

## Family Circle.

## Zion's Bank.

I have a never failing bank,  
My more than golden store;  
No earthly bank is half so rich,  
How then can I be poor?

'Tis when my bank is spent and gone,  
And I am not worth a groat;  
I'm glad to hasten to my bank,  
And beg a little note.

Sometimes my Banker smiling says,  
Why don't you draw a little more?  
And when you draw a little bill,  
Why not a larger sum?

Why live so niggardly and poor?  
My bank contains a plenty;  
Why come and take a one-pound note,  
When you may have a twenty?

Nay, twenty thousand ten times told,  
Is but a trifling sum.  
To what my bank contains for me,  
Secure in God the Son.

Since then my Banker is so rich,  
I have no need to borrow,  
But live upon my notes to-day,  
And draw again to-morrow.

I've been a thousand times before,  
And never was rejected;  
Those notes can never be refused,  
That are by grace accepted.

All forged notes will be refused,  
The firm will them detect,  
While those that deal in forged notes  
Prove they're not God's elect.

'Tis only the beloved of God,  
Redeemed by precious blood,  
That ever have a note to bring:  
They are the gift of God.

Thousands of ransomed sinners fear  
They have no note at all,  
Because they feel their misery  
And ruin by the fall.

Thou thousand notes lay scattered round,  
All signed and sealed and free,  
Yet many a doubting soul will say,  
Ah! they are not for me.

Base unbelief will lead the soul  
To say what is not true;  
I tell the poor self-emptied soul,  
These notes belong to you.

Should all the banks in Europe break,  
The bank of England smash;  
Bring all your notes to Zion's bank,  
You're sure to get your cash.]

Nay, if you have but one small note,  
Fear not to bring it in;  
Come boldly to this bank of grace,  
The Banker is within.

I'll go again, I need not fear;  
My notes will be rejected;  
Sometimes my Banker gives me more  
Than asked for, or expected.

Sometimes I've felt a little proud,  
I've managed things so clever,  
Perhaps before the day was gone,  
I felt as poor as ever.

Sometimes with blushes in my face,  
Just at the door I stand;  
I know if Moses kept the bank,  
My soul would be condemned.

But ah! my bank can never break,  
My bank can never fail;  
The firm—three persons in one God,  
Jehovah—Lord of all.

Should all the bankers close their doors,  
My bank stands open wide  
To all the chosen of the Lord,  
For whom the Saviour died.

We read of one young man, indeed,  
Whose riches did abound;  
But in the Banker's book of life,  
His name was never found.

The leper had a little note,  
"Lord if thou wilt thou canst"  
The Banker paid the little note,  
And heard the dying man.

Behold and see the dying thief  
Hang by his Banker's side,  
He cried, Dear Lord remember me;  
He got his cash, and died.

His blessed Banker took him home  
To EVERLASTING GLORY,  
There to shout his Banker's grace,  
And tell his endless story.

With millions more—Jehovah's choice,  
Redeemed by precious blood,  
Oh may my soul with him be found,  
Among the Sons of God.

Then will I praise my Banker's grace,  
And sound his fame abroad;  
Make heav'n to echo with my voice,  
Before the Throne of God.

## How God Answers Prayer.

"There is no use in trying, or in praying either," said Harry Goodwin, in a very desponding tone, as he and his father were sitting together in the parlor one evening after supper.

"Why, Harry, how came you to form that opinion?" asked his father.

"Father, you know I am continually getting into trouble because I am so careless. Mother is always saying, 'Harry, do any to be more careful; Aunt Mary tells me twenty times a day that I worry her to death with my heedlessness. Mr. Murray says I am the most thoughtless boy in school. I have often made up my mind to be more careful, but somehow I always forget. You know, father, you told us on Sunday that God would answer our prayers if we asked for things which would be good for us; so this morning I asked him to make me more careful.'"

"I have no doubt he will answer that prayer, my son."

"He hasn't yet; this day has been no better than any other."

"Suppose you tell me what has been the trouble to-day," said Harry's father, very kindly.

Harry drew closer to his father, and laying his hand on his shoulder, said: "Sometimes in the mornings I forget to pray and read my Bible; but this morning I did pray, and then I sat down to read. Just as I did so the breakfast bell rang. I stayed to read a few verses, and then I was afraid I would be late, so I laid the book aside and ran down stairs. Martha was coming along the entry, and just as I jumped off the last step I knocked her arm, and that made her drop the cup of coffee she was carrying up to Aunt Mary; it was that big white cup which Aunt Mary thinks so much of. I told her I did not mean to knock her, but she was dreadful cross, and said I was the most disagreeable boy she ever saw. I think I won't hear the end of that cup very soon either from her or Aunt Mary."

A very quiet smile passed over the father's face as he gently said, "Is that all the trouble, my boy?"

"Oh no, father; that was only the beginning. I do get my copy-book so full of blots and smears, but to-day I took extra pains and kept it very nice. I had only two lines to write when Mr. Murray looked at it. He said, 'Why, Harry, that is a decided improvement; I have some hopes of you yet.' I finished the lines and then went to put the lid on the inkstand. As I did so my sleeve brushed over the last line and smeared it so that the page was spoiled. Of course I was marked for carelessness."

Again his father smiled, and merely said, "Is that all?"

"No, this afternoon, while I was learning my lessons, little Frank kept bothering me to play with him. I told him I had no time, but that if he would be quiet I would make him a fine cap. I picked up a paper that was on the table and made him the cap. I didn't think Frank would hurt the paper. When he was tired of it he threw it on the floor, and Martha tore a piece off to light the fire. She said she thought it was an old paper that Frank had been playing with. Nelly says she thinks it was so careless in me; it had such a beautiful story that she had not finished. I do not think praying has helped me at all to-day."

"You have had some trouble, Harry. Let me see if I can help you to find where the difficulty has been. You said you asked God to make you more careful; was that it?"

"Yes father."

"Suppose you were to ask God to keep you from being hurt, then suppose you were to go on a road where there were a great many stones and brickbats lying about, and a great many persons passing backward and forward; then, instead of looking around you carefully, suppose you were to shut your eyes and walk along that road, would you escape being unhurt?"

"No father; I would not be so silly as that."

"If you asked God to keep you from being hurt, don't you think he would do it?"

Harry hesitated for some time before he answered, "I think not, father, if I would keep my eyes shut."

Harry's father opened the Bible at the twenty-sixth chapter of Matthew, and pointing to the forty-first verse, told Harry to read the first line. Harry read, "Watch and pray, that ye enter not into temptation."

"Our Saviour most certainly promises to answer prayer," continued Harry's father. "He says: 'Ask and ye shall receive.' 'Whatsoever ye shall ask of the Father in my name, he will give it to you;' but I think the line you just read, shows that something is required on our part. I think the way that God answers prayer for help to overcome faults is not by doing the work for us, but by his blessing of our own exertions by putting good thoughts into our hearts and keeping us constantly on our guard. Do you understand, my son?"

"Not exactly," replied Harry.

"Perhaps I can make it plainer this way, Harry. This morning you asked God to make you careful; but then when you left your room you ran down the stairs so fast that you did not notice any one in the entry."

"I saw Martha, but I did not think I should knock her," said Harry.

"Well, if you had come down more slowly, and when you saw Martha had waited a little to let her pass the cup would not have been broken. When you had finished your copy, if you had waited for the ink to dry or pushed the book out of the way, your sleeve would not have smeared it. Taking a paper off the parlor table to make a plaything for a little child was the most thoughtless of all. I think you have been walking over stones with your eyes shut."

Harry seemed troubled; his father threw his arm around him and very tenderly said, "God does answer prayer, my boy. Your thoughtlessness has been a source of great trouble to me. I have tried in vain to make you more considerate, but I have prayed earnestly that your Father in heaven would make you see your fault, and then give you strength to overcome it. The first of my prayers has been answered. A few weeks since you might have been more careless then you have been to-day without feeling any sorrow for it. God has awakened you to see your fault, and given you a wish to do better. The rest of my prayer, I feel assured will soon be answered. I am thankful that you have taken your trouble to God. He only can really help you. When you go to your room to-night, talk to him just as you have done to me; tell him every trouble that you have had to-day. Tell him how disappointed you have felt. Do not merely say to him, 'Make me more careful,' but ask him to keep your eyes open, to keep you constantly on the watch against your naturally careless disposition—to help you 'watch and pray.' And then, my dear son, I am sure you will soon find that God does answer prayer."

## Smiles.

Scene in the Physics recitation room: Professor—Mr. F., will you in your own words, give me a definition of a pendulum? Mr. F.—A pendulum is—a thing that makes a clock go. [Rapturous applause from the back seat.]

"Somebody called in my absence. Did he leave his name?" "Oh, yes, sir, he said 'it was immaterial.'"

Some one asked Snodgrass, if he had ever seen a candle run. "No," said our friend, "but I have seen a wall doing much."

"If there's no moonlight will you meet me by gaslight, dearest Juliana?" "No, Augustus, I won't; I'm no gas metre."

"I'd like to climb that mountain," said a traveller. "I hear it is full of copper." "Pshaw!" answered a resident. "It isn't worth ascent."

A wife having lost her husband, was inconsolable for his death. "Leave me to my grief," she cried sobbing; "you know the extreme sensibility of my nerves; a mere nothing upsets them."

"Here lies Sarah Smithers, the loved wife of Thomas Smithers, marble cutter. This monument was erected as a tribute to her memory and a specimen of his art. Monuments of the same style 25 cents each." This epitaph is said to be found in a church in London.

Little Freddie was talking to his grandma, who was something of a sceptic. "Grandma, do you belong to the Presbyterian Church?" "No." "To the Baptist?" "No." "To any church?" "No." "Well, grandma don't you think it is about time to get in somewhere?"

The minister who said he could preach without notes has been taken at his word by his congregation which refuses to pay his salary. He sees his mistake.

Do FISHES GO CRAZY? is a conundrum proposed by Seth Green. Sometimes they go in seine.

## Fireside Pastimes.

CONDUCTED BY WILLIAM H. GRAFFAM.

Contributions of good original puzzles are solicited from every reader of the VISITOR for this department. All communications should be written only on one side of the paper, marked "For Fireside Pastimes," and addressed to William H. Graffam, West Scarborough, Maine, U. S. A.

## NUMERICAL ENIGMA.

I am composed of 11 letters.  
My 4, 8, 7, is a bud.  
My 11, 2, 9 is a weight.  
My 1, 3, 5, 11 is an ornament.  
My 6, 10, 2 is an adjective.  
My whole is a motto.

C. D. D.

## CHANGES.

Change the head of a form and have to contain; again and have to double; again and have recovered; again and have a precious metal.

WILL I AM.

St. Stephen.

## DECAPITATIONS.

1. Behead stellar and leave to remain.
2. Behead to coin money and leave to fill up.
3. Behead durable and leave a piece of household furniture.
5. Behead a proud step and leave to converse.
6. Behead a piece of cloth and leave a mischievous animal.
7. Behead nice skill and leave to perform.

UNCLE WILL.

## BIBLE QUESTIONS.

1. What Benjamite kinsman of Saul insulted King David when fleeing before Absalom?
2. What Christian of Corinth, whose family Paul baptized, was the first convert to the gospel in Achaia?
3. What spot in the valley of the Jordan in which Jacob set up his tents on his return from Mesopotamia?

BOFF.

Scarboro, Me.

## CROSS-WORD ENIGMA.

1. In love, but not in hate;
2. In country, but not in State;
3. In dial, also in clock;
4. In turkey, but not in hawk;
5. In trout, but not in eel;
6. In hurt, but not in feel;
7. In wheat, but not in hay;

My whole is the name of a beast of prey.

HOWARD S. BROWN.

Oxford, N. S.

Answers next week.

## ANSWERS TO LAST WEEK'S PASTIMES.

To Bible Questions.—

1. Caiaphas.
2. Ctesiphon. Nothing now remains but the ruins of palaces and mounds of rubbish.
3. Outhites.
4. Ebed-Melech.

To Cross-Word Enigma.—Mordecai.

To Word Square.—

LINE  
IDEA  
NEAR  
EARS

To Triangle.—

I  
HZ  
CEDE  
LIQUID  
EMINENCE  
MOUNTBANK

To Concealed Proverbs.—A good name is better than wealth.

Howard S. Brown, Oxford, N. S., sends the correct answer to Numerical Enigma in the VISITOR of Dec. 25th.

Annie M., New Jerusalem, N. B., to Enigma, Word-Square, Enigma, and Drop-Letter Puzzle in the VISITOR of Dec. 25.

## CHAT WITH OUR VISITORS.

A. T. D.—New Year Prize awards will be given next week.

WILL I AM.—A very acceptable supply of pastimes. Let us hear from you often.

UNCLE WILL'S decapitations will, we think prove rather too much for the young folks. However, give them a trial, friends.

HOWARD S. BROWN.—Very glad to receive the pastimes. We hope you will become greatly interested in our work.

ANNIE M.—The pastimes are very acceptable. Write upon only one side of the paper and come often.

## MERCHANT TAILORS

Are requested to See our Stock of

BASKET COATINGS;  
DIAGONAL COATINGS;  
FANCY OVERCOATINGS;  
WEST FANCY GOODS;  
SCOTCH FANCY TWEEDS;  
YORKSHIRE FANCY TWEEDS  
BLACK BOARD CLOTHS;  
BLUE BROAD CLOTHS;  
BLACK WEST DOESKINS;  
BLUE WEST DOESKINS;  
BLUE and BLACK MELTONS;  
CANADIAN TWEEDS

We say that for  
VALUE, VOLUME AND VARIETY.

The above Goods are not excelled in the Dominion of Canada.

EVERITT & BUTLER,

jun 19 Commercial Block

## Labrador Herring.

30 B BBLs. No. 1 LABRADOR HERRING. Just Received and for sale by  
MASTERS & PATTERSON,  
20 and 21 South Market Wharf

## Robinson's Phosphorized Emulsion

— OF —

## COD LIVER OIL,

WITH

Lacto-Phosphate of Lime,

120 CASES of the above popular and valuable medicine. For sale by the dozen, gross and retail by  
T. B. BARKER & SON

## NEW

—AND—

## FASHIONABLE DRESS GOODS

In addition to our Large Variety of

## Summer Dress Materials,

WE WILL SHOW ON

TUESDAY, JUNE 11,

AND FOLLOWING DAYS,

THREE SPECIAL LOTS, EXTRA GOOD VALUE

—AT—

13 Cents, 15 Cents, and 19 Cents.

## Manchester, Robertson &amp; Allison's.

jun 19

## MOLASSES.

RAISINS, PORK, BEANS, TEA, TOBACCO

DRIED APPLES, &c., &c.

In Store and to arrive

75 Cases choice Barbadoes Molasses.  
600 Boxes Layer Raisins.  
30 Bbls Mess Pork.  
30 Bbls White Beans.  
100 Chests, Half Chests, and Boxes Tea.  
100 Boxes, Butts, and Caddies Tobacco.  
100 Bbls Dried Apples.  
75 Bbls pure Lard.  
50 Kegs Baking Soda.  
100 Doz. Pails.

Split Peas, Nuts, Cheese, Ginger, Mustard, Pepper, &c.

For sale by

C. M. BOSTWICK & CO.

Oct. 1, 1875.

2 oct

## BEATTY

PIANOS. Another battle on high prices. RAGING WAR on the monopolist renewed. Beatty's latest Newspaper full reply sent free by post. Buy BEATTY'S PIANO or ORGAN. Read my latest circular.

Lowest prices ever given. Address  
Daniel F. Beatty, Washington, N. J.

ESTABLISHED 1861.

## PARKS' Cotton Manufacturers,

COTTON WARPS.

WHITE, Blue, Red, Orange and Green, Nos. 5's to Yarn, 4 ply twisted. White, Red, Orange, Brown, State, Blue, Green, &c. All fast colors. In manufacturing our goods we take the greatest care to make them of such a quality as to give satisfaction to the consumer.

We warrant them to be full length and weight; stronger and better in every respect than any other yarn in the market.

All our goods have our name upon them, and are sold by us only to the wholesale trade, from whom country merchants and consumers can always obtain them by asking specially for them.

WM. PARKS & SONS  
New Brunswick Cotton Mills,  
St. John, N. B.

## CITY

## BRASS FOUNDRY

HARRIS ALLAN, Prop.,

No. 19 & 21 WATER STREET

Saint John, N. B.

Manufacturers of all kinds of

BRASS AND IRON CASTINGS FOR SHIPS

Steam Fittings, Houses and Mill Stoves,

Cambooses & Furnaces

A general assortment of HARDWARE and MILL SUPPLIES.

## COMPOUND OXYGEN

TREATMENT for the cure of Consumption, Asthma, Bronchitis, Catarrhs, Dropsy, Dropsy of the Lungs, and all Chronic and Acute Diseases, by a natural process of revitalization. REMARKABLE CURES which are attracting the widest attention. STRONGLY ENDORSED by the Hon. JUDGE KERR, JUDGE FIELD of U. S. Supreme Court, and others who have used the new Treatment. FREE! A Treatise (200 pp.) on Compound Oxygen, with many testimonials to most remarkable cures, sent free. Address  
DR. STARKER & FAIRBANK, 1115 Gledhill St., Phila.

Oct. 9

## A. J. LORDLY &amp; SON,

93 Germain Street,

(OPPOSITE NEW MASONIC HALL),

Manufacturers, and Dealers in all kinds of

Household Furniture,

MATTRESSES, MIRRORS, AND UP-  
HOLSTERY GOODS,

Parlor Suits, Lounges.

Easy Chairs and Patent Rockers

A SPECIALTY?

We aim to please. BEST GOODS! NEWEST STYLES! LOWEST PRICES!

aug 7 lyr.

A. J. LORDLY & SON

## J. AUSTIN BELYEA,

BARRISTER,

NOTARY PUBLIC, &c.

SANDS BUILDING.

Prince William Street.

July 3.

## WALTHAM WATCHES.

THE subscriber being the only authorized Agent of the WALTHAM WATCH CO. in this City, can sell ALL GRADES AND STYLES, at the lowest possible prices.

## Clocks, Watches, Jewelry,

Etc., Etc.

all of the BEST MAKERS. For sale at as low prices, as at any establishment in the City.

NEW GOODS RECEIVED MONTHLY.

The New Hair Restorative always in Stock.

jun 26 D. O. L. WARLOCK.

## THE

## Cold Brook Rolling Mills Co's

are manufacturing, and have in stock—

Cut Nails, Cut Spikes, Wrought

Ship and Railway Spikes,

CLINCH NAILS,

&c. &c.

Merchant Bar Iron.

all sizes—both Common and Refined.

## MINE RAILS.

Patent Tapered and Parallel BARS for Ships' Knees made to order.

All of which will be sold at lowest market rates.

For particulars apply to

JAMES DONVILLE & CO.

Agents C. B. R. M. CO.,

Market Square.

jun 26

## McSHANE BELL FOUNDRY

Manufacture those celebrated Bells for Churches

Academies, etc. Price-List and Circulars sent free.

oct 16 ly

HENRY McSHANE & Co.,

Baltimore, Md.

## MONT. McDONALD,

BARRISTER AND ATTORNEY - AT - LAW,

Solicitor, etc.

OFFICES: MAJOR'S BUILDING,

Near Chubb's Corner, Prince Wm Street

ST. JOHN, N. B.

## Keirstead's Kidney Medicine,

TONIC and PURGATIVE

Freshly Made, Always on Hand