THE TIN SAVINGS BANK.

Charles Lynford was a skilful journeyman in one of our large iron works, in good work and earning good wages. At the age of twenty-seven he married be put on half time next week, and I Caroline Eustace, the daughter of a neighbor, who, although she had no long. You have no idea, Carrie, how money dowry, yet brought him many dull business of every kind has become personal qualifications, combined with and especially in our trade. ings of necessity. It was well, perhaps that Charles Lynford obtained a wife of this character, since he himself found penses one half?" asked Charles doubtit very difficult to save anything from fully. his weekly wages. Caroline soon be-

wages might become less. It was New Year's. After thought bring home to me frequently. These she had purchased of a peddler who I can do without. Then we can live came to the door a little tin safe such more plainly-have less meat and pasas children commonly use as the money try and more oatmeal, and I have no box. This was placed in front of the doubt it will, rightly conducted, be an mantle piece, where Charles would be improvement, as far as our health is sure to see it. On entering he called

'Hello, Carrie, what's that ?' yesterday,' said his wife.

for ?' he inquired. said his wife playfully. 'Have you a changed—' suppose my work should quarter of a dollar in your pocket?' wife took it from his hand and gently penses to nothing at all could you !" dropped it into the box through a slit in the top. Charles laughed.

Carrie? Has my little wife become a for discouragement. You have not 'No; only a little prudent. But, you?" seriously, Charles, that is what I want to do every week day morning.'

into this new fangled invention of for a few weeks. yours ?' 'Exactly.' 'Very well, that will be easy enough. A quarter of a dollar is no great sum.

But may I ask what you are going to do with this newly commenced hoard?"

Charles laughed heartily. And what will a quarter a day amount to?' he inquired. 'In a year it will amount,' ed his wife, seriously.

'Oh, never mind; spare me the calculation.

Charles, do vou ?'

'Yes, Charles, I am well aware that them. what you say is true,' said his wife, This ended the conversation at the worse.

was not one of those people who eager-Sometimes Charles had not a quarter in change, but he had half dollars; one of those he would too 'to his wife in the spring?'

The quarter and half dollars of the that it is possible for me to say 'I do.' that the tin box received. Charles had husband. versed in the science of household that.' management could have done. After 'Fortunately there is no necessity Carrie came to the conclusion that out | tin box.' deposit equal to that which she exacted claimed Charles in great surprise. from her husband. Of this, however. Yes, and some hundreds to spare, she thought it best at the present time | replied the delighted wife. not to inform Charles, enjoying in an- 'Impossible, Carrie!' ticipation the prospect of being able at

feeling any particular concern about ward off starvation for a time.'

it? he said laughingly. 'I take credit to myself for keeping on the right side of the line. But then I suppose you have saved up a good sum."

Indicate the first and nemerorary that it is a said to said on the said laughingly. 'I take the right side of the line. But then I suppose you have saved up a good sum." ' How much do you think ?' asked

his wife. 'Oh, perhaps one hundred dollars,'

His wife smiled, but did not volunteer to enlighten him as to the correct-base of his conjecture. So this conjecture So this co ness of his conjecture. So things went on until there came a panic in the iron

asked chec: fu'ly General Business. 'The matter is, Carrie, that we shall

have to economise greatly, 'he replied. 'Anything unfavorable at the works?' 'I should think there was. I shall

sible, God-fearing mother, in an econo- wife, quietly. 'I have read a little in mical house-hold, under the stern teach-

'I do think we shall be able to do came acquainted with her husband's so, 'said Caroline. 'Both of us are failing. She was uneasy on finding well supplied with clothing, and can do that they were living fully up to their without any more, I think for a year. income. She looked foward also to the That will cut off not a little expense. time when their family expenses would Then there are a great many knickgrow larger, and possibly her husband's nacks you are accustomed to buy-little things that you are so kind as to concerned.

'What a clever calculator you are, Carrie,' said Charles, feeling consider 'Only a little purchase that I made able easier in his mind. 'I really think that, after what you have said, it But what in the world is it meant won't be so hard to live on half our usual income for the present, at least Let me explain it to you, Charles,' But'-and his countenance again entirely fail, I imagine that, clever as Charles held out a quarter. His you are, you couldn't reduce our ex-

'Well, that certainly surpasses my powers, Charlie, 'said Carrie, smiling; 'So you are taking to hoarding, but ever in that case there is no ground forgotten our tin savings bank, have 'Well, now, I didn't think of that

do every week day morning.' said her husband. 'I suppose that you would keep the wolf from the door IRON, OAKUM, His wife smiled. ' And in those few weeks, ' after a

pause, she added smilingly, 'business might revive. 'To be sure, ' said Charles. us hope that it will be all right, I'll try SLED SHOE STEEL, 'Lay it by for a rainy day,' replied to 'trust and not be afraid, 'and thank God more and more for my clever and thoughtful wife. '

The apprehension to which Charles Lynford had given expression proved to be only to well founded. In less than a month from the day on which the above conversation took place the large iron works were closed, and "But you don't object to my plan,
Charles, do you?"

"Not in the least. I have no doubt tis very prudent and commendable; was without work or wages. Although tis very prudent and commendable; was a fearful blow when it came. it is very prudent and commendable; yet it was a fearful blow when it came, but you know, Caroline, I never was and he returned home in deep sorrow. gifted with much foresight and pru- He briefly explained to his wife the terrible calamity which had come upon

> 'Well, keep a good heart!" said his wife, cheerily. 'Matters might be

The next day was New Year's Car-The plan inaugurated by the young rie was up bright and early. The wife was steadily carried out. Caroline house was made neat and trim, and when Charles was ready an inviting breakfast awaited him.

of it. No; she was thoroughly satisfied 'Isn't this a little extravagant, Carrie?' of the wisdom of her purpose, and re- he asked in a semewhat despondent solved come what would, to carry it tone. 'I am out of work, and the through. Every morning she obtained worst of it is,' he added, 'there is no from her husband a quarter which was hope of better times until spring. How

of those he would tose to his wife in- Oh, yes; our bosses said that they stead. And she would assure him, had every hope that a change for the laughingly, that this would answer her better in our trade would take place in purpose equally as well. More than the spring; but then there are four or once Charles would banter his wife on live months between now and then. I the subject of her tin savings bank, don't know how we are going to live A QUANTITY of CEDAR and PINE Shingle but this she always bore with significant during the long winter months.' 'I do, Charles. Let us thank God

husband were not the only accessions 'You!' exclaimed her astonished early arranged to make an ample allow- Yes, I do, Charles. We can live on

ance for dress, but like a wise better two thousand dollars for five months? half of a workingman, she made her 'Of course we can; but where is that own dresses and thus provided herself large sum to come from? I don't want with a decent wardrobe at a much less to run in debt and if I did, I shouldn't cost than some women not so well know where to borrow such a sum as

considerable thought and calculation for that. You seem to forget our little of her Mowance for dress and house- 'But is it possible the contents can hold expenses she could make a daily amount to two thousand dollars?' ex-

' Wait a minute, and I' will prove it.' some future time to surprise him with Caroline withdrew with a light step W. H. Olive, Agent the unexpected amount of her savings. for a few moments and then reappeared At the close of every month Caroline with her savings bank book. She opened her tin box and carefully trans- opened it and pointed to the sum of terred the contents to a savings bank of over twenty-five hundred dollars standhigher pretensions and where interest ing to her credit. 'Are you quite sure, Carrie, that vo

Of his wife's mode of mana ement of haven't had a legacy left ?' demanded the money the husband remained in Charles, in amazement. 'Surely a complete ignorance, nor did he express quarter a day has never produced this.' my desire to know where it went to. 'No, but half a dollar a day has, He was an easy, careless fellow, spend- with a little extra deposit now and ing as he went, enjoying the present, then. I think that we shall, if God be and, like too many men, alas! not pleased to spare our lives, be able t

the future. At the end of eight years, during which Charles Lynford had been favored with constant work and uninterrupted health, his account books

'All this I owe to your produce, my dear Carrie,' said Charles, gratefully.
'How can I repay you?'
Charles Lynford remained out of emcontrol books showed that his expenses had not exceeded his income, for he saw there were a few dollars on the cred t side.

'That's running pretty close, isn't find was still left and henceforth

Charles Dynord remained out of templated to the spring, but then, as anticipated, trade revived, and he was again in receipt of his old wages.

More than three quarters of Carrie's fund was still left and henceforth

Shaves and Hair Cuts

Loss and Gain.

"I was taken sick a year ago With bilious fever,"

Could not move! I shrunk! on until there came a panic in the iron trade—a panic so severe that tens of thousands of working men and their families were affected by it; and among them were Charles Lynford and his wife.

One evening Charles came home looking very sad—a rare thing for him.
Caroline, whe had watched the signs of the times, was not unprepared for husband's sad look. She had expected that the trade of the great iron works would be affected.

'What is the matter, Charles?' she

I shrunk!
From 228 lbs. to 120! I have been doctoring for my liver, but it did me no good. I did not expect to live more than three months. I began to use Hop Bitters. Directly my appetite returned, my pains left me, my entire system seemed renewed as if by magic, and after using several bottles I am not only as sound as a sover eigh but weigh more than I did before. To Hop Bitters I own Get Sick.—Expose yourself day and night; eat too much without exercise; work too hard without rest; doctoral the time; take all the vile nostrums advertised, and then you will want to know how to get well, which is answered in three words—Take Hop Bitters! From 228 lbs. to 120! I have been doc- Men's, Youths' & Child-

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habits of thrift, learned under a sen- 'I think I have, Charles,' said his 100 bbls No. 1 Caraquet Herrings. 50 half do do

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ter, but will not weary you.

Jean very respectfully yours,
OSCAR F. HUTCH.
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