

Family Finances.

Underlying the family life, in a sense the plain, bare soil from which spring its flowers and fruits, is the family finance, says an exchange. Though so fundamental, it is a matter that is surprisingly often neglected. In the poverty stricken old world a calculating economy is felt to be vital to existence. But in our rich young land are homes of both high and low degree whose one financial principle is practically, "Spend as you make," a principle which has an alarming propensity to stretch out into "Spend before you make, in anticipation of your making." And so another cause of fret and strain and break down is added to our American living.

The pity of it! It is so easy, let one but think so, to plan intelligently for the home of our love. It is so delightful to unite systematically, now in a wise outlay, now in a glorious extravagance, now in sturdy self-denial. The delight of it gilds poverty and adds a new luster even to wealth.

Systematically, we say. And certainly, if system is ever needed in our workaday world, it is when the heads of the family meet in council upon a peak of time to consider the family finances.

In the ideal system our first care is the settling of the scale of expenditure. Too often this is set lightly, after the scale of our childhood's home, or that of our social circle, or of our next door neighbor; or it is even set unwittingly, by an accident, a friend's gift, or an unwary purchase of our own. We now set it deliberately, recognizing it as the vital point of our system. We set it solemnly, realizing that, sooner or later, everything is cost in heart and brain and soul as well as in current coin. We have no vulgar shame of simplicity. Unhappily we know that were "plain living and high thinking" to rule more widely among our republican homes, there would be many a winged spirit set free for lofty flight that shall now be cribbed, cabined and confined for baser uses through all its mortal life.

Next we make a schedule of the family needs. It is to be a complete one, with the completeness of well rounded living. And our items shall be charmingly promiscuous—fuel, schooling, furniture, books, benevolences, millinery, music and so on. We linger over this part of our work, determined to prevent the crowding out of any of those more subtle wants which are apt to be disregarded in our busy days and careless moods, haunted by some old, old words, "Is not the life more than meat and the body than raiment?"

And now, with our scale of expenditure set and our budget of needs completed, we are ready for the great work of family statecraft—the just apportionment of our resources among our need items. One practical suggestion ere we begin it. Over and above our apportionments let us be careful to "leave a margin" as were ever the unfortunate young financiers in "great expectations." Only our margin must be a real one, kept for unexpected emergencies. "It is the unexpected which counts."

When we have stood aside to watch the drama of life we have seen strange sights—parents starving the minds of children in order to pamper their bodies, women devoting wealth to the one coarse purpose of display, men hardening themselves against the suffering and sorrow of their fellows into brutal callousness, to go their own ways undisturbed. And now as we ourselves are called upon to judge of the varied values of life needs, how shall we be just? How shall we keep our domineering wants from playing the part of the lean kine of King Pharaoh's dream? Oh, for a scale in our weighing that shall weigh for us the inappreciable things.

Abusing the Missionaries.

Notwithstanding the presumption of the Governor of Manila, the capital of the Philippine islands, that if any disturbance had been taking place in the neighboring islands he would have been informed of it, it can no longer be doubted that the Spaniards have been conducting themselves in a high-handed manner towards the American Missionaries stationed on the Caroline Islands. Letters received from several of the missionaries give accounts of the shelling of the mission and of other circumstances by which the station was entirely broken up, and of other restrictions which have practically brought about a suspension of all missionary operations. A despatch from Boston to the New York Tribune states that in view of the information received the American Commissioners for Foreign Missions have laid the matter before Secretary Blaine, who, supplied with copies of the letters relating to the general wreck of the mission property, has brought the matter before the attention of the Spanish Government and given notice that reparation would be asked for the destruction of the property and for the interruption of the work of the missionaries. There can be no doubt that the case is one of gross violation of the terms of the treaty made three years ago, by which in lieu of the United States agreeing to recognize the sovereignty of Spain in the Caroline islands the Spanish Government guaranteed to protect the American Missionaries and to allow them to continue their religious work uninterrupted and unhindered. For over forty years American Missionaries have been laboring on these islands, during which time they have acquired important property rights as well as developed a strong religious cause. To deprive them of the fruits of their toil without good reasons would be an injustice which it is not likely the United States will tamely allow.

A Turkish Diogenes.

There is reason to believe, writes, Dr. Buckley in the "Christian Advocate," that except in the supernatural elements, the story of "Arabian Nights' Entertainment" has been paralleled over and over again in the history of Constantinople. One of the Sultans not so very long ago was in the habit of going about like the famous Caliph Haroun-al-Raschid in disguise. On one occasion, passing a place where a man excavating a cesspool, he heard him say to himself in a loud voice: "Persevere, my soul, or I will plunge thee into deeper filth than this."

A few hours afterwards an officer approached the unfortunate man and said to him "Come with me." Horror took possession of the laborer, who, when found by the officer, was dressed like a gentleman, and was taking his ease in a cafe. He tried to ascertain from the person who had him in charge why he was wanted; for some went into the secret place under the control of the Government and never came out; but no satisfactory answer could be given. After being detained for a long time in fearful suspense, he was at last brought into the presence of a very high official, and detained there. Finally, he was taken into the very presence of the Sultan. The Sultan was astonished to see the man, who had been covered with filth a short time before, so well dressed and intelligent in appearance. He said to him: "Are you the man whom I saw at work in a cesspool?"

"I am."

"How is it that I find you dressed in this way?"

"I am well paid for my work, which is very filthy and disagreeable; and afterward I cleanse myself and take mine ease."

"But what did you mean when you said: 'Persevere, my soul, or I will plunge thee into deeper filth than this?'"

The man trembled, knowing that at a word his head might be smitten from his shoulders. Speak! said the Sultan. He answered that a man often says in anger what his heart will not acknowledge.

"But what dost thou mean?"

He hesitated, and the Sultan reiterated his command: "What dost thou mean? What deeper filth is there than that in which thou dost work?"

He still hesitated. The Sultan assured him that no harm should come to him, and the man then replied:

"My work was disagreeable, and I was almost tempted to leave it when I thought, 'I am still free, I am obliged to flatter no one; if I give up this work I may be compelled to take service under the Government, to live by flattery and falsehood,' and so I said to my soul: 'Persevere, or I will plunge thee into deeper filth than this.'"

The Sultan, according to the story, was so pleased with this answer that he gave him a handsome present and allowed him to go away unmolested.

The Cananian Psalm of Life.

Get a wiggle on, my lad;
Don't walk at a funeral pace;
Don't stand lazy, moping sad;
Don't sit with that drowsy face.
Hustle around, and do your share,
In the town, or in the bush.
Rattle here, and hustle there;
Hustle, rattle, bustle, push.
Push out; don't stand idly by;
Elbow forward, push and squeeze;
You will get there if you try;
Swing your shoulders, brace your knees.
Don't live in a little den;
Don't go half-starved, hungry, cold;
Pigs were made for such a pen;
Wiggle, work, and hustle bold,
Don't jump if your shadow moves;
If the world won't go with you,
Let it slip in its old grooves;
Strike out bold; try something new.
Get a wiggle on, my lad;
Get a bustle in your talk;
Get a rustle on; get mad;
Get a hustle in your walk.

"How is it that you call the Hubers 'cousins?' Are you related?" "Only in a way. Their favorite pug and ours are full brothers."

1891

THE LADIES' JOURNAL

BIBLE COMPETITION!

NO. 27.

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In the next issue of THE LADIES' JOURNAL the editor of that popular monthly will announce a new competition. The questions will be as follows:—Where in the Bible are the following words first found: 1. MONEY. 2. COAL. 3. WOOD.

The fact that this is the twenty-seventh competition speaks well for their popularity. We can recommend the LADIES' JOURNAL and these prizes to our readers. They will find them all that is represented.

The list of rewards enumerated below is as large and attractive as in any of the former competitions, which have given so much satisfaction during the past nine years. To the sender of the first correct answer received at office of the LADIES' JOURNAL, will be given number one of these rewards, the SADDLE HORSE. The sender of the second correct answer number two, one of the Gold Watches, and so on till all these first rewards are given away.

THE FIRST REWARDS.

- First one Lady's Saddle Horse, nearly thoroughbred, well broken, sound, kind, good jumper, will follow a lady like a lap-dog; but a good traveller, not afraid of anything. Valued at \$250
- Next Five, Each a Lady's Fine Gold-filled Hunting Case Watch. Value \$50 each. \$250
- Next Six, Each a Fine Black Cashmere Dress Length. Value \$16. \$96
- Next Fifteen, Each a Set of Dinner Knives, one doz—in a neat case. Value \$10. \$150
- Next Twenty-one, Each a Lady's Fine Silver Watch, Excellent movement. Value \$15 each. \$315
- Next Fifteen, Each an Elegant Break-fast Crock, extra quadruple plate, hand-painted bottles, very neat. \$4. \$60
- Next Four, Each a Fine China Dinner Service, (100 pieces,) an extra choice design. \$35. \$140
- Next Six, Each a Extra Quadruple Plate Silver Tea Service (4 pieces,) satin finish, a beautiful set. \$40. \$240
- Next Five, Each a Gentleman's Hunting Case Gold Filled Watch, extra heavy cases, beautifully engraved, non-magnetic, Waltham Movement, full jewelled, pinion set, stem winder. \$50. \$250
- Next Five, Each a Fine Black Corded, Silk Dress length. \$25. \$125
- Next Fifteen, Each a Fine Quadruple Plate Tea Spoons, extra quality \$5. \$75
- Next Ten, Each a Beautifully Bound Family Bible, with concordance, maps, engravings, dictionary and magnificently illustrated \$15. \$150
- To the sender of the middle correct answer of the whole competition from first to last will be given number one of these middle rewards. Next number two, and so on.

THE MIDDLE REWARDS.

- First one an Elegant, Upright, Rosewood Piano. \$500
- Next One Drawing Room Suite Upholstered in Raw silk beautifully finished in every particular. \$100
- Next one Lady's Bicycle, latest improved Machine. \$130
- Next Five, Each One Lady's Fine Gold Filled Watch Hunting Case, beautifully engraved good movement, full jewelled at \$50. \$250
- Next Ten, Each a Lady's Companion, beautifully lined in plush containing Revolved Glass, Fine Hair Brush, Comb, etc. \$3. \$30
- Next Five, Each a Fine China Tea Service, Extra Choice design, Especially Imported, \$10. \$50

- Next fifteen, Each a Fine Pair of Razor Steel Scissors. Value \$2. \$30
- Next Five, Each a Handomely Bound in Morocco Cover, Family Bible, Beautifully illustrated, containing the Revised Edition, Commentary Dictionary, etc., etc., \$15. \$75
- Next Ten, Each a Lady's or Gentleman's Coin Silver Watch, with good movement—a correct time-piece, \$15 \$150
- Next Five, Each a beautifully chased full Quadruple Plate, Satin Finish, Waltham or Silvers, \$10. \$50
- Next Twenty-four, each a very fine solid nickel straight line lever Geneva Watch. This watch is well constructed and an extra time-piece, and no way to be compared with cheap nickel watches, \$6. \$144
- Next Three, Each a well finished Family Sewing Machine, \$70. \$210

To the sender of the last correct answer of the whole competition, postmarked where mailed, not later than 25th March, 1891, will be given number one of these rewards. To the one preceding the last, number two, and so on, counting backwards till all these rewards are given. So even the residents of the most distant places have as good an opportunity as those living in Toronto.

THE CONSOLATION REWARDS.

- First Five each a fine Black Corded Silk Dress length, \$25. \$125
- Next six, each a handsome hand-painted brass finish, Drawing Room Lamp. \$36
- Next Fifteen, each one dozen full Quadruple Plate Tea Spoons, \$5. \$75
- Next Ten, each a beautifully bound Family Bible, with concordance, maps, engravings, dictionary, and magnificently illustrated, \$15. \$150
- Next Six, each a full quadruple plate Berry Dish, with beautifully colored and white glass bowl, a very showy, choice article, \$15. \$90
- Next six, each a Gentleman's Filled Gold Open Face Watch, Waltham movement, exact time-piece, \$50. \$300
- Next six, each a Lady's Gold Hunting Case Swiss Watch, a reliable timer, \$40. \$240
- Next fifty, each a Lady's Fine Solid Silver Thumb Ring, \$15. \$75
- Next six, each a Fine Quadruple Silver Plated combined Sugar Bowl and Spoon Holder, with one dozen extra value Tea Spoons, \$12. \$72

All persons competing must send with their answers, one dollar, for which THE LADIES' JOURNAL will be mailed to any address for one year. THE JOURNAL has been enlarged to 28 pages and a handsome cover added, making it one of the most attractive publications on the continent for the money. There is something in each issue to interest every lady, young or old, and you will find, even if you do not get any of the above prizes, that you have received your dollar's worth in THE JOURNAL.

The names and full addresses of the winners of the first, middle and consolation rewards will be published in THE JOURNAL immediately at the close of the competition. The editor has in his possession thousands of highly complimentary letters of the winners of prizes in previous competitions. Doctors, lawyers, merchants, clergymen, members of parliament, publishers, printers, railway men, in fact nearly every trade and profession is represented in our list of winners. Address, Editor LADIES' JOURNAL, Toronto, Canada.

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Please inform your readers that I have a positive remedy for the above named disease. By its timely use thousands of hopeless cases have been permanently cured. I shall be glad to send two bottles of my remedy FREE to any of your readers who have consumption if they will send me their Express and Post Office Address. Respectfully, T. A. SLOCUM, M.C., 186 West Adelaide St., TORONTO, ONTARIO.

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