the happiest girl in town to-night, if you do think my hat is shabby."

Only a few doors between, and yet how differently two girls looked at the conditions of their lives.—Christian Work.

MUTUAL IMPROVEMENT SOCIETY.

(Continued from Page 2 of Cover.)

latest newspapers read; through, and sometimes I get my mouth-organ and practise awhile, and if I have any writing to do I take advantage of this chance, or fill in the time reading a good book. I generally have plenty of things plauned to do in case of a stormy day. The trouble is these " snaps " do not come often enough.

....

THE WISDOM OF SAVING MONEY WHILE YOUNG.

LEVI BONE "& Co."

Oh, yes, 'tis very nice to see the World's Fair at Chicago ; also Niagara Falls, Toronto Exhibition, a trip over to the Old Country, and any special place or thing. But it all takes money, and also while we are on our excursions there is very rarely any being earned, and then when a fellow has spent one hundred or a hundred and fifty dollars, and only seen things for it, and then suddenly realizes that he must take a stride, and desires to purchase something for to help him stride with or behind. and finds that his funds are short, he wishes he had learnt the wisdom of saving money while young. Then, again, if we do not wish to speculate ; if a fellow has say three or four hundred dollars, so that he can get it at any time, see how handy it is. Also I think that Barnardo boys should take more interest in Barnardo Home work. Two young men may meet, and because one has been out a little longer than the other, he thinks himself superior. Well, I think that this should not be, even as Barnardo boys we should be all as one, for ours is all one cause, and to help Dr. Barnardo and Mr. Owen, and all connected with the Home, I think should be our aim and object. Hoping to hear from a great many of our boys through UPS AND DOWNS in the coming issues,

We are yours.

LEVI BONE, LOUIE V. SMITH, JOHN HEARD, FRED. PARKER and FRED. DEACON.

> *** THE SEA.

CHARLES WM. HARRIS. Age 24. Party, April '86.

ALAMEDA, ASSA., Feb. 6th, 1897.

Future generations may sing the praises of steamships and iron-clads, but as long as history is read the wooden walls of England will be the theme of history's most exciting and most interesting pages. A man-of-war, or line of battleships, in full sail, is one of the most beautiful sights of all the works of man. A first-rate man-of-war has three decks, or storeys, which extend the whole length of the vessel. Hence it is called a threedecker. But it has six decks or storeys, three of which do not extend from one end of the ship to the other. It is about two hundred feet long, about sixty feet wide, and the height of the mainmast is about two hundred feet. It is calculated that as much wood is used in the building of a man-of-war as would suffice for the woodwork of about seven hundred small houses. Two thousand oak trees, each one about a hundred years old, are required for each ship, and the cost of the ship and its fittings is about $f_{100,000}$! To fully man such a ship about one thousand persons are needed, so that a firstrate ship of the line is in reality a floating town.

THE WISDOM OF SAVING MONEY WHILE YOUNG.

HARRY BOBBINS. Age 14. Party, July '94.

It is a wise plan to begin to save money when young. To begin to save, we must be careful what we spend. It is not hard to spend money, but it is hard to earn it." Hard-earned money is not spent so free as money which is left to a man by some relative. The more a man spends the more he has to work for, and he ought to think twice before he spends it. "Take care of the

pennies and the pounds will take care of themselves," is a motto which we ought to bear in mind. The pennies amount to shillings and the shillings amount to pounds.

There was a tramp came here, not very long ago, and wanted to stay all night. It was just dark, and we did not like to turn him out, but we had company, anyway we let him stay and gave him some food. One man who was here said : " That is what happens to a person if he don't look after his money when he is young."

It is a terrible misfortune to be without money when old. If a man gets disabled he has something by him to help him through. If he has some money by him when he is young, it could be in a bank gaining interest all the time.

There are men who accumulate money for no purpose whatever. They hoard it up, and spend as least they can, and live as low as if they have got no money, and then die leaving their money behind, doing no good to any person; nor having done any good to themselves, they die without a will, then they get the name of having been a miser, and all curious kinds of stories are told about him.

THE WISDOM OF SAVING MONEY WHILE YOUNG.

ELIZA WILLIAMS. Age 20. Party, '89.

The girl who is earning her money by working says, with a sigh, she buys a hat which is too extravagant or a box of sweets which she doesn't need. Well, I work hard enough for this money. I may spend it as I please, say a good many girls, who are earning their money; that sounds reasonable, but she ought to spend it in a right way. She ought to think of the days when possible sickness will come; then does she want to feel sure that she hasn't a dollar in the world, and that she is being taken care of by people on whom she has no claim? Or there will come a day when everybody else is going for an outing-will she have to decline because she hasn't saved any money? I know she has earned it; I know the fine hat or fine gown may be very tempting ; but the mere fact that she has given strength and her nervous force to get this money should make her cautious in taking care of it. Shall I be mean? asked a sensitive girl. No, my dear; but I tell you it is just as well to remember the old proverb about being just before you are generous. There is one generosity : treating all the girls you know to icecream and having to catch cold because you haven't a thick flannel petticoat on, the reason being that you have no money to buy one. The girl who is talked of as generous with money is, 1 am sorry to say, too often very foolish with it; she is ready when she has it to lend it to whoever asks her to whatever is going on ; and when it is gone she either suffers from its loss in mortification and tears or else she becomes a borrower ; and the wise girl who saved her money when young will enjoy spending it when she gets old. I think because she saved it herself the wise girl is the one who tempers generosity with sense.

TOPICS.

[This time we will leave the For selection of a topic to the individual April taste of each contributor.]

NOTE.-Essays on Topics for April must be posted not later than March 20th.

The following instructions must be adhered to :---

Write on one side of the paper only.

Do not add anything except your name and address to the paper on which the essay is written. If you wish to write a letter or make any remarks do so on separate paper.

When no letter accompanies an essay, the manuscript will be carried through the mail at a rate of one cent for four ounces, provided the package is not sealed. The envelope should be endorsed "MS. only," and addressed Editor UPS AND DOWNS, 214 Farley Avenue, Toronto.

Do not send two months' papers together.

A paper or essay must not contain more than 500 words. It need not necessarily reach this limit, but it must not exceed it.

We shall be glad to supply copies of the undermentioned standard works of poetry and prose to any of our boys or girls at the rate of six volumes for 25 cents, this being the cost of the "Penny Volumes," after paying carriage across the ocean, customs duty, and postage from Toronto. Remittances may be made in stamps. Letters should be addressed Editor UPS AND DOWNS, 214 Farley avenus, Toronto.

PENNY POETS.

Macaulay's " Lays of Ancient Rome." Macaulays Lays of Ancient Los Scott's "Marmion." Burns' Poems (selections). Longfellow's "Evangeline," etc. Milton's "Paradise Lost," Part I. " ** ** Part II. Scott's " Lady of the Lake "

Shakespeare's "Julius Cæsar." Pope's "Essay on Man." Tom Hood's Poems, Grave and Gay. Coleridge's "Ancient Mariner," etc. Some Ingoldsby Legends. Scott's "Lay of the Last Minstrel." Poems of Wordsworth, Part I.

" Cowper.

- " Dryden.
- ..
- Wordsworth, Part II. ..
- Mrs. Hemans and Eliza Cook. **
- Gray and Goldsmith. .. Longfellow, Part II.

PENNY POPULAR WORKS OF FICTION.

- "She," by Rider Haggard.
- " Little Em'ly" (from David Copperfield, by Chas. Dickens). "Ben Hur," by Gen. Lew Wallace.
- " It is Never Too Late To Mend," by Chas. Reade.
- " Mary Burton," by Mrs. Gaskell.
- "The Last Days of Pompeii," by Bulwer Lytton.

- Lytton. " Jean Eyre," by Charlotte Bronte. " Hypatia," by Charles Kingsley. " Charles O'Malley," by Charles Lever. " Ivanhoe," by Sir Walter Scott. " Little Women," by Louisa M. Alcott. " Helen's Babies."

- "Aldersyde," by Annie S. Swan.
- Lord Macaulay's History of England, from earliest times to 1660.

BOYS FOR FARM HELP.

The managers of Dr. Barnardo's Homes invite applications from farmers throughout the country for the boys whom they are sending out periodically from the English homes. The young immigrants vary in age from ten to six-teen. They have all passed through a period of practical training, and have been carefully selected from amongst the 4,500 now under Dr. Barnardo's care in the English institutions. Of the 6,000 who have been placed out in the Dominion up to the present time less than one per cent. have been convicted of any species of crime. All communications should be addressed

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