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"HARD TIMES" AND THEIR LESSONS.

"HARD times," is a comparative term. It is heard alike from the poor man when he cannot get work to earn bread for his family, and from the rich man when his dividends fall from seven to four per cent. A complaining Cræsus said to a friend, "I think you would grumble too if you had six millions lying in the bank, not earning anything. It is with some, but a name for slower accumulation of wealth, with others it is a hard stern reality.

Such "times" are frequent, and their lessons may seem trite and common place, but they are none the less important; and it is at once worldly wisdom and Divine wisdom to learn what may prevent their coming, and to learn lessons of profit from them when they do come.

We leave to economists the larger issues which affect men in masses and nations, which have to do with the commerce of a country or continent, and note two simple lessons of prevention, and two of profit, lessons for the individual, which however have more to do with individual prosperity than any economic laws.

I.—Lessons of Prevention.

1. Personal economy. Moralists may denounce the craze for wealth, but the craze for spending does far more to make hard times. One of the curses of the age among rich and poor is the tendency to live up to income, often for the sake of useless gratification or display, instead of saving a part of it for the time of need. Then if income shrinks there is discomfort, and if it stops there is want.

There are very few exceptions to the rule that all should save for a rainy day some little part of what they get, even though it may involve a little self denial. If this were done as it might be, the suffering from hard times would be small to what it now is.

2. Remaining in the country rather than thronging to the towns and cities. The farmer, no matter how small or poor his holding, can usually get work to do upon it, and with that work and careful management, can get shelter, food and fuel for himself and family, and is infinitely better

off than many a laboring man or clerk in the city, perhaps huddled with his family in one or two rooms at high rent, scarcely able to breathe without paying for it, and sometimes begging in vain for work to earn his bread. Most of the privation and suffering, on this continent at all events, is in the large cities, and much of it might be prevented if those whose work or duty does not demand removing to the city would remain in the country. Then there is no place like the country for the training of a strong, true manhood and womanhood, which is the hope of any land.

II. Lessons for profit.

1. Hard times is one of God's ways of reminding us that this is not our rest. The uncertainty of earthly things should lead us to lay hold more firmly of the heavenly good, the upbuilding of character, of ourselves, in Christ. Were it not for these reminders we would be liable to get too much engrossed with the world and forget our higher destiny.

2. Hard times is an opportunity for the development of what is Christ like in men, that is given in no other way. It would be ill for the Church of Christ if she were left amid earth's imperfection, with no want to help. Thank God that "the poor ye have always with you," but remember that the presence of poverty will only prove a blessing in so far as it calls forth sympathy and compassion and help, and thus while blessing the receiver blesses still more the giver. Even though men's want be brought on by their own sin, that is no reason why it should not be wisely helped. If God had treated us in that way in our fallen state, no salvation would have been provided for us.

Presbyterian Hymnal. The contract with the publisher of the Hymnal having expired on the 31st December, 1894, the Executive Committee have decided to assume its publication themselves. For this purpose they have opened an office in No. 23 Toronto Chambers, corner of Toronto and King Streets, Toronto, and have appointed Mr. George B. Burns as manager. Copies of different editions of the Hymnal may be obtained from him. Cash payments are required. William Gregg, convener; W. B. McMurrich, secretary-treasurer.