The Secret Of A Happy Day.

BY FRANCIS RIDLEY HAVERGAL. "The secret of the Lord is with them that fear him."- Psalm xxv. 14. Just to let thy Father do What He will: Just to know that He is true, And be still. Just to follow hour by hour, As he leadeth; Just to draw the moment's power As it needeth. Just to trust Him, this is all /

Then the day will surely be

Bright and blessed, calm and free.

Peaceful, whatsoe'er befall,

Just to let Him speak to thee Through his word, Watching that his voice may be Clearly heard. Just to tell Him everything As it rises, And at once to Him to bring All surprises. Just to listen and to say Where you cannot mise his voice, This is all ! and thus to-day, Communing, you shall rejoice.

Just to ask Him what to do All the day. And to make you quick and true To obey.

Four Rules For Making And Spending Money.

1. There is only one legitimate

way of making money-by honest industry. He who makes money by taking it out of his neighbor's pocket, without giving his neighbor an equivalent, does not make money at all; he simply steals it. He may do this pocket-picking by reputable methods or by methods that are disreputable; but pocket-picking, whatever the method, is always dishonest. Any transaction the object of which is to make A richer by making B as to deny this proposition. If, then, after living twenty years, we possess anything, we must have gotten it either by receiving it as a gift, by producing it by our industry, or by stealing from our neighbor. There is, perhaps, a fourth way: we may share in a general increase of wealth which we have done nothing to produce. This can hardly be called theft, but it can hardly be called honorable in- it is not enough to say the article is to be a Christian. Was it your dustry.

I meet young men continually whose ambition seems to me to be for me and for mine? A wise moral ing of your pastor, or has it all upside down; they are ambitious to perspective will put home first in get all that they can, instead of being ambitious to do all that they the intellectual and moral well. can. Mr. Fletcher Harper once said to me, "There is more pleasure porary and sensuous gratification. in earning money than in either having it or spending it." This pleasure in earning money is the solid satisfaction which comes to a man who is conscious that he is doing the world good service; the money that is paid him therefor is incidental and secondary. Money is only a convenient medium for exchange of services. For my own part, I would a great deal rather give more service and get less, than give less service and get more. The will be called to the ministry," said discomfort of receiving more than I | Mrs. Ashland. deserve would be immeasurably greater than the discomfort of de reply. "I ask that all my children serving more than I get. Indeed, may early accept the ministry God and he was very patient in answerin the latter feeling there is no dis- offers to them. comfort at all, but rather a pardonable and honorable pleasure.

it is the loafers who are generally the Son of man came not to be the grumblers. It is astonishing ministered unto, but to minister,' how many men will gather in a so to each one of us is given a mingreat city to see one man dig in a listry (ministering) in this world cellar. Chance does not earn which we only can fully accomplish, money, whether the chance be by and in which 'as we have received the throw of the dice or by the rise mercy, we faint not.' Our ministry and fall of stocks. The loafer lives as wives, mothers, and housekeepers, on other people's money, and the is often a harder service than that gambler takes money out of other of our good pastors." people's pockets and puts nothing "I am sure it is! But these back in return. The first ambition | daily duties seem quite transfigured of every man should be to give a in such a light," said Mrs. Ashland, value equivalent for every dollar re- thoughtfully. "If my daily cares ceived, and according to the New constitute my ministry, I have no Testament measure of economy- right to complain of or shirk them.' "Good measure, pressed down, and Her friend, who knew her circumshaken together, and running over." stances better than Mrs. Ashland He who gives in life's market in supposed, knowing that she was inthat way, will in the long run find deed sorely tried and tested, prayed been harmed. I have never had the magnificent music and the it given to him on the same basis. that her words might be guided with an accident.' 2. Spend less than you earn. discretion as she replied :-

all secular success. My father told dear. I only think that when you constantly present with this boy me, when I was a boy, "I am re- see your life in the full light of and became at length the means of the Jesuit missionaries burning at solved always to have plenty of Gcd's Word you will not want to leading him into a Christian life. the stake in order that they might, money." "Easier said than done, shirk or complain. You have just I replied. "Not at all," he an this ministry, this man boarding swered; "perfectly easily done: with you, this sickly husband, this spend less than you earn." I once family of growing boys, this unsaid to a very successful business trained, careless servant. Seeing, man, "I do not pretend myself to be then, you have this ministry, as you a business man." He replied in have received mercy you faint not. in money matters: Very few men Roman Catholic Church wields almost my father's words, "There is You are called quite as plainly as have the time or the patience to over the hearts and minds of those only one rule for success in busi- you long to have your son called, make a shilling go as far as it can; who dwell in it and love it. It ness: spend less than you earn." and to quite as important a but women have. Especially a was the heroism of the early martyrs richer he would have plenty of "Or ministry, let us wait on our her husband from having burdens not the sermons of eloquent orators,

of bankruptcy. Grade your ex- ministry I would not." penses to your income; that is,

dollar unmeasured. We always "I am sure we do. I never bemortgages, or those founded on 'ministering.'" fraud and false pretence. It would to me than a new one which belongs though full of trial and seeming perto my tailor; and if I have not plexity?-Selected. paid for my coat, it belongs to my tailor. "Owe no man anything, but to love one another," is the eleventh commandment.

4. Maintain a moral perspective poorer, is in the nature of theft. In expenditure; adjust expenditure Naked we came into this world, to real needs, not to temporary in- there was a good deal of religious naked we shall go out of it. clinations. The young man who interest in a certain Western town No skeptic is so skeptical spends ten cents for a cigar but and among those who joined the cannot afford to subscribe for a newspaper, the working man who drinks fellow twelve years of age. His two or three glasses of beer a day mother was a widow, and had rebut cannot afford to send his boy to school, disregards moral perpective. It is well for us to remember that whatever we do not spend for one thing, we have in day when he joined the Church, hand to spend for another. Every expenditure debars from some other expenditure. In buying an article, cheap for the money. Is it the very home teaching, your lessons in best thing that this money can get all expenditures; and in the home, being of the children before tem-

> These four rules are very simple. I do not say that obedience to them will make the reader wealthy, but it will certainly make him comfort. engineer? You were afraid to let able. Earn your money by honest me till the conductor, whom you industry; earn more than you spend; earn it before you spend it; and eer was a remarkable man, and that spend it for the best things .-Laicus, in Christian Union.

"This Ministry."

"The ministry God offers? I do not understand.

money, but he is mistaken; no one ministering.' I have noticed how greater than he can bear; to help nor the treatises of able disputants; has plenty of money; our wants that text might apply! Why, you him by that quiet carefulness in it was the heroism that flinched ncrease faster than the supply. It have made it such a different matter money matters which alone gives not from the flame, that found songs Capital stock subscribed, but as much a disappointment to a to plan for to-morrow's meals, to try an easy mind and a real enjoyment in the dungeon and security in the railroad magnate not to buy a new and make things run smoothly, and of life; to take care of the pennies- fire. The Roman mind could not ailroad as it is to a boy not to buy to be patient with my poor husband. in short, that he may have the interpret that except as something new goat-cart. Grade your in- I had been trying and trying to see pounds free for all his lawful needs, divine. The Roman heart could not come to your expenses; that is, a way out of it all, and so many and lawful pleasures, too.

into it; but a dollar unearned is a would not seem trials but blessings."

understimate the cost of work which fore thought of my little daily cares find out. is to be done in the future. I am and duties as a ministry; but I almost inclined to favor the abolition | shall not forget it, I hope. And of all laws for the collection of debts | now I must go home, for it is nearly except those involving liens, like dinner-time, and 'wait' on my

Is there not a suggestion here for break up the credit system, and you, dear reader? Are you accepthelp compel men to pay as they go. ing your daily cares and duties as a Debt is second cousin to dishonesty. | ministry to be entered into for God? When one incurs a debt without If, day by day, we say to him, reasonable assurance of his ability "Whatever work thou hast for me to pay it, the relationship of the to do, give it into my hands and transaction to dishonesty is much give me grace to do it," and then closer. I would rather wear a just "wait on our ministering," will threadbare overcoat which belongs not our life be one of peace, even

The Praying Engineer.

BY DAVY GRAY.

One winter, several years ago, church, was Allie Forsyth. a little moved four years before from their home in Vermont, to this town in Wisconsin.

On the Sabbath evening of the Allie was sitting in the twilight with his mother, when she said to him: "Allie, tell me what led you Sabbath-school, the regular preachcome through the influence of revival meetings ?"

Looking up into his mother's face he replied: "Mamma, it was none of these. But do you remember when we were coming from St. Albans to live here that I want ed to ride in the engine with the knew well, told you that the engin-I was just as safe with him as in the parlor car with you." Then continued Allie: "When we were ready to start from the station where I first got on the engine, the "I do hope that one of my boys engineer knelt down just a little bit and then got up and started his locomotive. I asked him many "Only one?" was her friend's questions about its different parts; ing. Soon we stopped at another station, and he knelt down again Loafing does not earn money, and "I mean just this: 'Even as before leaving every station, and before we started. He did this asked him after a while what he was doing. He looked at me very earnestly and said: 'My little lad, do you ever pray?

I repied, 'Oh, yes sir! I pray every morning and evening.' Well, my dear boy, said he, 'when I kneel down I pray. There are, perhaps, two hundred lives

now on this train intrusted to my care. A little mistake on my part might send all, or many of these souls to eternity. So at every station I kneel down and ask the Heavenly Father to help me. He which attracts men often in the has helped me, and in all the years Roman Catholic Church. It is not I have been on this engine not a the vast cathedrals, rising like single human being of the thousands | poems in stone, like great Te Deums that have ridden on my train, has of the rock toward the sky; it is not

Self-denial is at the foundation of "I won't say you have no right, of that praying engineer had been

----What A Wife Ought To Know.

following suggestions in one of her our souls are touched with a conarticles on woman's responsibilities sciousness of the power which the woman whose one thought is to save that conquered the Roman Empire;

always be pushed, harried, perplex- this or that burden! Yet I never | husband staggering under the ed, worried, and will live on the edge can see that I ought, and if it is my weight of family life, worked almost to death in order to "dodge the "'Take heed to the ministry wolf at the door," joyless in the determine what you will spend, not which thou hast received in the present, terrified at the future; and by your wants, but by your possess- Lord, that thou fulfill it." said yet all this might have been averted ions, and you will always be easy Mrs. B., lovingly. "There is such if the wife had only known the and comfortable with a quiet mind. a wonderful rest in accepting our lot value and use of money, and been 3. Spend your money after you as a gift from our dear Lord. As able to keep what her husband earnhave earned it, not before. Buy to the puzzles in your life, no ex- ed, "to cut her coat according to with your wages in your pocket, perience is without them, and I find her cloth," for any income is 'limitnot with the prospective wages such comfort in trusting to what ed, unless you can teach yourself to which you expect to have in your God is preparing for us. You re- live within it, to "waste not," and pocket when the end of the week member how, when Jonah was cast | therefore to "want not." But this comes. So keep out of debt. Hope into the sea, God 'prepared a great is not always the woman's fault. inspires the man who is earning for fish to swallow him; then later he Men insist blindly on a style of future expenditure; debt drives the 'prepared' a gourd and an east living which their means will not man who is earning for past ex- wind. He is not only able, but allow; and many a wife has been penditure; and it makes an im- willing, to prepare what we need of cruelly blamed for living at a rate measurable difference in life whether trial and blessing, and to give us of expenditure unwarranted by her one is inspired by hope or driven his mercy that we faint not. I fear husband's means, and which his by debt. Money earned is money we too often weaken each other by pecuniary condition made absolutely valued. You recognize the worth our sympathy for trials which, if dishonest had she known it. But of a a dollar by what you have put seen as part of each one's ministry, she did not know it, he being too careless or too cowardly to tell; and she had not the sense to inquire or

> Every mistress of a household, especially every mother, ought to know what the family income is and where it comes from, and thereby prevent all needless extravagance. bankruptcies never would happen if the wives had the sense and courage to stand firm and insist on knowing enough about the family income and spend it proportionately to restrain, as every wife should, a too lavish husband, or, failing in that, to deny herself all luxuries which she cannot righteously afford. Above all, to bring up her children in tender carefulness that refuses to mulct " the governor" out of one unnecessary half-penny, or to waste the money he works so hard for in their thoughtless amusement.

-A Flag For Christ.

A native Christian in India upon his deathbed left his whole property to establish, as he expressed it, "A flag for Christ." That flag became a mission-room or Chapel near the preacher's house. Is it not a beautiful thought—the setting up of a flag for Christ? Explorers in the Arctic regions have all been ambitious to reach some point a little farther north than anyone had reached before, and there set up a staff with the flag of their country; and travellers in newly-explored regions have, in thousands of instances, left a flag or some other memorial of their adventures.

This is what we are trying to do all over the world with the banner of Christ. Our flags may be great or small. Every child can set up at least a little one. If you have helped by your pennies to establish a school way up by the side of Mount Lebanon, or are helping to support a native preacher ameng the mountains of Persia, or a Biblereader in Japan, you are simply set ting up your flag-the flag of your blessed master—that under which sure every year and every menth and every week to help set up somewhere a little memorial of the truth.

In several instances we have had ent to the Mission Rooms a little package of money which some dear little boy or girl had laid aside, and which upon their death-beds they had given to the work of converting the heathen. So they, though now in heaven, have somewhere upon the earth a flag unfurled -an ensign of the cross. - Foreign Missionary.

Missionary Heroism.

We have, perhaps, knowledge enough; what we want is a spirit of consecration that vitalizes the knowledge and makes Christian wisdom out of dead doctrines. We want a temper of heroism-that superb ceremonial and the great For four years the life and words hierarchy—they do not touch the soul in the sensitive and thoughtful. if possible, teach, even from the stake, the Iroquois who put them to death, -when we read of their Mrs. Dinah Mulock Craik has the martyred missionaries anywhere,but feel the immensity of the power spend what you want and set your gave me such advice! Every one Surely there can be no sharper which was in that living consecraself to earn the money, and you will seems to think I should get rid of | pang to a loving wife than to see her | tion. - The Rev. Dr. R. S. Storrs.

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INCOMB. Premiums—Life\$498.768 60 Accident 18,550 42 \$427,319 02	cluding bonuses. \$76,657 59	\$6,250 00
Less Paid for Re- Assurances \$2,543 24 — \$ 424,775 7	74,501 93 Surrender values 14,660 15	194,732 65 79,457 02
	Medical Fees Total Disbursements Surplus over Disbursements	39,326 27 8,206 60 327,972 52

Tetal Income..... \$495,831 54

Debentures. Stock — Montreal Loan and Mortgage Co., market value Loan on Hamilton Provident and Loan Co. Stock (market value, \$1,440). Loans on Real Estate, first mortgages. Real Estate Loans on Company's Policies (Reserves on same being \$124,000). Cash on hand and in bank. Bills receivable Office furniture Agents' balances Commuted commissions Interest due	27,082 50 aries H 4½ per c Annuity 3,000 00 891,908 48 31,268 36 Less res Policies Unearne Death Cl but not discharg Death cl 3,379 09 10,961 00 6,861 66 18,978 29 222 50 Total Lia Cash surp Capital p Surplus Liabilit	stitute of Actuaries Hm table, 4½ per ct. in]\$1,125,720 47 Annuity reserves 9,769 39 1,135,489 86 Less reserves on Policies re-assured 3,905 24 Unearned Accident Premiums 9,594 1 Death Claims [life] reported but not proved or awaiting discharge
Deferred Premiums 39,174 55		\$138,005 17
\$107,719 75 Less 10 per cent, for eollection 10.771 97 (The Reserves on these Policies included in the Liabilities are over \$320,000)	96,947 78 388 51	Jucluding uncalled capital the surplus to policy-holders is \$575,505 17.

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Total Assets......\$1,750,004 48

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His cap was t thin, He couldn't He hated to v He was cert He must stu tested; His parents v He knew he could b There was no

as he.

His farm was He was selfis His wife was And just beca He hadn't go He had nothi He knew he could b There was no as he. He finds he h

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Aunt Ka

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\$495,831 54

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go with Au Alice's te but soon h quered and right. Sh that she t apron and mended on why mam with Aunt a trouble. now, that]

wait until never be a