

entirely obviated thus, and the life-insurance idea is a valuable one.

Unlike life-insurance, the annuities may be contracted for without medical examination, and at any age in life whatsoever. Though the majority of annuitants will be young people and "small-savers," immediate annuities are procurable at the advanced age of sixty and over, and the investment will attract, per se, many a man who is already provided for.

Such annuities cannot be seized for debt, or any liability. Once the specified age is reached, no condition whatsoever is imposed whereby the annuity could possibly be forfeited. It is paid in quarterly instalments until death, whether the annuitant live one year or thirty.

Deposits towards annuity funds may be made in weekly payments, or yearly, or at any interval between the two the depositor may see fit to choose, the total cost being the same in any case.

The conditions of contract being really drawn up to meet the poorer classes with open hands at every point, the options are numerous, and suited to every conceivable condition of private finance.

In illustration of the point, the reader may glance over the plans here given. Innumerable other schedules are at the service of the public.

PRESENT AGE 20—ANNUITY AT 60.

In case of death before 60, all payments made, with 3 per cent. compound interest, will be returned to the heirs.

\$100 is the income from \$2,000 invested at 5 p.c.	
\$100 annuity will cost 3 cts. a day, \$10.01 a year, a total of	\$ 400 40
\$200 is the income from \$4,000 invested at 5 p.c.	
\$200 annuity will cost 5½ cts. a day, \$20.02 a year, or a total of	800 80
\$300 is the income from \$6,000 invested at 5 p.c.	
\$300 annuity will cost 8¼ cts. a day, \$30.03 a year, a total of	1,201 20
\$400 is the income from \$8,000 invested at 5 p.c.	
\$400 annuity will cost 11 cts. a day, \$40.04 a year, a total of	1,601 60
\$500 is the income from \$10,000 invested at 5 p.c.	
\$500 annuity will cost 13½ cts. a day, \$50.05 a year, a total of	2,002 00
\$600 is the income from \$12,000 invested at 5 p.c.	
\$600 annuity will cost 16½ cts. a day, \$60.06 a year, a total of	2,402 40

The principal, to be invested at 5 per cent., will first have to be obtained, while the annuity may be paid for in weekly, monthly, quarterly, half-yearly or yearly instalments, spread over the whole period, and requires about one-fifth the amount of capital to be invested.

How many men at 60 do you know who have \$2,000, \$4,000, \$6,000, \$8,000, \$10,000 or \$12,000 invested at 5 per cent.?

How many men at 20 do you know who could not save 3, 5½, 8¼, 11, 13-2-3 or 16½ cents a day if he were determined to do so?

LOOK AT IT IN ANOTHER WAY.

\$400.40 gives you an annuity of	\$ 100 00
\$400.00 invested at 5 p.c. gives an income of	20 00
\$800.80 gives you an annuity of	200 00
\$800.00 invested at 5 p.c. gives an income of	40 00
\$1,200.12 gives you an annuity of	300 00
\$1,200.00 invested at 5 p.c. gives an income of	60 00
\$1,600.16 gives you an annuity of	400 00
\$1,600.00 invested at 5 p.c. gives an income of	80 00

\$2,002.00 gives you an annuity of	500 00
\$2,000.00 invested at 5 p.c. gives an income of	100 00
\$2,402.40 gives you an annuity of	600 00
\$2,400.00 invested at 5 p.c. gives an income of	120 00

It is exceedingly interesting to note that the measure passed both Commons and Senate without debate. Perhaps this could be said of no other important bill on record in many years.

In conclusion, it is well to reflect that, unlike the old-age-pension scheme of Great Britain, which is only a colossal charity, this Canadian Government annuity proposition is largely self-supporting. For a considerable time, at least, the annuitant is using only his own funds, with 4 per cent. interest, returned to him. This period covers from four to ten years of annuities, according to age of annuitant on entering. Thus, the support is, to a great extent, mutual. No one will lose the smallest tittle of self-respect, apparently, in a scheme which is so purely of a business footing, and in no sense is it a pauper-pension proposition.

THE SPARTAN.

The Quiet Hour.

Choose Whom Ye Will Serve.

If it seem evil unto you to serve the Lord, choose you this day whom ye will serve. And the people said unto Joshua, "Nay; but we will serve the Lord."—Josh. xxiv. : 15, 21.

"When soldiers take their sovereign's fee, And swear his own to be, The royal badge on forehead bold They show to young and old. Nor may we hide for fear or shame The persecuted Name."

Usually I address myself more particularly to those who, like the great Apostle to the Gentiles, glory in the high vocation of a "servant of Jesus Christ." But to-day I should like to speak especially to those who are drifting easily along, without showing their colors plainly, perhaps thinking that there is no hurry about making a definite decision. When Joshua put the great choice before his people, saying: "Choose you this day whom ye will serve," the people did not hesitate to declare:

"God forbid that we should forsake the Lord, to serve other gods." There seemed nothing doubtful about that reply, and yet Joshua was apparently still in doubt, for he says, "Ye cannot serve the Lord: for He is an holy God."

I think he was doubtful about their decision because it was made too easily; it was taken for granted, as a matter of course, that the Lord was their choice. There is the same danger now. We grow up in a Christian country, and it seems to be a matter of course that we shall consider ourselves Christians, and it is easy to drift comfortably through life without really making a choice at all. That position is very dangerous. Each of us must make his own choice, for Christ has said that anyone who is not on His side is against Him. The call is an individual one, and each must answer for himself, with earnest determination, unless he wants to find himself fighting against Christ.

In the ninth chapter of St. Luke's gospel we see how our Lord dealt with men who, in an easy-going fashion, were willing to consider themselves His followers. The first of three would-be disciples finds his eager declaration, "Lord, I will follow Thee whithersoever Thou goest!" met with the stern warning—a warning which must have seemed almost like a repulse—"Foxes have holes, and birds of the air have nests; but the Son of Man hath not where to lay His head." Indeed, if a man wants to choose an easy service, he must follow a less-devoted Leader, not one who walks straight to the Cross.

The second man met the Master's call, "Follow Me!" with an appeal for delay, on the ground of family claims. He also was sternly told that the service of the Master of the world must precede and overweigh all other claims.

The third disciple was willing to follow Christ, but seemed to think there was no special hurry. He was told that one who chooses that service must be thoroughly in earnest, or else he is not fit for the Kingdom of God.

So, in saying to wavering souls, "Choose you this day whom ye will serve," I don't want you to think that the grand and glorious vocation of a follower of Christ should be undertaken lightly. A grand and glorious vocation is never an easy one. So, if your ambition is to live an easy life, don't choose the service of Christ. He calls for enthusiastic followers, men who, like St. Paul, press forward in spite of many warnings that bonds and afflictions await them, echoing his eager declaration: "None of these things move me, neither count I my life dear unto myself, so that I might finish my course with joy . . . for I am ready not to be bound only, but also to die at Jerusalem for the Name of the Lord Jesus."

Do you shrink back, thinking that you would rather choose an easier service? Why, Christ is calling many, noble natures by a call that is true to their deepest instincts. Even in a game, or a race, anyone who is worth anything is disappointed if the victory is won without effort. A short time since a reader of "The Farmer's Advocate" wrote approvingly of "Songs of a Sourdough," by R. W. Service, drawing special attention to "The Law of the Yukon." The book is calculated to fire the hearts of young men with the spell of "The Magnetic North"—and why? Because it vividly describes the difficulties that would seem to block the way.

"This is the law of the Yukon, and ever she makes it plain: Send not your foolish and feeble; send me your strong and your sane. Strong for the red rage of battle; sane, for I harry them sore; Send me men girt for the combat, men who are grit to the core."

Wild and wide are my borders, stern as death is my sway, And I wait for the men who will win me and I will not be won in a day; And I will not be won by weaklings, subtle, suave and mild, But by men with the hearts of vikings, and the simple faith of a child; Desperate, strong and resistless, unthrottled by fear or defeat, Them will I gild with my treasure, them will I glut with my meat."

But, though Christ's service is not easy, it is most attractive. If anyone holds back, thinking that he wants to have "a good time" before he settles down and becomes religious, he is making a great mistake. No one in the world has such a good time as a whole-hearted, enthusiastic servant of Christ. Why, the word "joy" seems to be almost the exclusive property of the servants of God. There is a great deal about joy in the Old Testament, but in the New Testament it rings out like a chime of bells all the way through. Other people have a good time when everything is going prosperously, but the joy that Christ gives shines out in the darkness as well as in the sunshine. No one who knows anything about the pleasures of sin can doubt that the pleasure soon changes to misery. You only have to look in the faces of those who have yielded themselves servants to sin to see how restlessly unhappy they are, if they step for a moment out of the whirl of excitement which drowns the steady protest of conscience. No one can be really happy if his own noblest self is constantly accusing him. The deeper he goes the more difficult is the upward climb. Dr. Davidson says that a young medical student in Paris chose to enjoy the pleasures of sin, doing it deliberately, with his eyes open to the misery ahead. He said: "I know that I can enjoy life in my own way about so many years. I shall parcel out my money to last so long a time, and no longer. When my time is up, my revolver shall end all." And it was not many years before desperate misery induced him to try to "end all" in that sad fashion. Of

course he could not "end all" with any revolver, or in any other way. God gives us life without our choice, and we cannot escape from ourselves by stepping presumptuously over the threshold of this earthly probation.

No, if you want to enjoy life, don't choose too easy a path, if your conscience points straight to a harder one. Happiness does not grow on any road but the right one, and the wages of sin must be paid sooner or later. May I quote our "Canadian Kipling" again on this point?

"Time has got a little bill—get wise while yet you may, For the debit side's increasing in a most alarming way; The things you had no right to do, the things you should have done, They're all put down: it's up to you to pay for every one. So eat, drink and be merry, have a good time if you will, But God help you when the time comes, and you foot the bill."

Perhaps you think the service of Christ would interfere with your business. I think that is another great mistake. The best man of business is one whose word is trusted as readily as his oath; the man who always acts, as the common saying is, "on the square"—even to his own loss. He is the man who keeps his promises and never cheats. His goods are always what they profess to be, and he works just as well when his employer's eye is not on him. And a true servant of Christ, feeling that he is always working under his Master's eye, must therefore make a splendid man of business. Besides, if you want to succeed, it is well to be on the winning side, and "he always wins who sides with God." It is true enough that the blessing of the Lord "maketh rich, and He addeth no sorrow unto it." One word more—don't delay your choice. You are not mean enough to offer to God the dregs of your life, when you have the chance to pour out its treasures at His feet.

"Could'st thou in vision see Thyself the man God meant, Thou never more would'st be The man thou art, content."

DORA FARNOOMB.

Dear Hope,—I have been a constant reader of your paper; am more interested in the Home Magazine, which I always read with great pleasure, especially the "Quiet Hour," which brings, I am sure, comfort to many sad ones. I am delighted, too, that you have consented once more to publish poetry, as it always is so choice. Before closing, I would like to ask a favor: Would "Quiet Hour" kindly publish "The Wayward Son"? Some of the words are, "I know that I was wayward, dad, but I won't be any more." I heard it once recited, and just thought it would interest many of your readers. Hope I have not asked too much, as this is my first letter. Thanking you for your space.

N. L.

Can any of our readers supply the desired poem?

D. F.

With the Flowers.

Worms in Soil.

We have flowers (Geranium, Cactus, Primula) which are wormy at the roots. These worms are quite numerous, and injure the roots so that the plant dies. They are white in appearance, and have never seen them on the surface. Kindly let me know through "The Farmer's Advocate" how I can destroy these worms without injuring the plant.

GEORGE SHUPE.

Waterloo Co., Ont.

White worms in the soil are usually introduced by the use of liquid manure prepared from barnyard manure, or by using barnyard soil for potting. To eradicate them, prepare lime water as follows: Take a lump of perfectly fresh lime as large as a cup, put it in a pail of water and let it dissolve. Finally pour off the clear water and thoroughly soak the soil with it.