

nd that what is wasted cannot be had back again.

Ten cents a week amounts to five dollars and twenty cents in the course of a year. This, if allowed to accumulate at compound interest, will attain respectable proportions in fifteen years, and be enough to give substantial aid when the child needs it on starting out in life.

It is always easier to save when there is a special receptacle where the savings may be deposited. There are many pretty toy banks made, some of them with amusing mechanical devices by which the penny is taken possession of and tossed to its destination. These make the first steps in saving more attractive to the beginner.

Besides the desirability of forming habits of prudence in children, and teaching them how to save, to their great benefit in after life, it is the parents' duty to save for their children. They are responsible for bringing them into the world, and as far as possible they should provide means to set them forth in life in the best possible manner. There are several ways in which this saving may be accomplished. A small fixed sum may be set aside each week, or each month, and deposited in a savings bank of undoubted reputation. As has been said before, money deposited regularly, at even a small rate of interest, soon mounts up. Some parents accustom themselves to save all the small change that comes into their possession for the children, putting away the five and ten-cent pieces until enough have accumulated to be deposited in a bank. Others deny themselves little indulgences, as unnecessary rides in the street cars, soda-water, expensive cigars, and add the money that would have been expended on them to the children's fund.

Many insurance companies offer special inducements to parents in the form of endowment policies, requiring quarterly, semi-annual or annual payments, as may be agreed upon. These mature at the end of a certain number of years, when the whole sum is paid over by the company and may be applied to the use of the child. Sometimes a bonus is given which may be used toward the payment of the premium.

The mother may help very materially by dressing her children simply and putting away for their after use the money that would otherwise be spent in elaborate clothing. Simplicity in dress is a mark of refined taste. Handsome materials are not suited for children's use. Children require plain garments not easily spoiled by the freedom of action which is their birthright. These garments may be as pretty and dainty as possible, but rich fabrics and expensive ornament are out of place on a child.

Luxurious living is so much the custom in our prosperous Canadian homes that curtailing the luxuries of the table is seldom thought of as a means of saving, and yet a simpler diet may be of more real benefit to the family, and the money saved may be more wisely used if laid aside for the future.

Plain food may be made as dainty and appetizing as the more costly kinds if it is properly cooked, and seasoned or flavored with skill, and there is an art in buying only those delicacies which are in season when their price is the lowest that makes a substantial saving for the family purse.

Expensive toys are often purchased for little children who do not appreciate their value and cannot take care of them. Cheaper playthings would give nearly if not quite, as much pleasure, and the difference in price might go to swell the bank account for the owner's future use.

#### What Some Have Said About Gifts

"To the noble mind  
Rich gifts wax poor when  
Givers prove unkind."—Shakespeare.

"Great is the influence of a gift."  
"They are the noblest benefits and sink  
Deepest in man, of which when he doth  
think,  
The memory delights him more from  
whom,  
Than what he hath received."  
—Johnson.

"Those gifts are the most acceptable,  
Which the giver has made precious."  
"I never cast a flower away,  
A gift of one who cared for me.  
A flower—a faded flower;  
But it was done reluctantly."  
—Loudon.

A rose from thee, dear love, is more than  
a rose;

It is a portion of thy loving thoughts  
Made over to my keeping, which I guard  
And cherish as of thee a part. Thy touch  
Hath glorified it, and thy kisses given  
An added fragrance to its petals sweet.

#### To-day is the Day of All Days

To-day, lo, to-day! is the season we've  
sought,  
The era we've dreamed of and prayed  
for is here;  
It comes with rich treasure of privilege  
fraught  
For all who have vision to see it anear.

To-day, ah, to-day! is the time to achieve,  
To do what so often our hearts have  
resolved;  
To turn to attainment the thing we  
believe,  
To bring to fulfilment the purpose  
resolved.

To-day, oh, to-day! is the chance to lend  
hope  
To hearts that are burdened, to spirits  
depressed;  
With comfort to strengthen the fearful  
who grope  
In shadows and danger, discouraged,  
distressed.

To-day, this to-day! is the day of all days,  
But swiftly, so swiftly it speeds ere we  
know;  
Then crowd it with labor and fill it with  
praise,  
For e'en as we ponder its fleet hours go!  
—Philip B. Strong.

#### The Gentle Art of Being Kind

What is art?  
The method of doing well some special  
work—and fine art? Fine art is the  
application of skill to accomplish the  
beautiful.

What is kindness?  
It is the quality of showing tenderness  
and goodness for the happiness of others.

In accomplishing any artistic work,  
there are certain methods to follow.

Let us notice some rules to follow in  
order to make happiness in others—that  
is to be kind to them.

Speak well of the absent and you will  
always have a defender in some friend.  
Never does a woman portray her own  
character more vividly than in her por-  
trayal of another.

Carlyle said:—  
"In the meanest mortal there is some-  
thing noble."

James Whitcomb Riley said:  
"When over the fair fame of friend or  
foe  
The shadow of disgrace shall fall—  
instead  
Of words of blame or proof of thus and so,  
Let something good be said."

"Forget not that no fellow-being yet  
May fall so low but love may lift his  
head.  
Even the cheek of shame with tears is wet  
If something good be said."

"No generous heart may vainly turn aside,  
In ways of sympathy—no soul so dead  
But may awaken strong and glorified  
If something good be said."

"And so I charge ye by the thorny crown,  
And by the cross on which the Saviour  
bled,  
And by your own soul's hope of fair  
renown  
Let something good be said."

Do not be the medium of small talk—  
nor the distributor of gossip.  
Women who retail scandal are despised  
by women and avoided by men.  
Gossip comes from little minds.  
Repeat nothing that has been said by  
another—or done—that would injure her.  
Do not infringe on other's rights.  
Can you give incidents that appeal  
to you as being kind? Stop and reflect  
on the gentle art of kindness.



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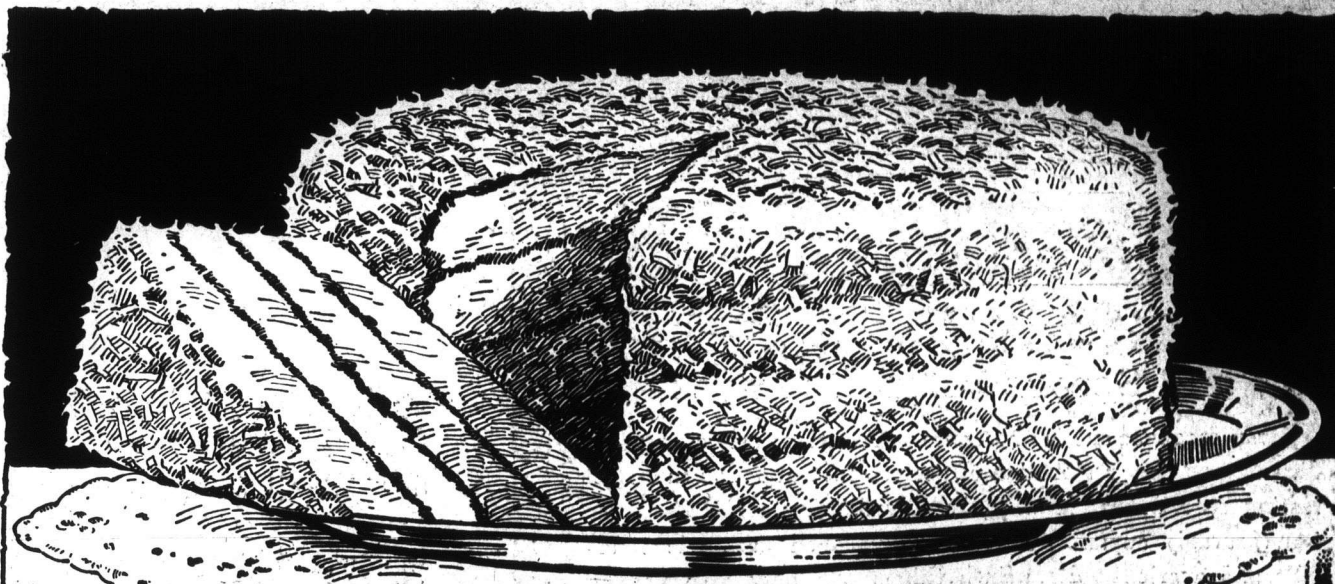
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