

was charged on loans in Babylonia as far back as the twenty-third century B.C., and was then as high as twenty per cent. per annum in some cases. In Rome the legal rate was one per cent. per month, that is, twelve per cent. per annum, but the rate on loans on special risks, as on ships' cargoes, rose with

the advance of the season, until it might be thirty per cent. Justinian afterwards fixed the legal rate at six per cent. In the East grain, roots, and seeds were loaned as well as money. A slave was sometimes given as security, and his services, during the period of the loan, took the place of interest.

APPLICATION

His goods, v. 14. We are not to think that money is the most useful talent. They are often the richest capitalists who possess least money. "Capital?" exclaims the young lad, "I wish I possessed some of it. But, alas, this pocket is emptier than the other, and the other has nothing in it." And yet that same young lad has the best of all capital: he has time. While the multi-millionaire, overloaded with his gold, is tottering with one foot over the grave, this lad with the rich warm blood of youth coursing in his veins has before him thirty, forty, fifty years of opportunity and possibility. The boys and girls are the greatest capitalists in this respect; and theirs is the great responsibility of making the best investments.

To another one, v. 15. The man who received but one talent is neither to be despised nor commiserated. The great forces of nature are operated through apparently insignificant agents. Under the microscope the yeast plant reveals neither grandeur nor beauty. But it makes two products. One of these makes the dough rise, and renders bread light and digestible. It is an insignificant agent, but it can convert the flour of the Western prairies into wholesome food. Its other product is alcohol. The yeast germ is the original manufacturer of this. Without the yeast germ it would not exist. And when one recollects how many great men have been ruined, how many wise men have been made foolish, and how many happy homes have been blighted by drink, he cannot but shudder at the awful possibilities that reside in the microscopic, one-talented yeast plant. Infinitely greater for good or evil are the possibilities in every life. How much we need the grace freely offered, to turn our powers, however small they be, in the right direction

and cause them to bring good to men and glory to God; for it is only the grace of God that can accomplish this.

Had his lord's money, v. 18. According to an Eastern allegory, a merchant on going abroad gave two friends two sacks of wheat each, to take care of until he returned. When he came back, one took him into the storehouse and showed him the two identical sacks and the very same grains of wheat, but, as years had passed, the wheat had become mildewed and worthless. The other led him to the open country and pointed out field after field of waving grain which had grown from the two sacks of seed. The merchant said to him, "You have been a faithful friend to me. Give me two sacks of that wheat; the rest shall be yours." Some people think that, if they do no overt wrong in their lives, if they do not rob or lie or strike any one, they are keeping their talents all right and that God must be pleased with them. But it is not possible to keep our talents without using them. Our hearts and minds will become all mildewed with selfishness and sin, if we do not employ them constantly in the Lord's service. Only the key that is used will remain bright.

Enter into the joy of thy lord, v. 21. As the good Leighton beautifully says, "it is but little we can receive here, some drops of joy that enter into us; but there we shall enter into joy, as vessels into a sea of happiness"; how glorious that entering, we know from the delights of the "few drops" we receive now.

Well done, v. 23. This approbation was not given only to the one who had earned most. This would be manifestly unfair; for the man who had received five talents, had in that respect a great advantage over his less highly endowed fellow. But it was given to the man,

Bread or Alcohol? nature are operated through apparently insignificant agents. Under the microscope the yeast plant reveals neither grandeur nor beauty. But it makes two products. One of these makes the dough rise, and renders bread light and digestible. It is an insignificant agent, but it can convert the flour of the Western prairies into wholesome food. Its other product is alcohol. The yeast germ is the original manufacturer of this. Without the yeast germ it would not exist. And when one recollects how many great men have been ruined, how many wise men have been made foolish, and how many happy homes have been blighted by drink, he cannot but shudder at the awful possibilities that reside in the microscopic, one-talented yeast plant. Infinitely greater for good or evil are the possibilities in every life. How much we need the grace freely offered, to turn our powers, however small they be, in the right direction

Nothing Like It we shall enter into joy, as vessels into a sea of happiness"; how glorious that entering, we know from the delights of the "few drops" we receive now.

The Lake and the Rain Drop had in that respect a great advantage over his less highly endowed fellow. But it was given to the man,