop them. Success.

THE BANK AT MONTE CARLO

The Casina at Monte Carlo is a business proposition, and is owned and operated by a cold-blooded corporation. The total revenues last year exceeded 75,-000,000 francs, and the net profits to the stockholders reached one-third of this sum. The dividend for the year is at the rate of 300 francs a share, which is 20 per cent more than last season. Monte Carlo had its most prosperous year—to all of which the American millionaires graciously contributed. Breaking the bank is no small job. The biggest dent in it, according to the report of the corporation, was made by a Swede, who took out 530,000 francs in one day. is intimated that the bank got much of it back. Monte Carlo is a poor place for a stranger to make money.

CHARACTER

Horace Greeley was one of the wisest Americans. He said:

Fame is a vapor; popularity an accident; riches take wings; those who cheer today will curse tomorrow; only one thing endures-character.

The darkest day in any man's earthly career is that wherein he first fancies that there is some easier way of gaining a dollar than by squarely earning it. He has lost the clue to his way through this moral labyrinth, and must henceforth, wander as chance may dictate.

WONDERS OF AMERICA

By T. T. MAXEY

©, Western Newspaper Union. THE LARGEST BRICK BUILDING

THE Pension Office Building, Wash-ington, D. C., is often referred to as the largest brick building in the world. That statement is easy to be-lieve when one learns that 15,500. o00 bricks were used in its construc-tion. It is four stories high, exclusive of the basement, 400 feet long, 200 feet wide and contains 175 rooms. The court contains eight columns, each eight feet in diameter at the base

and 75 feet high. Each column contains more than 55,000 bricks and 1,449 square feet of plaster, all beautifully colored in representation of many historical scenes.

First occupied during the year 1885, this building was

this building was constructed as a memorial to the brave soldiers and sailors who had so well served their country during the Civil War, as well as to house the employees and records of the Pension Bureau.

The corridor accommodates 18,000 people and it is here that the presidential inaugural balls have been

Precious indeed are the records which are filed away in this great structure. In passing, it is interesting to note that the report of the commissione 'n charge for a recent year, shows 748,147 pensioners on Uncle Sam's pay roll and the total disbursement as more than \$165,000,000.

DON'T PLAY WITH FIRE

This is the lesson your parents have tried to teach you from infancy. Have you learned this lesson well, or have their efforts been of no avail? THEY knew from experience what they were talking about, and they tried to impart their knowledge to you so that you might be spared the bitter experience of losing your home, your stock, your sav-ings of a life time.

Oud duty is to remind you of your obligation to your parents, and to assist you in your insurance matters by rendering expert advice as just how you should be pro-

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