

ONE LESS AT HOME.

"One less at home!
The charmed circle broken—a dear face
Missed day by day from its accustomed
place,
But cleansed and saved, and perfected
by grace!
One more in heaven!

"One less at home!
One voice of welcome hushed, and ever-
more
One word of farewell spoken, on the
shore
Where parting comes not, one soul
landed more—
One more in heaven!

"One less at home!
Chill as the earth-born midst the
thought would rise
And wrap our footsteps round and dim
our eyes,
But the bright sunbeam darteth from the
skies—
One more in heaven!

"One more at home!
This is not home, where cramped in
earthly mould
Our sight of Christ is dim, our love is
cold,
But there, where face to face we shall
behold,
Is home and heaven!

"One less on earth!
Its pains, its sorrows, and its toils to
share,
One less the pilgrim's daily cross to
bear,
One more the crown of ransomed souls
to wear
At home in heaven!

"One more in heaven!
Another thought to brighten cloudy
days,
Another theme of thankfulness and
praise,
Another link on high our souls to raise
To home and heaven!

"One more at home!
That home where separation can not be,
That home where none are missed
eternally,
Lord Jesus, grant us all a place with
thee
At home in heaven!"

**A MORTGAGE ON A BICYCLE.**

John Money Penny asked his father to buy him a bicycle. His father thought this would be a good opportunity to teach John a little business. "What can you get one for?" he said. John said that Dick Header had a very good one which he was willing to sell for \$25. It was worth a good deal more.

"How much money have you got?" John said that he had saved up about \$15.

"I cannot buy a bicycle for you," said his father; "but I will help you buy one if you want me to. How long will it take you to save the other ten?"

John calculated it would take him three months.

"Well, said his father, "I will lend you ten dollars to put with your \$15 to buy the bicycle with, on two conditions. The first is that you will give me a mortgage on the bicycle to secure the repayment of the \$10, and interest at the rate of one cent a week until the

loan is paid; the other condition is that the bicycle shall be in good order, for if you don't pay me my \$10, and I have to take the bicycle and sell it to get my money back, it will not sell very well if it is out of order."

John negotiated the bargain with Dick Header, and reported to his father, who said: "Now you must write a bill of sale for Dick to sign, which will always afterward prove that the bicycle belongs to you, and that you paid for it." So John wrote his father's dictation:

"I, Dick Header, have this day sold my bicycle to John Money Penny, and he paid me for it \$25 in full."

This was laid away for Dick to sign when the time should come.

"Next," said his father, "we want a mortgage of the bicycle, from you to me." So John wrote again, at his father's dictation:

"I, John Money Penny, have this day assigned and transferred to my father, my bicycle which I have just bought of Dick Header, to secure my father the payment of \$10 lent me by him, which I am to repay in three months, with interest at one cent per week until the principal is paid; and I am to keep the bicycle in good order at all times. And in case of any default on my part, my father is at liberty to take the bicycle and sell it, and retain out of the proceeds what I owe him, paying me the balance, if any."

That evening Dick came to the house with the bicycle to get his money. John produced his \$15 out of a drawer and a tin savings bank and a purse, and his father produced his from his wallet. Dick signed the bill of sale; John signed the mortgage; his father handed John the \$10, and took the mortgage. John put the \$10 with his \$15 and handed them to Dick and took the bill of sale and the bicycle.

That evening there was great fun on the sidewalk.

A few weeks afterward John missed his bicycle. He was making a great hue and cry when his mother told him that she had seen it in his father's library. John hurried to the library, and was amazed to see it there with a little placard on it bearing the words "For Sale." He jumped at it to carry it off, but he found that it was securely tied. Just then his father came in. "Well, John," said he, "do you know anyone that wants to buy a bicycle? I want to sell this one."

"Why," said John, "who does this bicycle belong to? It is mine."

"No," said his father, "you made default in your interest last week."

"Well, that wasn't my fault," said John. "I was away and forgot all about it."

"I didn't say it was your fault," replied his father; "but you were in default, and that gave me the right to take the bicycle and sell it to get back my money."

John produced the penny to hand it to his father, with a grave expression which relaxed into a smile as he saw his father upon receiving it, take off the sale label, and unlash the machine and surrender it to him. As he was going out of the door, he turned and said: "Father, who does this bicycle belong to anyway? It doesn't seem as if it was mine."

"Yes," said his father, "it is yours, subject to mortgage. I have got a pull on it, as the boys say, and can take it

away from you, perhaps. It is yours subject to an incumbrance, now. If you succeed in saving up \$10 within three months, besides the interest, then it will belong to you free and clear."

At the end of three months, when the mortgage matured, as the phrase is, John surprised his father by producing and counting out of his savings to the amount of \$10, for he had a good allowance given him on the condition that he should save half of it for permanent purchases; and his father surrendered the mortgage.

John put the paper in the fire, and watched it burning with great satisfaction, saying: "There! I hate a mortgage."

"Yes," said his father, "that is right; but still you wouldn't have been able to buy a bicycle when you did without the help of a mortgage."—*Ex.*

**HEARING AND HEEDING THE TRUTH.**

BY REV. THEODORE L. CUYLER, D.D.

Hearing and knowing carries with it obligation. More than hearing is heeding. That lesson I would leave with you as one ever to be remembered. We do not need the scattering of any more truths. They have been preached from this pulpit time and again. We need simply adherence to known truths. Those who practice them are the true Christians. While once in conversation with Alexander T. Stewart he told me that the secret of his success was the steady application of a few simple principles. And so, my friends, it is in the religious world. A few simple principles applied to the service of Jesus Christ and practicing them is the secret of your successful Christian life. Some there are who push aside religion because it binds them to principles, because it binds them to obligation. They despise restraint, they wish no line drawn beyond which they must not go. Then, too, many put off until tomorrow that which they should do today. They figure that religion will be a good thing at some time or other, but that they will bide their time. Oh, my friends, let me tell you that procrastination is the thief of souls as well as of time. The deadliest word in human affairs is neglect. Many a person has died who tonight might be alive but because of neglect of a particular ailment, because he failed to apply a remedy at the right time and he faded from view.

And so with the gospel of Jesus Christ; you can accept it or you can cast it aside, just as you please, but on you rests the responsibility. Just think of the crops of human usefulness that have been lost through neglect. To lose heaven through neglect—why, that means hell. I was once in the Mammoth Cave in Kentucky. There were fish there that had no eyesight in their eyes. And so if a Christian fails to practice the virtues of his religion he will eventually fail to see anything except darkness. Christianity either saves or it hardens. Every day a sin increases guilt and lessens the chances of salvation. I have long noticed that most Christians become loyal ones before they are one and twenty. As years go on their interest diminishes and they throw away so much of life. Such a life means the losing of the soul and the benefits here of believing in Christ. If you heed these words you will change sides. There are two sides to the doors of yonder penitentiary. One is the right

side, the other the wrong side. And so it is all through life; there is the right side and the wrong. If you give earnest heed to these things God will give heed to you. What weak creatures we all are at the best. And finally you cannot escape the final reckoning if you neglect the salvation from sin through Jesus Christ. A purely moral life cannot save you. You cannot get out through the door of ignorance. We know our duty, all of us. Oh, that hideous word neglect! Avoid it. It is the great joy of him who is addressing you tonight to say that Jesus Christ is the door of your salvation. What will it cost you if you wait until that door is shut? To drift is to go to perdition.

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Perhaps the most general cause of headache and pain across the eyes is nasal catarrh. The simplest cure is to inhale the medicated vapor of Catarrhzone which traverses every air cell and air passage of the throat, lungs and nose. It kills myriads of germs at every breath, clears away mucous discharges, preserves and heals the membrane. Catarrhzone is just a splendid remedy for headache and its action is certain and unfailing in diseases of the Throat and Lungs, Deafness, Bronchitis, Asthma and Catarrh. A trial will convince the most sceptical that Catarrhzone is all right. Large size, \$1.00; trial size 50c. Druggists, or Polson & Co., Kingston, Ont. Dr. Hamilton's Pills cure Constipation.

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