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A Happy New Year to You and Yours!

The opening of a New Year is by customary speech spoken of as a time for "turning over a new leaf." In less figurative parlance it affords a favourable opportunity for abandoning any practice which is objectionable and for entering upon more advisable courses of action.

The habit of procrastination, more especially in matters of personal conduct, is almost universally felt to be an irresistible impulse. As, "the appetite grows with what it feeds upon," so, the more frequently any questionable action is repeated the easier it becomes, the obstacles to it less irksome to remove, the impelling force by which it is inspired strengthens, and the consciousness of such action being objectionable weakens until it fades away.

The opening of a New Year brings a crisis in every life. It compels attention to the flight of time, just as each milestone, or to use a more modern phrase, each Station passed indicates another stage of the journey being completed and entered upon. It is the coincidence of a point which marks the past and the future that gives New Year's Day its significance and its power to arouse reflections and inspire resolutions. The past is gone, let the dead bury the dead, but, the New Year is ours, it is a possession, subject to the dispensation of Providence and—our own will.

Wise is he who endeavours to realize the richness of his possession, who "prospects" for mines of opportunities that will yield a handsome return on whatever labour and thought he bestows on their working, who is shrewd enough to avoid toiling to develop what others have found profitless.

Foolish is he who carries into the live New Year as a garment, the cerements of the dead one, who loses, by moral indifference, the opportunity for discarding habits which are neither *fruitful in honour, nor creative* of such weapons as are helpful in life's battle, nor ever productive of the rewards of victory.

Throughout the past year thousands of men have postponed making provision for the future of those dependent upon them for the very necessities of life, until "a more convenient season." The opening of a New Year is an especially convenient season. No "new leaf" can be turned over more appropriately, nor more satisfactorily than an application for a life policy with the intent to give it effect. Mark then, we say to all such procrastinators, mark this season by promptly inaugurating 1906 with a policy of life assurance, which, through life, will contribute towards each New Year being happy and prosperous. Happy by consciousness of duty done and prosperous by strengthening the practice of thrift, the habit of reflecting upon and providing for future contingencies, and the lightening of care's burden by the removal of anxiety respecting the beloved.

One of the most illustrious adornments of the English Bench tells that, about this season he realized, early in his career at the Bar, the danger he was drifting into by his love of card playing and betting. He decided to abandon both habits. He was faithful to his resolution, to which resolve he attributes the great success he achieved.

The young men of to-day would do well to follow this example, more especially as regards betting, or playing cards, or any game, for money. The habit of betting is most insidious, it cuts into the moral nature as surely to its destruction as cancer does into the flesh. A Happy New Year is an impossibility to one who indulges in betting on games, or horse races.

There are other evil practices, such as extravagant living, spending beyond the income, and others, which are the foes of happiness and prosperity; their utter abandonment by a New Year's resolution would enfranchise their slaves and raise them to a higher plane of manhood.

It is not in mortals to command a Happy and Prosperous New Year, but all may do more—"deserve it."

THE CHRONICLE HEARTILY WISHES THAT EVERY SUCCESS AND BLESSING MAY BE ENJOYED BY YOU AND YOURS IN THE YEAR JUST OPENED.