

(Continued from First Page.)

ing on to the beach. The four eldest were dressed in white serge sailor suits, with dark blue collars and stockings, and high and sturdy lace boots. Three of them wore scarlet Tam O'Shanters, and the fourth a broad brimmed sailor hat. Tiny Prince Oscar wore a white cotton frock, and his long flaxen curls were just visible at the back under his immense white straw hat. They were loaded with spades and buckets and whips and reins, and forthwith began to work hard at their various amusements. With them came their two tutors, and two nurses for the younger ones, two footmen, two ladies-in-waiting, daintily dressed in simple light muslin gowns, and the Empress, herself in a soft light silk dress, with a large flower pattern, and a wide frill of lace round the bodice. Her large white hat was of coarse straw, trimmed very simply with narrow old gold ribbon and a tuft of woodcock's feathers exactly in front. She sat down on the sand, while her children crowded round her in an ecstasy of delight. The Crown Prince's thin, handsome little face flushed with pleasure as he showed the first curious shells to her; Prince Eitel threw his pail away and lay on the ground by the side of his mother; one of the babies crept on her lap, and with his chubby, sandy little hands stroked her face, and another took her skirt in hand and cleaned it carefully of the sand and pebbles which yet another of her sons had deposited on it. It was "Mamma, look here," and "Mamma, look there," all the time, and into all the interests of her children the Empress entered with evident pleasure. Presently one of them desired her, coaxingly, to make him a paper boat, and forthwith she took a sheet of her crested note-paper and made it into a "cooked hat" boat, which was sent out to sea amid great excitement. The Crown Prince alone, together with one of the footmen, steadily pursued his search for pebbles, much to the disgust of boisterous Prince Eitel, whose curls have now been shorn, which makes him more of a boy and less of a beauty. He intended his elder brother to come and share his own game of filling buckets with sea-water, and when his shouts of "Wilhelm," though they grew louder and fiercer at every repetition, remained disregarded, he kicked up the shingle in the direction of the offender, and thus reminded the future Emperor of Germany of his brotherly duties. "Wilhelm" was thereby moved into participation, and asked in pretty, colloquial German for his "Schuppe," his spade, so that he might co-operate in the making of a pond. The "Schuppe," his brother informed him using another colloquialism, which came as naturally into the talk as our popular slang terms enter into any schoolboy's vocabulary, the Schuppe was "kaput," and he would have to do without it. When the pond was ready it had to be filled with sea-water; the waves were dashing over the breakwater, and after many futile attempts to get water into his bucket the Crown Prince asked his friend the footman to try his luck, and, while the latter was bending over the woodwork, Prince Wilhelm of Hohenzollern, heir to the German throne, anxiously held the giant's coat-tail, with a view of saving one of his future subjects from being drowned in the performance of his duties.

The little idyl on the east coast lasted for over an hour; it was as pretty a picture of affectionate family life as could be seen anywhere and at any time; and, best of all, it was perfectly natural, and there was not the shadow of affectation or self-consciousness about either mother or children. They have left all pomp and ceremony behind, and are seafarers only, bent on a life of liberty and simple ease.

#### A TRUE SCHOOL SAVINGS BANKS STORY.

BY SARAH LOUISA OBERHOLTZER.

"It's no use, Nellie, we will never get any headway in the world: money goes out as fast as it comes in, and always will. Wet days can take care of themselves!"

"There might be some way to provide for the future, Jonathan, if you would only look for it."

The wife who replied to the rather careless assertion of her sturdy, peony-faced husband, was a frail but winning woman of seven and twenty. They stood at the

door of a plain little cottage in a manufacturing town. He was starting to his daily work in a foundry, after a six o'clock breakfast.

Jonathan Ray did not mean to be churlish, but he considered himself fully competent to be the head of the house, and he strode off with a self-important air.

"It's the same old story," said Nellie, as she watched him turn into a saloon and come out shortly after, strike a match, light a cigar and stride on to his work.

"If one could but save the beer and cigar money," mused Nellie Ray, thoughtfully, as she turned to the house. Her children were a girl of six and a boy of eight years. Two hours later, with sunny faces on which the mother's parting kiss rested, the little folks started to school. Left alone with household cares, Nellie's day sped rapidly. At noontime the children were eagerly trying to tell her how money grows if you plant it, as their teacher had told them in illustrating the workings of the school savings bank about to be started in their school. "Jus' dig a hole an' plant it like potatoes, an' it grows other pennies," explained little Susan.

"Here, let me tell it," said eight year old Herbert. "It's this way, mamma: They're going to get savings banks in the school, an' everybody that wants to have his money kept an' be rich, can. Some good men and women, the teacher says, know how to do this, an' we're going to try it; she read all the directions about it. They plant the money in the bank, not in the dirt, 'cause it ain't flower seed, it's wealth seed; but it bears flowers of good habits, that's what she said."

"Then we'll buy lots of nice carpets, an' dresses for mamma, and I'll buy a cow, a mulley that won't hook," chimed in Susan. "We's goin' to have cards an' bank books like big men."

"An' the women's goin' to have money themselves, just as much as the men. I don't 'spect my wife ever to bother me for money," said Herbert, putting his chubby hands in his pockets and straightening up.

"No, nor I don't neither," said Susan. "It makes a man so cross to be bovered."

"Well," laughed the mother, "you are a rather funny mixed couple, but if there is any school or other reform to correct life's poverty and blunders your confusion of sex and dependence will matter little."

"Wonder if we got any pennies to take," said Herbert aside. The matter was further discussed in the evening, a few pennies that had been given by grandma, for candy, were found, and carefully counted. The next Monday noon the children came home with crisp new school savings banks cards in neat envelopes. The cards were displayed with great pleasure. One was for the deposits of Herbert Ray and the other for Susan Ray. On the inside was the date of each Monday in the school year, and opposite the present one was eight cents on Herbert's and six cents on Susan's account. This was the beginning of the children's instruction in practical thrift, the institution of the School Savings Bank in Meriin Public School.

A year later we call at the same cottage door. The morning light rests on happier faces. The husband and wife have, through their children, solved the enigma of worldly headway. The school savings banks was the key. The answer we see in four savings banks books to which Nellie turns with a satisfied air as Jonathan swings around the street corner without stopping at the saloon or lighting a cigar.

The children's economy and desire to present good showing of pennies saved on their school cards and bank books, their industry, self-denial and, more than all, the lessons of thrift they brought home as taught them in connection with the accumulation of pennies and good habits, had telling effect on both Mr. and Mrs. Ray.

Mrs. Ray, true to her tender motherhood, aided Herbert and Susan from the first in their plans to earn money. Herbert did little errands for a store-keeper, delivering packages at leisure hours. Susan seemed more at a loss "cause girls has harder work to make money," she explained. A kindly old botanist who lived a few doors away, interested in the children's plan, asked Susan to collect common specimens for her. Mrs. Ray going with the children to the fields and woods became much interested in the habits and growth of plants, while aiding Susan in

gathering ten cent bunches of different kinds.

But how, you wonder, did the two bank books in which the savings of the children were recorded, become four? Three months after the establishment of the savings banks system in the school, when Herbert had \$5.25 credited in his book and Susan \$4.10, they were trying to find out what interest they would have, and asked their father to count up the deposits on their cards to see if the books were right; he did so and said to them, "Let me see, you will soon have more money than I have."

"Where's your saving banks book, papa?" inquired Herbert.

"It takes all my money to keep you, I have none to put in books."

"We mus' be awful 'spensive. It makes me feel bad," said Susan, siding up to Herbert; "I don't like to be kept."

"Never mind, Susan," said her brother, with a manly air, "we's got to be kept when we's little, but we are not goin' to stay little."

"Mamma don't get any money for workin', an' she's big," said Susan disconsolately, "does you, mamma?"

"No, not much money, but I get pleasure and I like to see you thrifty and independent. If there had been school savings banks when I was little I might have been worth a thousand dollars by this time, you see."

"Susan, I think of something jolly but I'm afraid you will tell mamma before Christmas," said Herbert, clapping his hands.

This was what he thought, that he and Susan would give mamma one dollar each and get her to start a savings account. So they did, each withdrew a dollar from their school deposits. Herbert told his papa about it and asked him if he wouldn't "give mamma some money too, and 'pose something she could do, take in hair cuttin' or washin' to make money every week. She cuts my hair nice an' it wouldn't be any harder to cut for somebody that wasn't her own boy, an' he paid. Good many people's papas and mammas has money in bank and I don't like my mamma to be poor."

Mr. Ray thought of the children's talk, added ten dollars to the one from each of them, so Mrs. Ray's savings banks book had a good start for Christmas. Moreover, her husband concluded it would only be fair to give her each week the half of his wages which he calculated it required to keep the family in food, fuel and clothing.

This is why we find a happier, richer family. The money in Mrs. Ray's hands was wisely invested, the provision better and a weekly surplus placed to her savings bank account. Mr. Ray concluded quietly that one-half his earnings was too much to expend in personal indulgence which detracted from his best manhood, so he too, started a savings account and improved his habits.

Each member of the family has more for charity and more for happiness. Surely "a little child shall lead them."—Union Signal.

#### AFTER NINE YEARS.

The following incident is full of lessons for reformed men. It comes from a leader in Gospel temperance work:

A good-hearted man who was under the power of drink, reformed and remained steadfast for nine years, amassing fifty thousand dollars in money, becoming a director in an important temperance institution, and being instrumental in saving one hundred and sixty-three men who had fallen. At the end of the nine years he felt altogether safe, became proud of his success, did not like to have any one know he was a reformed man, and ceased to attend and work in the temperance meetings. A saloon keeper got hold of him, offered to wager ten dollars that this reformed man of nine years' standing could not walk around the block with a teaspoonful of whiskey in his mouth. In the weakness of his pride the poor fellow accepted the wager, swallowed the whiskey, his appetite was fiercely aroused, he began to drink, and six years after this diabolical temptation he died a drunkard. "Let him that thinketh he standeth take heed lest he fall," and let him remember that to work in Christ's name for others is the surest way of being saved himself.—Atlanta Advertiser.

#### HOW SHE EARNED HER CANDLE.

This is a very tender story concerning faithfulness in humble places which Jean Ingelow has related for us:

It was in one of the Orkney Islands, far beyond the north of Scotland. On the coast of this island there stood out a rock, called the Lonely Rock, very dangerous to navigators.

One night, long ago, there sat in a fisherman's hut ashore a young girl, toiling at her spinning wheel, looking out upon the dark and driving clouds, and listening anxiously to the wind and sea.

At last the morning came; and one boat that should have been riding on the waves, was missing. It was her father's boat; and half a mile from the cottage her father's body was found, washed upon the shore. He had been wrecked against this Lonely Rock.

That was more than fifty years ago. The girl watched her father's body, according to the custom of her people, till it was laid in the grave; then she lay down on her bed and slept. When night came she arose and set a candle in her casement as a beacon to the fishermen and a guide. All night long she sat by the candle, trimmed it when it flickered down, and spun.

So many hanks of yarn as she had spun before for her daily bread she spun still and one hank over for her nightly candle. And from that time to the time of the telling of this story (fifty years, through youth, maturity, into old age) she has turned night into day. And in the snowstorms of winter, in the serene calms of summer, through driving mists, deceptive moonlight, and solemn darkness, that northern harbor has never once been without the light of that small candle. However far the fisherman might be standing out to sea, he had only to bear down straight for that lighted window, and he was sure of safe entrance into the harbor. And so for all these fifty years that tiny light, flaming thus out of devotion and self-sacrifice, has helped and cheered and saved.

Surely this was finding chance for service in a humble place; surely this was lowliness glorified by faithfulness; surely the smile of the Lord Jesus must have followed along the beams of that poor candle, glimmering from that humble window, as they went wandering forth to bless and guide the fishermen tossing in their boats upon the sea.—Selected.

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