

sympathetic household their advice will be often asked and taken. Here, as at so many other points in the training of children, time for talk and discussion and the comparison of ideas, is of the greatest possible value. Not only lessons of practical utility, of wise discrimination in quality and durability, such as will stand the little shopper in good stead when he—she—is the head of a house, but lessons in the higher regions of art and ethics can be taught while the total in the tiny pocketbook is being matched against the bewildering possibilities of the store window.

Mrs. Frederic Harrison, writing in a recent number of the 'Cornhill Magazine' on the household expenses of our grandmothers, comments on 'the apparent ease and luxury of their family life with their small general expenditure,' and ascribes it to 'the general restraint in the small personal items which count for so much in the family budget of today.' Her suggestion is one for parents to bear in mind in their guidance of their children. A day at the beach can be enjoyed even if the contents of the child's purse are not all emptied at the lemonade counter and the merry-go-round, and a sensible child will soon learn to understand that it is neither pleasant nor creditable to come home penniless. Account-books play the same part with children as with older people in promoting this 'restraint in small items,' and the sooner the child can be taught to use one, the better. A small premium on accounts that balance, by the way, gives Papa an excellent pretext for adding to the childish resources.

Children, like the rest of us, are helped to habits of prudence and self-denial by having some object in view for their savings. But the object must not be too large, or its remoteness may discourage the child. With children of the doggedly persevering type, on the other hand, there is the danger that the habit of hoarding may crowd out others more desirable. And it is not wise, either, to stimulate the childish ambition toward prizes too far beyond its natural reach—contentment is a better lesson for these strenuous days. Perhaps the ideal object for a child's savings is one that can be bought a little at a time, or added to from time to time, like a stamp collection, or an outfit of tools, or a set of books.

The delight of spending for others is one that most children appreciate early, and to teach them to save with that in view is not hard. Birthdays and Christmases should be planned for far enough in advance to get the benefit of the stimulus which they afford. It is easy to interest children in charities, too, if father or mother will take a little pains in presenting them. Work for other children, like that carried on by the Fresh Air Funds, or the children's hospitals, appeals to them at once, and the literature sent out by such organizations, with its attractive illustrations, is often admirably adapted for reading aloud to them. If the child can have a glimpse of their practical working, or be allowed to take his own little subscription to the office and come home with his receipt in hand, it will be all the more real.

But if he is to have a fair idea of the claims of these charities upon him, he must understand that much larger sums than come out of his small bank are given from the parental purse in his behalf, just as food and clothing are provided for him, and that when he is old enough to assume the larger responsibility for himself, the larger obligation toward others will be waiting for him, too. Too many young people, it is to be feared, carry on into the period of independent self-support the habit of giving by the old childish scale.

Free.

The quieter and more undisturbed our little ones are, the more freedom they are given to wander in the fields and play in the brook and dig in the ground, the less they are occupied with exciting sights and complicated toys—elaborate dolls, puzzling contrivances that need winding up, perfect mechanical inventions that require no labor of small hands to complete them—the more normal and rational human beings are they likely to become, and the more complete and unfettered will be their development.—Nora Archibald Smith.

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