

## Childrens' Department.

### CHARLEY'S DILEMMA.

Charley Bright sat on the doorstep late one evening, looking very dissatisfied. This was rather unusual, for he was such a good-natured, merry little fellow, that at school he was as often called "Bright Charley" as Charley Bright.

"Why, what's the matter with my boy?" asked his Aunt Fannie as she came up the steps with a basket of fresh gathered flowers.

"Nothing much, Aunt Fannie," was the reply. But Aunt Fannie evidently saw that all was not right. Drawing his attention to her pretty flowers, Charley became interested in their tasteful arrangement, and his warm heart soon lost its reserve.

"Aunt Fannie," said he, after a little pause, "what is the use for anybody to try to do right? This morning all the boys were going fishing, and Mrs. Phifer told Frank he might go; but Mrs. Brown told Rob that he was too little, and that he must not go. Bob stole off and went with the boys; and while he and Frank were fishing together in the boat, they were overturned, and came very near being drowned. Now one boy minded, and the other didn't, and they both got a ducking just the same. That's just the way all the time, and I don't see any sense in it?"

"Well, I'll tell you what I think of it," said Aunt Fannie. "You know God sends blessings on the just and unjust; the bad, worldly man fares just as his good neighbor, and sometimes better. But mind this, Charley, there's a difference. As for Frank and Rob, I happen to know something about their case. Frank went home with a good conscience, for the accident was an unavoidable one, and he was not in fault. Rob went home sad and guilty, and his mother punished him severely for his disobedience. I was at Mrs. Phifer's when Frank came in dripping, with streaks of mud on his face; and his mother actually drew him to her bosom while he told his story; and kissed him repeatedly as she thanked God for sparing his life. Now, I've no doubt Rob's mother loved him just as dearly. But instead of both boys deserving and receiving the same, Frank will go to bed to-night peaceful and happy, and poor little Rob will go repentant, I hope; but

here is a great stain on this day for him. Don't you see, Charley, though good people and bad people may seem to get the same reward, that it really is not so? Time will show."

And as Aunt Fannie and Charley went in to tea, she whispered to him: "God sees us every day, and every minute of the day. We ought to do right for His sake, and the rewards and punishments will take care of themselves."

### THE BOY AS AN ESCORT.

It is a good plan for mother and sister to depend, as it were, on the boy as an escort. Let him help her in and out of the car. Let him have his little purse and pay her fare. Let him carry some of the bundles. He will be delighted to do these things, and feel proud that she can depend on him. A boy likes to be thought manly, and in no better way can he show his manliness than by taking his father's place as escort of mother or sister. Teach him to lift his hat when meeting a woman with whom he or his family are acquainted, for a true gentleman will lift his hat as readily to the poor woman with whom he has a speaking acquaintance as he will to the highest in the land. He cares not for her position; it is enough for him that she is a woman, teach him also to lift his hat when passing a gentleman acquaintance with whom there is a lady, although the latter be a stranger to him.

All parents and members of the family are proud of a courteous boy, and there is no reason why any boy can not become one if proper attention is paid to his training. If his mind is turned into this channel when young, there will be a great deal he will learn of his own accord by observation.—*Boston Budget.*

### BABIES IN A SNOW-BANK.

Shall I tell you how the mammas away up in Lapland keep their babies from disturbing the minister on Sabbath? Poor babies! I suppose it is growing bad style everywhere to take them out to church. And I suppose, too, that the ministers are privately as thankful as can be. But the Lapp mammas don't stay at home with theirs. The Lapps are a very religious people. They go immense distances to hear their pastors. Every missionary is sure of a large audience, and an attentive one. He can hear a pin drop—that is, should he choose to drop one himself; the congregation wouldn't make so much noise as that under any consideration. All the babies are outside, buried in the snow. As soon as the family arrives at the little wooden church, and the reindeer is secured, the papa Lapp shovels a snug little bed in the snow, and mamma Lapp wraps baby snugly in skins and deposits it therein. Then papa piles the snow around it, while the parents go decorously into church. Over twenty or thirty babies lie out in the snow around the church, and I never heard of one that suffocated or froze. Smoke dried little creatures. I suppose they are tough! But how would our soft, tender, pink-and-white babies like it, do you think?—*Wide Awake.*



**BABY'S SKIN & SCALP CLEANSER, PURIFIED AND BEAUTIFIED BY CUTICURA.**

FOR CLEANSING, PURIFYING AND BEAUTIFYING the skin of children and infants and curing torturing, disfiguring, itching, scaly and pimply diseases of the skin, scalp and blood, with loss of hair, from infancy to old age, the CUTICURA REMEDIES are infallible.

CUTICURA, the great Skin Cure, and CUTICURA SOAP, an excellent Skin Beautifier, prepared from it, externally, and CUTICURA RESOLVENT, the new Blood Purifier, internally, invariably succeed when all other remedies and the best physicians fail.

CUTICURA REMEDIES are absolutely pure, and the only infallible skin beautifiers and blood purifiers, free from all poisonous ingredients. Sold everywhere. Price, CUTICURA, 75c.; SOAP, 50c.; RESOLVENT, \$1.50. Prepared by the Poter Drug and Chemical Co., Boston, Mass.

Send for "How to Cure Skin Diseases."

**BABY'S** Skin and scalp preserved and beautified by CUTICURA MEDICATED SOAP.

## STATEMENT

### The Mutual Life Insurance Company of New York,

RICHARD A. McCURDY, President.

FOR THE YEAR ENDING DECEMBER 31st, 1887.

ASSETS, - - - - - \$118,806,851.88.

#### INSURANCE AND ANNUITY ACCOUNT.

|                                                 | No.     | AMOUNT.          |                                                 | No.     | AMOUNT.          |
|-------------------------------------------------|---------|------------------|-------------------------------------------------|---------|------------------|
| Policies and Annuities in force, Jan. 1st, 1887 | 129,927 | \$893,809,202 86 | Policies and Annuities in force, Jan. 1st, 1888 | 140,943 | \$427,628,932 51 |
| Risks Assumed                                   | 22,305  | 69,457,468 37    | Risks Terminated                                | 11,289  | 35,637,738 74    |
|                                                 | 152,232 | \$463,266,671 25 |                                                 | 152,232 | \$463,266,671 25 |

#### REVENUE ACCOUNT.

|                                                |                  |                                                                            |                  |
|------------------------------------------------|------------------|----------------------------------------------------------------------------|------------------|
| To Balance from last account                   | \$104,719,734 31 | By Endowments, Purchased Insurance, Dividends, Annuities, and Death Claims | \$14,128,423 60  |
| Premiums                                       | 17,110,901 62    | Commissions, Commutations, Taxes, and all other Expenses                   | 3,649,514 49     |
| Interest, Rents and Premium on Securities Sold | 6,009,020 84     | Balance to new account                                                     | 110,061,718 68   |
|                                                | \$127,839,656 77 |                                                                            | \$127,839,656 77 |

#### BALANCE SHEET.

|                                                           |                  |                                                                 |                  |
|-----------------------------------------------------------|------------------|-----------------------------------------------------------------|------------------|
| To Reserve for Policies in force and for risks terminated | \$112,430,096 00 | By Bonds Secured by Mortgages on Real Estate                    | \$46,615,268 06  |
| Premiums received in advance                              | 62,314 86        | United States and other Bonds                                   | 43,430,977 81    |
| Surplus at four per cent.                                 | 6,294,441 62     | Real Estate and Loans on Collaterals                            | 20,159,173 37    |
|                                                           | \$118,806,851 88 | Cash in Banks and Trust Companies at Interest                   | 2,619,362 66     |
|                                                           |                  | Interest accrued, Premiums deferred and in transit and Sundries | 2,973,169 98     |
|                                                           |                  |                                                                 | \$118,806,851 88 |

I have carefully examined the foregoing statement and find the same to be correct.

A. N. WATERHOUSE, Auditor.

From the Surplus above stated a dividend will be apportioned as usual.

| Year. | Risks Assumed. | Risks Outstanding. | Surplus.    |
|-------|----------------|--------------------|-------------|
| 1884  | \$34,681,420   | \$351,759,285      | \$4,743,771 |
| 1885  | 46,507,139     | 368,361,441        | 5,012,634   |
| 1886  | 56,832,719     | 369,809,203        | 5,643,668   |
| 1887  | 69,457,468     | 427,628,933        | 6,294,442   |

New York, January 25, 1888.

ROBERT A. GRANNISS, Vice-President.

ISAAC F. LLOYD, 2nd Vice-President.

WILLIAM J. EASTON, Secretary.

#### BOARD OF TRUSTEES.

|                                                                                                                                                                                             |                                                                                                                                                                            |                                                                                                                                                                                               |                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|

T. & H. K. MERRITT, General Agents,  
TORONTO, ONTARIO.

### WHAT WILL YOU BE?

We see two boys standing side by side; both are intelligent looking and kind looking; but one becomes an idle, shiftless fellow, and the other an influential and useful man. Perhaps when they were boys no one could have seen much difference between them; when they were men the contrast was marked. One became dissolute step by step; the other became virtuous step by step; as one went up the other went down.

It is a question of great moment—What will you be? One determines he will do right and improve his powers and opportunities to the utmost. He is industrious, learns his business, becomes a partner, or proprietor, and is known as a man of influence and power. Another does not determine to be bad, but is lazy, and neglects to improve his opportunities. He shirks work; he "fools around;" next he is seen with tobacco, and probably beer and whiskey follow; his appearance shows he is unhealthy; he does not do his work well, he loses his position, and becomes intemperate and probably a criminal.

There are many to-day who are standing at the parting-place. You

can take one path and you will go down as sure as the sun rises. If you prefer to hang around a saloon to reading good books at home, then you are on the road to ruin. If you do not obey your parents, if you run away from school, if you lie, if you swear, you will surely go down in life.

If a boy steadily improves his time, tries to learn his business, obeys his father and mother, is truthful and industrious, is respectful and pleasing towards others, he will succeed. No one can stop his doing well in life. He has determined that he will be a noble specimen of a man, and every good person will help him.

### TRUSTFUL ROBIN.

In the depth of winter a robin came to the window of a house in the country, and looked as if it would like to come in. The master of the house opened the window, and took the trustful little bird kindly into his dwelling. Soon it began to pick up the crumbs that fell from the table. The children of the house became very fond of the little bird.

But when the spring came again, and the bushes began to be green, the father opened the window, and the lit-