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## FORM OF BEQUEST.

state whether Eastern or Western section)-and I declare that the receipt of the Treasurer for the time being, of the said......Fund, shall be a good and ufficient discharge to my Estate and Executors."

Few miscalculations are so badly wrong as those which come from a false standard of values. The man who cheats another thinks that he has the best of a bargain, because the character for honesty and truth which he sold he valued at less than the few dollars which he gained. Yet those few dollars a single day of honest labor might have given him, while that lost innocence, that is beyond price, can never again be recovered. George Herbert gives a startling picture of mistaken valuations when he says :

- "At thirty pence he did Christ's death devise,
- Who at three hundred did the ointment prize."

Let us be careful that we do not sell for a mess of pottage that which is of infinitely higher value. Not by false standards of the world, but according to their sternal worth, let us measure the opportunities and possess ourselves of the properties of life .- Ex.

## THE HABIT OF ECONOMY.

The great merchant, Marshall Field, of Chicago, regards economy as one of the most essential, and, at the same time, one of the most "wretchedly disregarded" of the elements of success.

He says: "The old adage, 'Willful waste makes woeful want,' was never more fully exemplified than in these days, when much of the want that prevails would not exist had care been taken in times of prosperity to lay up something for a 'a rainy day.

The five, ten or fifteen cents a day that is squandered, while a mere triffe, apparently, would in a few years, if saved, amount to thousands of dollars, and go far toward establishing the foundation of a future career. Too few realize that in order to acquire the dollars one must take care of the nickels. Careful saving and careful spending invariably promote success. It has been well said that 'it is not what a man earns, but what he saves that makes him rich."

"As a rule people do not know how to save. I deem it of the highest importance, therefore, to impress upon every young man the duty of beginning to save from the moment he commonces to earn, be it ever so little. A habit so formed in early life will prove of incalculable benefit to him in after years, not only in the amount acquired, but, through the exercise of economy in small affairs, he will grow in knowledge and fitness for the larger duties that may devolve upon him."

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