

of my money, but shall have some shortly and will pay you."

It often seems like an act of unkindness to refuse such a request; still if we know that this friend is developing the habit of borrowing, it really is kind gently but firmly to refuse.

Why? Because just in this way many a young man has laid the foundation for a life of failure. I once knew a clerk in one of the great departments at Washington who had this habit. Few who would lend to him in that office but had entrusted small sums to him. There was always some good reason why he needed "just a few dollars," until pay day.

Not all knew, however, that this young man every month spent all of his salary, and that, worst of all, he was not only borrowing all he could from his fellow clerks, but was anticipating his next month's pay by getting in debt with the brokers of the city, who charged him roundly for this advance. And all this was contrary to the rules of the department. Things went on from bad to worse, until one day this young man was stunned by the announcement that he had been discharged. His habit of borrowing and the attendant expensive ways of living had lost him his position. How many he owed when he went out, none could tell.

It is but a very short step from borrowing to more serious offences, and before long crimes follow which ruin forever. Many of the defaulters of our country could tell bitter tales of the beginning of their troubles, and far too often it would be found that the habit of borrowing lay at the bottom. Nine times out of ten it began with borrowing a little from members of the family. Then the circle became wider, as the request grew easier to make, until there seemed no hesitancy about asking even the most casual acquaintance for a loan.

Out in a piece of wood I once saw a tree which had been killed by a vine, which grew up from the ground at its roots. Steadily day by day the vine climbed up and around the tree, thrusting its tendrils down through the bark and sucking the sap until at last it smothered

and drew the very life out of its helpless victim.

The habit of borrowing will do just that very thing if left to go on uncontrolled. Closer and closer the habit will fix itself upon the young man who indulges it, until in the end it will prove his ruin.

It is better to know what it is to go without some coveted thing than to allow this habit of borrowing to get a hold upon one's self. We can spare many things better than we can our reputation for upright dealing with men. Borrowing leads to carelessness about paying and soon to positive deception. Shun the habit at all times. If it has fastened itself upon you, cast it off now, and forever keep it far from you.—*Weekly Magnet.*

TRIFLES MAKE PERFECTION.

A friend of Michael Angelo called on the great artist while he was finishing a statue. Some days afterwards he called again; the sculptor was at the same task. The friend, looking at the statue, said:

"Have you been idle since I saw you last?"

"By no means," replied Angelo. "I have retouched this part, and polished that; I have softened this feature, and brought out this muscle; I have given more expression

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to this lip, and more energy to this limb."

"Well, well," said his friend, "all these are trifles."

"It may be so," replied Angelo; "but recollect that trifles make perfection, and that perfection is no trifle."

So it is with the shaping of character: each day brings us under the play of innumerable little influences. Every one of these influences does its work, good or ill. By and by appears the full and final result, and this is particularly noticeable in our Christian growth. It is attention to the "trifles" that makes us Christ-like.—*Exchange.*

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