

# NEWEST STYLES

## in Baby Carriages

Mothers who are looking for something novel, uncommon and out-of-the-ordinary in Baby Carriages will be delighted with our spring stock of Baby Cabs, Carriages and Collapsible Go Carts. They possess so many new and important features that it is impossible to describe them within a limited space, but inspection will prove that they are charming and an expert attendant will demonstrate all their new points.

We expect to do the Baby Carriage business of the city this season with this splendid stock.



CASH OR CREDIT.



# S. A. LUKE

Housefurnisher

'The Metropolitan'

SOLE AGENT FOR WHITE SEWING MACHINE

59-61 RIDEAU STREET

Here the auditor is in a maze. Debits and credits are hard to be distinguished from each other. What one regards as an asset, a new sphere of work for instance, another regards as a liability. Then there are "concealed assets," too, which the owner grudgingly admits as if he were in a bankrupt's court. In fact I cannot audit your books, — can you adjust the balance yourself? Has any of us the honesty and courage to review the last year's personal transactions, debiting ourselves with the opportunities that have come to us, and crediting ourselves with the use we have made of them? Let us keep the account within limits, dealing with our life between nine and five. Of course this is impossible in practice, for no one can incorporate himself into John Doe, Limited, for office purposes and keep that enterprise distinct from his other concerns. We can invest our money with restrictions as to our liability, but we cannot so invest our time. Still we will look at our of-

fice life as if it had no connections with the life outside, and see if we can balance last year's business.

John Doe must credit Opportunity with eight hours a day, including lunch time, for every working day of the year. This steady stream of golden minutes has been emptying itself into his exchequer. Let John Doe now give account of them. The account must be read in John Doe's character. Is he wiser, does he know more about his work? If he does, there is one entry for the other side of the page. Is he more contented than last year with his lot, not indifferent about it, but finding more zest in the task of the day? If so, there is another credit item. Then, if he shows less jealousy of those who have been advanced, more consideration of those who are lower in the wage scale than he is, these items must be entered in his favour; because it may be laid down as a safe rule that a man who uses his time to good advantage is the man who will leave little scope for envy and its