

PRACTICAL PAPERS.

LEARNING TO SAVE.

The first thing to be learned by a boy or young man, or any one else having the least ambition to become a useful member of society, is the habit of saving. No matter if a boy or girl has wealthy parents, each should learn to save, if for no other reason than that riches are well known "to take to themselves wings and fly away." Few are so well-to-do as to be secure against poverty and want. In this country it is notoriously true that the children of the wealthy classes are often miserably poor; while the men of large means among us, as a rule, commenced life without other advantages than habits of industry coupled with the disposition to save.

It is especially important that the children of people in moderate circumstances and of the poor should learn to take care of the money they get. A boy who is earning fifty cents, seventy-five cents, or a dollar a day, should manage to save a portion of it, if possible. If he can lay by only twenty-five cents a week, let him save that. It doesn't amount to much, it is true; it is only thirteen dollars a year, but it is worth saving; it is better than wasted; better saved than fooled away for tobacco or beer, or any other worthless or useless article or object. But the best thing about it is, that the boy who saves thirteen dollars a year on a very meagre salary acquires a habit of taking care of his money which will be of the utmost value to him.

The reason why working men as a class do not get ahead faster—are not more independent—is that they have never learned to save their earnings. It does not matter a great deal whether a man receives a salary of a dollar a day or five dollars, if he gets rid of it all during the week, so that there is nothing left on Saturday night; he will not get rich very rapidly. He will never have much ahead. But the individual who receives one dollar per day and is able to save twenty cents, or the one getting five dollars who is careful to lay up a dollar, is laying up something for a rainy day.

Young people who expect to labor with their hands for what they may have of this world's goods, who have no ambition or wish to become professional men, office-holders or speculators, should by all means acquire habits of economy and learn to save. So surely as they do this, so surely will they accumulate, so surely will they be in a situation to ask no special favors. Every man wants to learn to look out for himself and to rely upon himself. Every man needs to feel that he is the peer of every other, and he cannot do it if he is penniless. Money is power, and those who have it exert a wider influence than the destitute. They are more independent. Hence it should be the ambition of every young man to acquire, and to do this he must learn to save. This is the first lesson to be learned, and the youth who cannot master it will never have anything. He will be a menial, a dependent.

A CURE FOR DESPONDENCY.

Let me tell you how one weary heart has found it. In ministering tenderly, lovingly, and cheerily to others, a woman who has had a great deal of sorrow to bear, has found sunshine for herself, and learned to carry it to her friends. When, a year or two ago, she found herself in danger of growing morbid, moody, and disconsolate, she resolutely said, "This will not do. If God takes from me the work to which I had set my hand, it is because he means to give me some other, and I will look about, and find out what it is."

She lived in a beautiful house, surrounded by pleasant grounds, and facing a charming street. Could there be among her neighbors any who needed help or comfort? She had never taken much interest in the neighbors, for her life had been full of its own solicitudes and hopes. But it is singular how much one finds out in any given direction, once attention is turned that way. Just around the corner, in a bit of a cottage, standing well back among trees, there was a little pale-faced boy, who sat all day at a window, apparently with nothing to do except look out. It was not long before the lady ascertained that his mother was a widow, a member too of her own church, and the child a cripple. Henceforth, quite often the low phaeton, drawn by the coal black horse which had won the lad's admiration as the pretty lady drove by, stopped at the gate, and he was taken out

for an hour of elysium. What bliss to the shut-up child to taste the freedom of the winds, to be borne past babbling brooks, and through smiling valleys, and over the wide busy highroad! And what answering joy in the self-forgetful heart, which was dispensing this brightness!

A little farther on, the doctor's gig was often seen to tarry. It was easy to intercept the doctor, an old friend, and learn that his patient was suffering from an incurable disease, and that nobody in the bustling household of which she was a member had time to minister to her as her troubled mind, more than her aching body, needed. In a way which seemed accidental, but which was managed with the delicacy of unerring tact, acquaintance was made here, and frequently beautiful baskets of flowers, or fruit, or clusters of lilies and spears of gladiolus, found their way into the sick room. Books, too, were taken there, and a sweet voice read from their pages words of cheer and comfort. The way to the vale of the shadow was very softly strewn by the tenderness of a gentle and loving woman.

In the meantime, what with living persistently out of herself, and for others, what with being much in an atmosphere of communion with God, and with learning to take the promises as meant for every day's need, with child-like appropriation, the despondent spirit was exercised, eyes beamed, the step gathered lightness, the brow became smooth, and new beauty appeared in the countenance. So many loved the woman who was living in this Christ-like way that she felt as though she were moving, ensphered in affectionate regard, to the land where all is fair and bright.

Do not some of us need to take a lesson from this for our own seasons of heart-ache and depression?—*Margaret E. Sangster, in Christian Weekly.*

PLANTING TREES IN AUTUMN.

Spring is the time when planting seems most natural, and it is therefore the time when this work is mostly done. Yet most farmers are less hurried in the fall, and can do the work better and at less cost. If well done, as good results, or rather better, can be had from fall planting. The time should be early enough to have the roots firmly fixed in the soil before winter sets in. Do not water the roots. You do not wish to start the trees into growth. Have the dry soil made as fine as possible, and closely packed between and around the roots, and the soil will have all the moisture it needs. Then, pile up the earth in a little mound around the trees, and they are ready for winter. What remains of this mound should be hoed down in the spring. Every leaf must be picked off, and by doing this, it is safe to plant by the first of October, or even earlier, if desired. The chief cause of failure in fall planting is from having the work poorly done, and leaving the trees in a hollow for water to settle around the roots all winter. This is hard usage, even for trees firmly established. While the tree is not growing, its roots are dormant. Any excess of wet tends to rot them, and with newly transplanted trees there is not vigor and vitality enough to resist this tendency. Hence, if the land you intend to plant on is cold and wet, it is advisable to defer planting till spring, so as to give the trees a chance to grow at least one season, before standing with wet feet during the six months when they have least vitality to resist disease. The better way, however, on such land is to defer planting until the soil is thoroughly underdrained. In other words, where land is too wet for fall planting, it is unfit for planting and growing trees on. With fall planting on such land, the trees die the first winter. If planted in spring, they delude their owner with one season's growth, only to disappoint him more grievously by dying or becoming so stunted and puny, as to be worth less than nothing.—*W. J. F., Monroe Co., N. Y., in Country Gentleman.*

COMPENSATIONS TO NERVOUS PEOPLE.

Among these compensations, this, perhaps, is worthy of first mention—that this very fineness of temperament, which is the source of nervousness, is also the source of exquisite pleasure. Highly sensitive natures respond to good as well as evil factors in their environment, salutary as well as pernicious stimuli are ever operating upon them, and their capacity for receiving, for retaining, and multiplying the pleasures derived from external stimuli is proportionally greater than that of cold and stolid natures;

their delicately-strung nerves make music to the slightest breeze; art, literature, travel, social life, and solitude, pour out on them their choicest treasures; they live not one life but many lives, and all joy is for them multiplied manifold. To such temperaments the bare consciousness of living, when life is not attended by excessive exhaustion or by pain, or when one's capacity for mental or muscular toil is not too closely tethered, is oftentimes a supreme felicity. The true psychology of physical happiness is gratification of faculties, and when the nervous are able to indulge even moderately and with studied caution and watchful anxiety their controlling desires of the nobler order, they may experience an exquisiteness of enjoyment that serves, in a measure, to reward them for their frequent distresses. In the human system, as in all nature, everything is in motion, and all motion is rhythmical, and movement in any one direction is the more forcible and spontaneous when it follows movement in another direction; the motions that constitute what we call health are most delicious and satisfying when following quickly after debility or pain. Perfect health of itself is not a condition of positive happiness, and is not at all essential to happiness. The happiest persons I have seen, or expect to see, are partial invalids—not those who are racked and tortured with nameless agonies, or kept prostrate by absolute exhaustion, but who are so far under bondage to susceptible nerves, as never to realize even approximate health; even in their slavery they were sufficiently free to indulge some, at least, of their higher faculties, and to that degree were capable of enjoyment all the more intense from contrast with the restrictions that disease imposes on the rest of their organization. I recall the case of a lady who, as an effect of severe functional nervous disorder, had become temporarily paralyzed, so that none of the limbs had power of self-motion, and yet she was apparently and really more joyous than the majority of those who have full physical liberty.—*Appleton's Journal.*

WAGES AND THE COST OF LIVING.

Comparing the present market prices of all the articles of necessity and luxury that go to make up the cost of living, with the prices that obtained when wages were higher, it will be seen that wages have fairly held their own. And if men will make the same comparison with regard to men's earnings and purchases, twenty, fifty, a hundred years ago, they will see that—thanks to cheaper and more rapid means of production and carriage through mechanical inventions—in every element of living, in housing, clothing, food, luxuries and the rest, the workman of to-day has infinite advantages over his father, grandfather, or great-grandfather. And he enjoys a multitude of privileges and benefits, in stable government, personal liberty and protection, gratuitous education for his children, free medical attendance, pure water, lighted streets, and other untaxed advantages which his ancestors never dreamed of or hoped for. His wages are higher, and his money will buy more, dollar for dollar, than his father's would.

We do not say that the real as well as the relative cost of living is not advanced by every step forward in civilization. For ten days' work an East India Islander, according to Wallace, can manufacture or earn sago cakes enough to last him a year; and less labor will keep him supplied with the limited clothing he needs. A man needs more clothing here, and a greater variety of food; yet when it comes to the absolute necessities of men—the minimum cost of living—a very small portion of a man's yearly wages will keep him alive and comfortable. Thoreau built him a shanty in Walden Woods and lived a year in it at a total cost of twenty-seven dollars, and never approached either squalor or starvation. The experiment is of value only in that it proves it possible for a man to get as much bare living here for a given amount of labor as a Polynesian can. If one wants more—and very properly most men do want more—one must work for it; and our civilization happily offers at once more opportunity for labor, and infinitely more to be had for the proceeds of such labor, than have been attainable in any other land, under any other social or industrial conditions. And we doubt whether there was ever a time when industry and economy—using the term in its true sense, of judicious management—would or could have met with a surer or more generous reward, than in our own land to-day.—*Scientific American.*