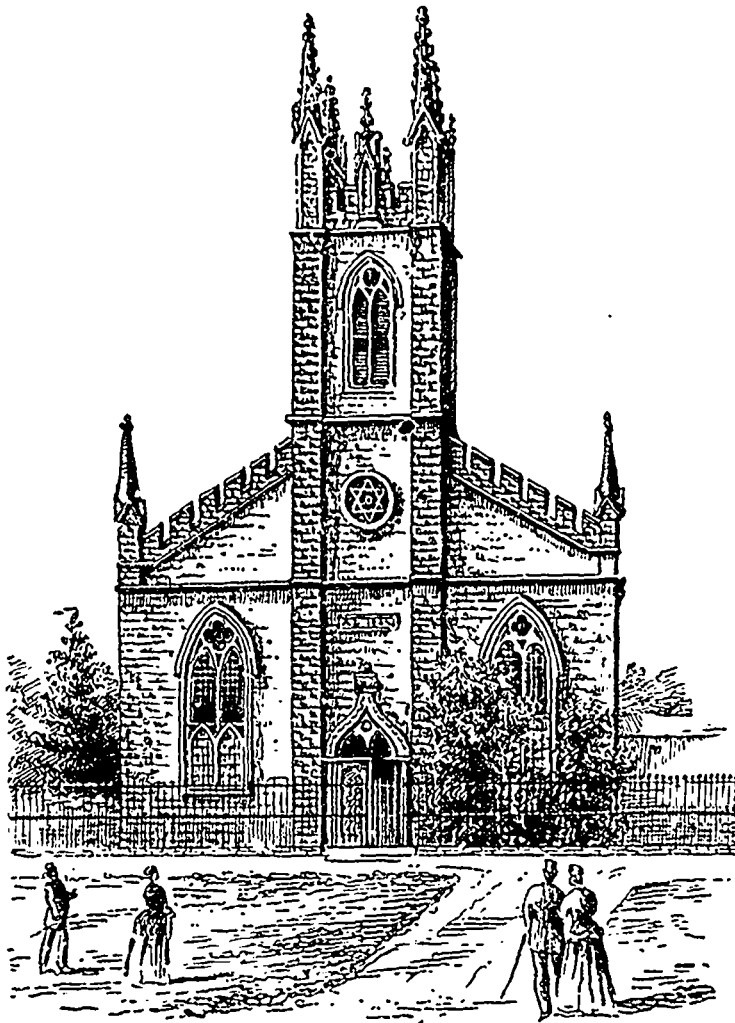




ST. JOHN'S CHURCH, ST. JOHN, N. B.

woman, and I shouldn't be the happy wife I am if she hadn't taught me how to manage."

"I wish you would teach me!" sighed Mrs. Pratt. "I don't know what you'll say to it, but the truth is I came hoping to find you all in a mess, and have a tale ready for Jem when he gets back; but you've fairly beaten me. I hope I'm not mean enough to envy you, but I would give a good deal to know how to lay out my money as you do. It seems to me a sovereign's no sooner changed than you've spent it!"

Marjorie laughed. "I'll tell you anything you like," said she, "but of course, people's ways differ, and you might not care to spend your money just as I do. Will gets two pounds every week, and he always goes straight to the post-office, and puts ten shillings in the bank. That's safe out of our way, and comes in for clothes or anything we happen to want in the house. Then he gives me five

and sixpence for the rent, and a pound for housekeeping."

"Can you make that do?"

"Oh, yes! Of course, I couldn't if we were extravagant. I have to plan out everything for the week, and if we have a bit extra one day, it must be made up the next. But, you see, with having ready money for everything, I can often get things a little cheaper, and I can go into the market and choose what I like, instead of being tied to one shop, and if they don't suit me at one place, I can go to another. Then the other four-and-six Will keeps in his pocket for anything he may want; but as he never drinks and does not smoke much, it generally ends in him buying a book, and if I'm short of a shilling, for a brush or anything like that, he doesn't mind putting his hand in his pocket for it."

"Well, I'm sure," said Mrs. Pratt, "if you had a *thousand* a year you couldn't be more particular! Don't you find it wearing to be so careful after every penny?"

"Not half so wearing as it would be if I did things anyhow, and never had any comfort round me, and drove Will to the 'Black Eagle.'"

"Ah!" and Jem's words came once more into his wife's mind. "Well, Mrs. Benson I'm greatly obliged to you, and if I keep coming to you for a

hint, I hope you'll not think I'm bothering. It seems I spoke the truth without knowing it, for I see now that we have a hundred a year, and there's not the least doubt that I must have wasted more than half of it!"

H. L. T.

OUR PARISHES AND CHURCHES.

No. 45—ST. JOHN'S CHURCH, ST. JOHN, NEW BRUNSWICK.

THE city of St. John, New Brunswick, occupies a picturesque and commanding situation at the mouth of the St. John River. Viewed from the railway it is seen to great advantage, and strikes a visitor most favorably. It is built upon a hilly spot, and pedestrians out for a constitutional or bound upon a shopping expedition are obliged to go "up hill and down dale." The city has a substantial look