

**Give Us Men.**

God give us men! A time like this demands strong minds, great hearts, true faith and ready hands;

Men whom the lust of office does not kill;

Men whom the spoils of office do not buy;

Men who possess opinions and a will;

Men who have honor, men who will not lie

Men who can stand before a demagogue

And scorn his treacherous flatteries without winking

Tall men, sun-crowned, who live above the fog

In public duty and in private thinking.

—Dr. J. G. Holland.

#### Young Man, Save That Dollar.

The spendthrift is foolish, the miser is mean; stinginess may assume the name of economy, and wastefulness the name of liberality, yet liberality, economy and honesty work well together in practical life. To withhold a dollar under some circumstances is worse than to lose ten; to form the habit of spending it under some other circumstances is worse than to lose hundreds. Too frequently what we call "spending money," in the hands of a young man, means his soul and body to be spent. To know when to hold on to the dollar and when to let it go, decides the fortune in life or for con. Shall I invest? or shall I not invest? give, or not give? The young man who can answer these questions wisely in the little matters of daily life, will make the successful business man. He who cannot will make the failure.

We are not telling how to build "castles in the air," but how a young man can build a mansion habitable and real. He must not delay his foundation until he may by chance find some large stone, providentially dressed and rightly laid, upon which nature seems to be constructing his future building. Such foundation-stones are not hewn and laid by Providence; neither does nature, without human effort, construct such buildings.

Begin in early life, begin in earnest, and with such material as is within reach—stones small and crude, but stones we can handle, and in the handling develop skillful plans and cunning workmanship. Small stones are made of the same material as the larger; and he who learns to handle and mass well the smaller, learns to handle and mass well the larger. Those who began on nothing and have succeeded, frequently say: "The most difficult problem of my life was to accumulate my first five hundred dollars." It was this early effort that turned life's scales in fortune's favor. Shall we say, "It is a pity that the average poor young man could not have this first five hundred given to him?" Not so. To possess it is the least of the benefit acquired. The development of the faculties in the successful effort is the essential. Without this acquirement, the possession would amount to little or nothing. In a majority of cases the young man who makes his first "five hundred" will succeed better than he who had thousands given to him.

How can a young man without means get a successful start in business? Providence may figure in the problem, but "we are laborers together with God," and God seldom does for a man when he is not willing to do for himself. There is such a thing as a young man giving God an opportunity to do something for him, and to make something out of him. The indulgent, thoughtless father may spoil his own son by doing all himself, and leaving the boy nothing to do; but God is too wise and good to ruin his sons that way. God's rule is, to those who have, more shall be given; and to those who have not, shall be taken away even that which they have. This is neither communism nor monopoly in this world's good, but it is practical life and good common sense; it is scriptural, and will abide. It counts the laborer worthy of his hire, and develops in him the ability to manage well the results. Such a man is able properly to control monopoly or combination of capital to oppress him, and he wants no better system of communism.

Young man, save that dollar. The greater number of property-holders the country has, the greater the security given to peaceful citizenship. God's laws of economy and industry are quite sufficient for the equal distribution of property in our country, and any young man who cannot accumulate his reasonable share under the circumstances, would not keep it were it given to him. He who can manage in early life to make and save "five hundred dollars," can manage, so far as his personal interests are concerned, to solve the great question now being agitated between capital and labor.

But how can the average young man in America manage to do this? Let us begin with a young man at the age of eighteen, presuming that he has acquired a good common-school education, and if he has not it is his own fault. Follow this young man in life until he is twenty-five:

He chews tobacco; per week, 25 ¢; per year, \$13; seven years, \$91.

He smokes; per week, 50 ¢; per year, \$26; seven years, \$182.

He doesn't take his rides by buggy or railroad; per week, \$1; per year, \$52; seven years, \$364.

Extra watch and other jewelry; seven years, 100

Other extra society expenses, dress, etc.; seven years, 300

Total expenses that could be saved in seven years, \$1,037.

This is not counting the amounts for strong drinks or sporting games; we are not figuring on that kind of young men. We are considering industrious, laboring young men, who would like to get a start in life, and are willing to pay the price for success. This class of young men can succeed in this country, if they will.

We have not considered in this count the question of high or low wages, but have taken young men as we find them in American society, who actually indulge in, and pay for, the items named; wages high or low, some way they get the money they spend, and therefore have it to save, if they will.

Ten years of this economy and industry practised from twenty-five to thirty-five, will not be worth nearly so much as that practised from fifteen to twenty-five, while each succeeding decade in which we neglect it, will only add to our burdens in after life. Our environments in life demand economy and effort. Sooner or later we must pay the bill. It hurts an old man to pay it; but it will not hurt, but benefit the young man.—E. A. Campbell, Aurora, Ind.

#### The Stranger's Watchword.

We were moving—the first of May. It would be needless to portray such an experience: nearly all housekeepers have struggled through the weariness, perplexity, and discomfort of it. We were no exception to the rule.

Everything seemed at sixes and sevens, and how order could ever be brought from this chaos one could hardly conceive. The last day was dragging wearily along amid the debris of what had been crowded out of the packing-boxes, too good to throw away and not good enough to give. It was the most discouraging hour of the most uncomfortable week of the year.

Suddenly a happy voice startled me—"Cleaning house?"

My tired eyes encountered a stranger. Unguardedly I answered, "Moving."

"Wouldn't you like something else to move?"

Was there a touch of sarcasm in the bright tone? It seemed so to my weary nerves. "No; I've more than enough," I answered shortly.

"I have here some very nice glue. Save you many dollars in a year." Thus she went on extolling her wares in the same provokingly calm, happy voice.

"I don't want it. I have plenty. Besides, I'm too tired to look at it."

"Ah!" The voice was full of sympathy. "Wait! Don't work longer. Take time to look up: it will rest you!"

I looked at this unconventional stranger in amazement. She went on and told me of herself. She had put the glue away at once. I found my interest awakening. She was homeless and friendless, for years a lonely invalid, one hand quite paralyzed, and only able on pleasant days to sell a few bottles of glue to provide herself with food and lodging. A kind woman, nearly as poor as herself, gave her a corner in the corner of her own room and a cup of tea and a bit of toast, when she reached home—if one could call it home—at night. For days it had been stormy. She had been quite unsuccessful, and was much cast down and disheartened.

"This morning," she added, "I told the good woman who is my only friend that I had been looking down for days, and the clouds had gathered thick. I was living in the shadow. I would look up, and find the break in them. So I started out this morning with better courage. The day was so bright and sunny I kept looking up. The great heavy black cloud broke, and God's brightness flooded my life. So many people wanted the glue. I have looked up all day, and been wonderfully cheered and blessed. Do you look up?"

"I have professed to for years. Give me a bottle of your glue," I answered with a smile.

"Do you really want it?" she asked.

"Only to remind me of your watchword and to have a share in driving away your cloud, so much heavier than mine. I will remember it, and pass it along."

"Yes, yes. Life goes easier with it," she answered.

A few more cheery words came from the pale lips. One could see she would not long be walking the city streets with her little shabby bag of merchandise. Her eyes were fixed upon the eternal city, and her voice already had the glad ring of victory in it. She passed from my

sight, leaving me with more courage, and determination in any emergency to look up.—The Register.

#### The Mother's Prayer.

I was called to lead a little prayer-meeting in a small country school-house. Almost as soon as the meeting opened there seemed to pervade all that quiet, effective depth of feeling which is sometimes felt, and which comes with the presence of the Holy Spirit.

One after another had given their testimony for Christ, when an aged saint, with silvery white hair, arose, and told how good God had been to her all these years; and then, with tears streaming down her cheeks, she told of an unconverted son for whom she had been praying. Night and morning she had asked her heavenly Father to bring him to Christ, but she seemed to get no answer. He still remained her wayward boy.

At last one night she had a dream. It seemed as though she was in a large chapel, and many people were there. Suddenly there seemed to be a commotion, and the angel of the Lord appeared. It seemed as though he had come to seal those whom the Lord had chosen—the saved ones. As he went about he placed his hands on the heads of the chosen ones to seal them as servants of the King. She thought he came to where she sat, and approached her wayward boy, but he seemed to hesitate.

"Oh," said the aged mother in trembling tones, "I never shall forget my feelings as he looked at my boy. With a sad expression he seemed to be turning away. I pressed forward in my boy's behalf to look into the angel's face with beseeching look, and beg him not to pass my boy."

"At last he seemed to say, 'For your sake, and in answer to your earnest prayers, I will not pass him by.'"

"Friends," said the mother, "a few days after I received a letter from my son, and in that letter he wrote, 'Mother, I have given my heart to the Saviour.' On reading these words I went away to my little closet where I had so often pleaded for my boy. I knelt down, my heart was full. I was speechless, but the Lord knows how thankful. Oh! friends, God has been so good to me."

There was hardly a dry eye in the room as the aged mother related her story and gave thanks to God. And my prayer is that this incident may go forth to other mothers who are now praying, and that they may take heart and still keep trusting. "Jesus answering saith unto them, Have faith in God" (Mark xi, 22)—Domestic Journal.

"Stealing Time."

Is there no way to keep idle people from preying upon the time of busy people? What shall be done with the neighbor who "runs over" after breakfast, and hinders the busy housewife whose working-day is all too short? What shall be done with the office-lounger who "drops in on" a nervous, over-worked editor, and stays the machinery of a great establishment by his inconsequential chatter? Says the Fourth's Companion:

"I would rather one stole from me money than time," said a very busy man. "The first can be replaced; the second is irretrievably wasted."

With all busy people, we should beware of breaking in upon an hour uninvited; it may be time dedicated to an important task.

"That sonnet was never finished," said a poet, pointing sadly to a few lines so lovely that they promised a perfect conclusion. "They belong to a happy day in April, when I sat at my study window, watching the first tender green leaves all flutter in the spring wind—and a bore came in and blighted my thought. I never have had the heart to try again."

Of course the busy man can always deny himself to guests, but there are those invaders who only smile and say, with good-natured persistence: "O, he won't mind me!"

Then a person of this sort mounts the stairs and at his knock peace and meditation clasp hands and flee. Their day is over, and they know it. "I have half an hour; I'll spend it with my friend," thinks the selfish man.

"Has my friend ten minutes for me?" deliberates the one who has true reverence for moods and occupation.

"Once."

The junior class of a Southern college had assembled in a student's room to spend the night in riot and debauch. Amid the crowd was one who had never recited a bad lesson since his matriculation. In his studies "he was head and shoulders" above the class. That day he had failed. A shade of deepest gloom came over him, and he was melancholy. But the wine and jest passed round while he felt like Lucifer in Eden, where all was joy and gladness around him. Said a classmate:

"Come, Bob, quaff this bumper, and it will make you feel bright as a hermit's lamp."

The tempter whispered in his ear: "Drink once, and forget the past."

A powerful struggle seemed to be going on in his mind for a moment; but at last he silently shook his head, and retiring from the room gave vent to a flood of tears. That boy never drank—not even once. He took the valedictory, and is now president of a college.—Times of Refreshing.

BABIES.—The editor of the Interior has been investigating the modern style of nursing babies, and delivers himself as follows: "Speaking of babies we live and learn. The Lord used to provide a very agreeable way of serving them with sustenance—one that had sentiment and poetry and a certain moral as well as lactal sweetness in it. We have been looking up the human substitute and do not like it—thank the Lord that it had not been invented when we were babies. First, a glass bottle. Oh, the poor babies! Then a rubber tip—same thing they make boots and car-springs of—worse and worse. Then the mixture—water in which barley-grains have been soaked, lime-water, glucose, and milk which comes on a railroad, and is saturated with the shrieks of the locomotive—next is put on a wagon and jammed round to the racket of a bell and of granite pavements, and of tin cans, and of Irish 'biddies.' What wonder that the baby cries all night. He would not be an independent citizen, demanding and vindicating his rights, if he did not. Yell away, little fellow. Make it lively for them. You are on the right side of the revision question. You have the hearty sympathy of every mother's son of us."

Christianity and Millinery.

It is a difficult task for me to harmonize Christianity and cruelty; they do not seem consistent. Perhaps the heart and the head do not hold a very close relationship, but I believe they do. I think a little of what is in the heart should be expressed on the head and yet, a great deal of this appearance of cruelty is thoughtlessness; but, have we a right to be thoughtless? How many beautiful women enter the churches every Sunday, and bow their heads in prayer to the loving Father of all, while their bonnets testify how slightly they protect or love his little ones.

Let your heart speak! A bonnet with a dead bird on it cannot be truly artistic or enjoyable; it tells of innocent little creatures plunged alive into hot water or otherwise cruelly killed—it tells a story too sad to leave one atom of admiration for the bonnet; or much for the wearer.—Sel.

MEALS SPOILED.—An easy way to spoil the evening meal is for each member to tell the sad tale of all that has gone wrong during the day. To mention the disappointments and vexations, to tell of the slights that were endured and the offences that were given, and to lament over the results of this infelicitous combination of affairs, is enough to counteract the refreshing effect of all the good things with which the most generous and skilful housewife can load the table. Better put this complaining off until some other time. What is the best time for it, it is hard to say. Perhaps an indefinite postponement would be a happy thing for all concerned. Half the things which we groan over to-night will right themselves before to-morrow night, if we let them alone.

'Tis But.

A young man with a good salary married a wife and set up a home. Instead of living within his income and laying up money, as he had hoped to do, he found himself in a short time in debt. A friend of his, to whom he related his circumstances, advised him thus: "When ever you are tempted to purchase an article because it is to be had at a bargain, and find yourself saying, 'Tis but' so and so, put the money it would cost in a 'Tis but' box, and see what it will amount to."

The advice was taken, and in a short time the "Tis but" box contained a thousand dollars.

Boils, carbuncles, and eruptions of all kinds are nature's efforts to throw off poison from the blood. This result may be accomplished much more effectively, as well as agreeably, through the proper excretory channels, by the use of Ayer's Sarsaparilla.

A distressing cough or cold not only deprives one of rest and sleep, but, if allowed to continue, is liable to develop more serious trouble in the way of Congestion or Laryngitis, or perhaps Consumption. Use Baird's Balsam of Horehound.

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**AS MUCH FOR INTERNAL AS FOR EXTERNAL USE.**

It is marvelous how many different complaints it will cure. Its strong point lies in the fact that it acts quickly. Healing all Cuts, Burns and Bruises like Magic. Relieving all manner of Cramps and Chills.

**ORIGINATED BY AN OLD FAMILY PHYSICIAN.**

All who buy direct from us, and request it, shall receive a certificate that the money shall be refunded if not satisfied. Retail price by mail 35 ¢; 6 bottles, \$2.00. Express and duty prepaid to any part of United States or Canada. For Valuable pamphlet sent free. I. S. JOHNSON & CO., Boston, Mass.

**GENERATION AFTER GENERATION HAVE USED AND BLESSED IT.**

**STOVES. STOVES.**

**Cook Ranges and Stoves**

Both to Burn Coal or Wood.

**Self Feeders Hall & Parlor Stoves**

FOR COAL OR WOOD.

**Dining & Bedroom Stoves**

For sale at the usual low prices.

**NEILL'S STOVE WAREHOUSE,**

And examine his large and well-assorted stock of Stoves. Remember the old stand, just opposite the County Court House,

**348 TO 354 QUEEN ST.**

**SUN LIFE ASSURANCE CO. of CANADA**

EIGHTEENTH ANNUAL STATEMENT.

Report of the Directors for the Year ending 31st December, 1889.

The Directors have pleasure in presenting their Report of the transactions of the Company for the past year. An examination of the accompanying statements of accounts will show that the progress made has been rapid, solid and in every way satisfactory.

During the year we received 2,755 applications for life assurance amounting to \$4,102,710.55. Of these 2,504 for \$3,732,331.15 were accepted and policies issued thereon, the balance being declined or withdrawn. This total is \$706,226.99 in advance of the previous year and the passing of the four million line marks another mile post in the Company's history.

In the accident department, the applications were 1,363 for \$2,420,300.00, and the policies issued 1,347 for \$2,375,300.00. The combined applications of the two branches thus reached the handsome total of \$6,523,010.55.

The assurances in force at the close of the year were as follows:—

LIFE.....8,951.....\$13,337,983.08

ACCIDENT.....2,064.....3,826,400.00

TOTAL.....11,015.....\$17,164,383.08

The financial position of the Company is very gratifying. The income has increased until it now amounts to \$563,140.52, or nearly \$2,000 for every working day in the year. The death claims which fell in were \$5,538.49 less than in 1888, although in natural course they should have increased. An addition of more than a quarter of a million has been made to the assets, bringing their total up to \$2,233,322.72. The cash surplus has also advanced to \$219,036.64, or \$156,530.64 beyond all liabilities and capital stock. And last, but by no means least, is the fact which does not show on the surface, but to which we can testify, that the quality of the assets is exceptionally high. In view of this prosperous condition of affairs, there is no risk in predicting that the surplus to divide among Policy-holders at the end of the present quinquennium will be large and satisfactory.

**INCOME.**

Prem's—Life.....\$448,165.29

Annuity.....5,035.00

Accident.....24,741.55

**DISBURSEMENTS.**

Dividends on Capital.....\$ 7,500.00

Death Claims, including Bonuses 109,141.97

Matured Endowments including Bonuses.....2,688.05

Annuity Payments.....1,845.70

Accident Claims.....12,835.07

Cash Profits paid Policyholders.....15,834.19

Expense Account.....88,149.03

Commissions.....52,242.30

Medical Fees.....11,287.44

Total Disbursements.....304,437.49

Surplus over Disbursements 258,703.03

Total Income.....\$563,140.52

258,703.03

R. MACAULY, President.

A. W. OGILVIE, Vice President.

**J. B. CUNTER, General Agent.**