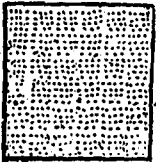


ROOM TO GROW IN.

When we think of the vast throngs that people our little earth we are likely to feel somewhat crowded. The present population of the world is about 1,480,000,000. This, however, is very unevenly distributed. In the world at large there are twenty-eight persons to the square mile, while in



Belgium: 536 persons to the square mile.



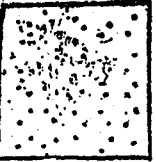
The World: 28 persons to the square mile.

that close-packed little nation, Belgium, people are squeezed in at the rate of 536 persons to the square mile, and they don't touch elbows either.

A study of the Continental diagrams below will prove interesting.



I.—Europe: 95 persons to the square mile.



II.—Asia: 48 persons to the square mile.



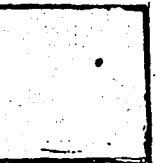
III.—Africa: 15 persons to the square mile.



IV.—America: 8 persons to the square mile.



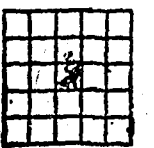
V.—Oceanic Islands and Polar Regions: 3 persons to the square mile.



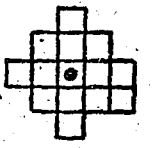
VI.—Australia: 1 person to the square mile.

While Europe is more than three times as densely peopled as the average surface of this globe, America has less than one-third its share of folks, and an Australian must feel lonely indeed.

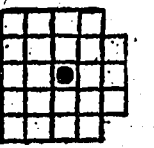
But there is another matter to consider—a most important matter. The earth is growing more crowded. Look at the second series of diagrams, and tremble. In 1871 every man, woman and child of us was lord (on an average—if he could only strike the aver-



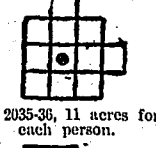
In 1871, 25 acres for each person.



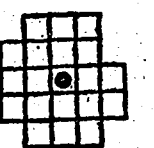
In 1887-88, 14 acres for each person.



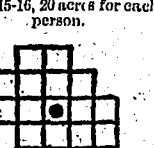
In 1881, 23 acres for each person.



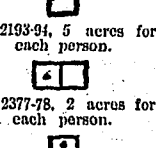
In 2035-36, 11 acres for each person.



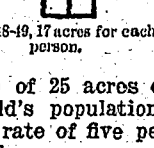
In 2092-2100, 8 acres for each person.



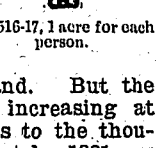
In 1915-16, 20 acres for each person.



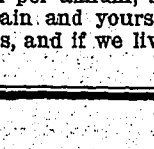
In 2193-94, 5 acres for each person.



In 1948-49, 17 acres for each person.



In 2377-78, 2 acres for each person.



In 2516-17, 1 acre for each person.

age) of 25 acres of land. But the world's population is increasing at the rate of five persons to the thousand per annum, so that by 1881 my domain and yours had shrunk to 23 acres, and if we live till 1916 we must

be content with 20 acres each, and glad to get that. And then the poor folks of 2517, 'cabined, cribbed, confined!' Their cats must grow short tails, since they will have only an acre to swing them in. However, much can be done with an acre, especially if one happens to be a Chinaman, and understands microscopic farming. And then—as Professor Schooling, who got up these diagrams, remarks—by that time the human race will have learned to live in the air; and, he might have added, to live on air also.—'Golden Rule.'

MY EXPERIENCE, OR WHY I TITHE MY INCOME.

By FRANCES E. TOWNSLEY.

National Evangelist in the W. C. T. U. and Assistant Superintendent of Proportionate and Systematic Giving Department.

Shall I tell you? Well, I began when young, on this wise: I read an article on the subject of benevolence that deeply impressed me with a sense of my duty and privilege in the use of money. I was a poor girl in Wheaton College, earning my way through school, in part, and borrowing a little to help me on, when necessary. When a good cause was presented at church, if I had a few pennies they went into the offering basket. Otherwise I felt justified in not giving what I didn't have. When I did give a few cents I often grudged them (mind you, I am going to tell you an honest tale), and generally put my contribution in because of the looks of the thing. Wasn't I a church member? A leader of the girls' prayer-circle? A testifier in the students' prayer-meetings? I really had to put in something on the occasions referred to, for the sake of decency.

But when the truth that 'the tithe is the Lord's' came to my soul, I yielded intellectually and spiritually to the logic of the Bible teaching, and informed my blessed Christian roommate of my new-born purpose. Now Mary was my mentor, my ideal of a conscientious young woman, and she wasn't rich, either. Didn't we wash dishes and mix bread dough for part of our board expenses at the club table?

Mary looked a little sober, and said, 'Well, Fannie, I won't stand in your way, but, dear, you have no health, no means, and are not likely to have much to tithe. Be sure you're right, then go ahead.' I was pretty sure, so I said: 'Here's my earthly all at the present hour, my dearie; twenty-five cents; I'll begin on that. Not to be stingy with my Lord's Box I'll call this tenth three whole cents. Here's an old pocket-book to hold it. I've launched forth on the sea of my newly discovered duty. So here goes!'

The next day (Sabbath) I heard a call for a State Missionary contribution. It was humiliating to put in but three cents. But in they went, and with more prayer than ever the mission cause had gotten from my young heart before.

I earned but a very little money each week, and tithing it did seem a little of a trial for a time, but I prayed earnestly for the approval of the Master, and the visible assurance of it among my mates, for the honor of His truth.

One day things looked very serious financially, and Mary said: 'Are you sure, dear, that you ought to have given that last offering?' Now, Mary was generous indeed, but was deeply concerned for my prosperity. I went down on my knees for a few minutes, and then hurried to the post-office. There I found a letter from an old friend of my mother's in Boston, saying she had often wondered how I was getting on, and had been led to enclose a cheque for \$25, to help me in my schooling. How I praised the Father of the fatherless! Stopping at the store I tithed the gift in the purchase of an article Mary very much needed, as my visible proof that the Lord meant me to tithe. She tearfully rejoiced with me and ever

after encouraged me in all true and holy plans for my Lord's Box.

The next fall term brought me a letter from a distant well-read relative, who said: 'If you will write a magazine article for my criticism, I'll reward you.' I did so. It had the criticism it evidently needed, but with that came a fifty-dollar cheque toward my education. This gift was repeated twice, later. Do you wonder that when I taught school my salary was tithed? Or, is it strange that when I became a gospel evangelist, before I was twenty-four years old, I continued to tithe my income? As I have prayerfully avoided all money-raising schemes in my work, I have had a comparatively small income. But, after deducting my travelling expenses, which I found it necessary to do, I have for twenty-one years tithed all the remainder of my earnings. Having been homeless, I have paid board bills when resting, pretty generally. Having never seen a well day till the past summer, during which I have trusted and been healed, my rests have been frequent and expensive. But I have been able to keep girls and boys in school, to give to foreign and home missions, and the loved W. C. T. U. work, to many poor and needy individuals, and always without the reluctance and sense of unwillingness once felt. In truth, when a Nebraska fellow-worker found by some accident that I had no income beyond that of my gospel labors, she cried, 'Why, my sister, the general impression in the state is that you are wealthy!' 'Why?' I asked. 'Because, you seem to have something to give on most occasions, and do it without hesitancy.'

When I told her a few items in my history, and some of the absolutely hard places I had been through, of my frequent prayer of faith for daily bread and means to meet my great expenses, she asked if I had ever regretted my tithing plan. 'No,' I answered, 'for the tithe is the Lord's. It is not my own. If I obey and give back that to Him (at least the tenth—though I often add free will offerings). He has promised to see that I do not suffer need. I am a stockholder, you see, in so many Christian enterprises, that I am really rich!'

Do you not see, friends, by tithing, a woman who sells ten cents' worth of eggs has one cent for her Lord's Box; or if she sells fifty cents' worth of butter she has five cents for her box? Or if she takes a few boarders she can tithe their board money after deducting a part for actual cost of her investments, though many claim to be more blessed by not deducting from their gross money receipts. Every one as he or she pursueth in the heart. It must be a heart matter. And, oh, there's such a joy in tithing!

Many women have no money of their own, taking for their personal expenses whatever their husbands give (?) them.

Really, I imagine 'the men folks' would enjoy a new departure in the matter of dividing with their wives the income of farm, or shop, or office. For a housekeeper's rights, rather a home-maker's rights, are in a measure financial. These men do not mean to be narrow or unjust. They simply haven't been stirred up about it.

Sisters, gently, sweetly, but positively rise up and stir! Remember, every member of the household has an individual heart to yield to Christ, an individual church membership—if any at all—an individual responsibility and privilege, and ought to have—be it ever so tiny—an individual purse for income and gifts received. Only by being just to ourselves can we be truly just to Him who bought us at so great a price.

INSURANCE AND TEMPERANCE.

At a recent meeting of the Actuarial Society of America Mr. Emory McClintock, actuary of the Mutual Life Insurance Company of New York, read a very interesting paper on the 'Use and Non-Use of Alcoholic Bever-

ages' and their effect on longevity. He says:—

'Upon those who on entering stated that they abstained from alcoholic beverages the maximum expected loss was \$5,455,669, and the actual loss was \$4,251,050. Upon those who stated otherwise the maximum expected loss was \$9,829,462, and the actual loss was \$9,469,407. The abstainers show, therefore, a death loss of seventy-eight percent of the maximum and the non-abstainers ninety-six percent.'

The same authority also says:— 'The non-abstainers heretofore discussed include a certain proportion of men who stated on entering that they drank "beer only." The total maximum expected loss upon this class was ninety-four percent, against ninety-six percent first found for non-abstainers generally and seventy-eight percent found for the abstainers.

It is widely believed that the drinking of spirits short of intoxication is less injurious than the drinking of beer, and there is nothing in these results to the contrary. It is the danger of falling into a habit of intoxication that makes spirit drinking the more formidable of the two; while undoubtedly the habit of drinking either beer, wine or spirits, beyond a certain medical limit, not well defined, because it cannot be the same for all constitutions and is usually exceeded by those who drink at all, tends in many cases toward disease. Finally, it may be questioned very seriously whether the physicians should not fix their limit of safety for any individual at a lower point for beer, measuring by alcoholic contents, than for spirits; that is to say, whether there is not an injurious element in beer apart from the alcohol which it contains.'

Mr. McClintock, in closing his report, says, among other things:—

'There is no reason to distrust the general result of this investigation. It coincides with all previous reasonable belief and expectation. \* \* \* It does not show that all of those who drink heavily must therefore necessarily die prematurely. It does show, however, that there is enough injury done to a sufficient number of individuals to make the death loss distinctly higher on the average.'

Let it be borne in mind that Mr. McClintock is not a 'temperance fanatic,' nor is he even a total abstainer. Nor was the investigation the outgrowth of a mere matter of sentiment, but was prompted solely by a desire to obtain facts to guide the company in a successful prosecution of its business. It is a well known truth that no reliable insurance company will now take risks on the lives of saloon-keepers, gamblers, pugilists, and rarely upon those who habitually use intoxicating liquors as a beverage. —John P. St. John.

THE WRECK OF A SOUL.

Dr. Joseph Cook, in a lecture in Boston some time ago, depicted the wreck of a soul by alcohol, and closed with this impassioned peroration:

'Then came a sigh of the storm, a groaning of waves, a booming of blackness, and a red, crooked thunderbolt shot wrathfully into the suck of the sea where the ship went down.

'And I asked the names of those rocks, and was told: God's stern and immutable laws.

'And I asked the name of that ship, and they said: Immortal Soul.

'And I asked why its crew brought it there, and they said: Their Captain Conscience and Helmsman Reason were dead.

'And I asked how they died, and they said: By one single shot from the Pirate Alcohol; by one charmed ball of Moderate Drinking!

'On this topic, over which we sleep, we shall some day cease to dream.'

There isn't a man in the world who will have any trouble about understanding the Bible if he will honestly determine to live the way it tells him to.