

countants, and owes about \$4,000, partly secured.—M. A. Chamberland, dry goods, etc., Stanstead, in trade there since 1889, has also assigned with liabilities of some \$7,000.—A. Lebel & Co., general dealers at Rimouski, have been served with a demand of assignment. They compromised in the spring of 1893, at 35 cents.—F. X. Labelle, general store, St. Janvier, has assigned. His record shows a want of success which would indicate unfitness for business. He compromised at 55 cents in 1890, and in the next year had to go to his creditors for an extension.—L. Turgeon, for the last dozen years doing business as a peddler, at St. Michel de Bellechasse, is offering 25 cents on the dollar. He owes about \$1,800.

THE POWER OF INTEREST.

We learn, upon the authority of the *Philadelphia Record*, that the £1,000 bequeathed by Benjamin Franklin to the city of Boston now amounts, with the accretion of one hundred years, to \$430,000. By the terms of the will \$330,000 has become available; the remaining \$100,000 will be available for expenditure one hundred years hence—1994. The will provided that the money might be expended for "anything that would improve or beautify the city, advance the comfort or happiness of its citizens, attract visitors, or protect the city from enemies." It has been decided to use the fund for the erection and equipment of the Franklin Trade School, to be thereafter maintained at the expense of the municipality. An examination of similar schools in Philadelphia and other cities will be made before the plans shall be finally decided upon.

Franklin left two sums of money, one to the city of Philadelphia and the other to the city of Boston. The theory of the ratio at which compound interest would accumulate was tested by these bequests; the practical results came far short of the theory, and in the two cases mentioned differed greatly one from the other. When sanguine people or enterprising companies fancy that money put out at compound interest can always be kept employed and productive without loss of time, and consequently of interest, occasioned by breaks in investment, they assume what is impossible in actual practice. And those who rely on their statements have not seldom cause to regret it. In the very case we quote, that of the two cities, the sums being equal, one

earned very much more than the other, because it happened to be found possible to keep it invested more steadily than the sum left to the other city.

It is a good thing, sometimes, to have a sensible man in the chair at meetings. The other day, in Montreal, a number of Christian Endeavorers met in the Y. M. C. A. hall, Mr. Moulton in the chair. A committee reported in favor of printing a list of the teetotal grocers in the city. Then various branch representatives said that congregations and households had been canvassed to get people to deal with those grocers only who are teetotalers—in other words, to boycott the grocers who sold liquor. The pledge recommended to the different societies by the central committee distinctly agreed "to patronize such grocery stores only as do not sell liquors," but the secretary, Mr. Timmis, said that he found the sentiment against such a pledge was very strong. A reverend gentleman went even further, and suggested that when Christian Endeavorers dealt with a temperance grocer

they should insist that he purchase his goods from a temperance wholesale house. The chairman, who appeared to know that total abstainers were not necessarily angels, said that some people had valid reasons for patronizing non-temperance groceries. "He had been told of one case where a clergyman left a non-temperance grocer to deal with a temperance one, and the result was that he was robbed and swindled. Christian Endeavorers, when dealing with a temperance grocer, should insist that he must keep the best goods and sell them at a reasonable price."

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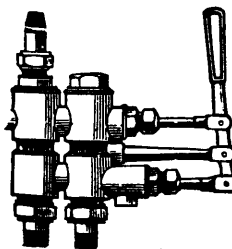
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