

## FORM OF BEQUEST.

"I leave and bequeath the sum of,-[the amount being written in words, not in figures]-to the ...................... Fand of the Presbyterian Charch in Oanada,-(Here state whether Eastern or Western section)-and I declare that the receipt of the Treasarer for the time being, of the said. Fund, shall be a good and maficient discharge to my Eatate 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 heyond price, can never again be recovered. George Herbert gives a startling pictare 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 whith is of infinitely higher value. Not by false standards of the world, but according to their eternal worth, let us measure the opportunities and possess ourselres 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 auage, 'Willful waste makes woeful want, was never more fully oxemplified than in these days, when much of the want that prevails would not exist had care been taken in tines of prosperity to lar up something for a a rainy day.'

The fire, ten or fifteen cents a day that is squandered, while a mere trifie, apparently, would in a few years, if sared, amount to thousands of dollars, and go far toward establishing the foundntion of a future career. Too fer realize that in order to acquire the dollars one must take care of the nickels. Careful saving and careful spending invari-
ably promote success. It has been well said that it is not what a man earns, but what he sares that makes him rich. ${ }^{\text {? }}$
"As a rule people do not know how to save. I deem it of the highest importance, therefore, to impress upon every foung man the duty of beginning to save from the moment he commences to earm, be it ever so little. A habit so formed in early life $w i l l$ 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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