

"Flora Dora," for the compliment. I did not think the letter was very good and it was a pleasant surprise to me to see it printed. Someone was asking the girls to give their opinions of an ideal man. Am very sorry that I cannot give mine, for as yet I have never seen or heard of one. Well, as this letter is getting rather long, I must close. Hoping to see it in print soon, I remain,

toil, for I like to feel now that I have got a house of my own. I can feel for young men just starting out, especially when they have to hew the home out of the forest like it is here. I think there is no vocation in life like the farmer's—he is so independent. I would like to know where I could get some good books on farming if some one will kindly inform me. Time's up—must report for work.

A Good Investment

New Westminster, B.C., May 14, 1914.
Dear Editor,—We subscribed to your paper last October and since then I have been an interested reader of your correspondence column. As I have not seen any letters from this city, I thought I would write. New Westminster is on the right bank of the Fraser River. Port Mann is on the opposite shore, and about one mile above New Westminster. In the April issue of The Western Home Monthly, "Bruno" asks if it would be a safe investment to hold lots in Port Mann and Liverpool, B.C. I think Port Mann would be a good investment, as it will be a great place in the near future. The town is growing fast and many people are settling here. Several industries are starting in Port Mann and it is to be the terminus of a railway. But of Liverpool I am not certain. It is a little further down river from Port Mann, and at the present time there is a wharf there and a few scowhouses along the waterfront, where the fishermen live. I think Port Mann would be the best investment at the present time. But I am only a girl, so perhaps my opinion don't count much. New Westminster is called the Royal City because Queen Victoria named it. So I will sign myself,

A Royal City Girl.

It "Can't Be Beat"

Vancouver, B. C., May 15, 1914.
Dear Editor,—Would you kindly allow a little space for a young enthusiastic reader. I enjoy reading the letters in this column and always turn to it first. In looking over the May number I do not see any letters from British Columbia, so I am writing to let you know that there are a great many readers out here as well as in the other Provinces. We have been taking The Western Home Monthly for two years and all enjoy reading it. I have lived in Vancouver for eight years and think it "can't be beat," especially in the summer. Before coming here we lived in California, and although I liked it there, I think I would sooner live here. We always lived on a farm before, but I like the city the best. In the May number, "A. N. S. Lassie" says that everything is a study of nature in the country. Of course that is true, but here we have a large natural park in which those who love nature may study it as much as they wish. Although I am only a young girl I would be pleased to receive letters from any who care to write and would gladly answer and give all the information I can, so I will leave my address with the editor, and will close, signing myself,

"A School Girl."

Wants Some Good Books

Crozier, Ont., May, 1914.
Dear Editor,—Although a new subscriber to The Western Home Monthly, I must say it is the best paper all round for the home I've seen for a long time. It has good stories that are helpful, and also gives sidelights on the farm that all go to help young as well as old to get the best out of life. Your correspondence columns are fine; I do so enjoy reading them—it seems to me it brings people into closer touch with each other. I am on a homestead here, and am one of the so-called lonely bachelors. I am just starting to work on my own place for good. I got burnt out three years ago by a forest fire, and have just saved up enough to build a house 16x20, two stores, also rebuild my stable. It is 16x30 with a hay loft. Up till last fall I was working at my trade as a machinist. I like it fine as in that trade a young man has such great chances of working up to higher ideals. I started to serve my time at 75 cents per day; the hours were long and the work harder than the farm by a good deal, but I studied hard and in a little over a year I got a raise to 90 cents a day. Then I took a course in a correspondence school, and inside of three months I was raised and now I get \$3.50 to \$3.75 a day. The school helped me along with hard study. I put my money into my farm, and it has repaid me for my

Banking Accounts

Bowsman, Man., May, 1914.
Dear Editor,—Once again I write to your columns to tell you of a rather unusual experience it has been my lot to pass through during the past week. I had a birthday: This may not interest you much, but it is quite an event with me, as I am allowed but one a year. To me it seems a time peculiarly fitted to balance our books and see how we stock up, so to speak. In striking this trial balance we should use no terms such as "Cash," "Merchandise," "Bills Payable," etc., in the ordinary sense. Our trial balance should show not whether we have stored up enough "merchandise" or possess sufficient currency either on hand or credited by the bank, to stem any panic or stringency after meeting our "bills payable" and other liabilities; but if we possess strength to weather any temptation that may overtake us. When we take over the Business of Life every evil tendency is a liability brought forward. Every time we sin, stretch the truth a bit, or do any little mean or miserable action we sign a Bill Payable. Nor do we have to wait till the hereafter to meet these Bills—they fall due right here on earth—nature charging big interest and allowing no days of grace. Every day we are paying these in the form of bodily ills, disease and pain, to say nothing of accusing consciences, discontented spirits and warped souls. Ever-"night before" surely brings a "morning after," when Nature calls to collect. We cannot be out of town, we must shell out, and generally the Bill nature presents looks mighty big. On the other hand, when we assume this business, every strength, bodily or mental, besides education, advice etc., constitutes "stock". We may, if we so will develop such items of stock as we are short on, thereby increasing the general stability of the business, and making more certain its success in the event of panics or temptation. Every time we do a kindly deed, great or small, we secure a Bill Receivable; every time we resist temptation in any size, shape or manner, we are "credited by bank" thereby building up a reserve and attaining that stability referred to above. These Bills are also payable right here on earth in the form of health, strength, content and happiness. The power to resist our bank balance inspires confidence in us. Now each of us have outstanding faults or weaknesses, every year we allow these to secure countless bills and notes against us. Would it not be good business to go after a single one of these faults and strangle it for good and all. A strange sort of bookkeeping this, but in Ruskin's words "the only real sort there ever was, or indeed ever can be"; infinitely more important to each and every living soul than all that is done in banks or elsewhere—failure meaning disease of body and soul, and bankruptcy—death. Well, so long folks, and remember that a merry heart is better than a big bank account.

Northonia.

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