

THE HINDU GOD VISHNU.

Here is one of the gods of India. They have many lesser gods, but there are three great ones: Brahma, the Creator; Vishnu, the Preserver; and Shiva, the Destroyer. Vishnu is a great favorite.

But though they have different names and titles, all are alike helpless, blocks of metal, or wood, or stone.



The Hindu God Vishnu.

The glad privilege is given to us to tell these people of a better preserver, who keeps us in life and health; who never leaves nor forsakes; who pardons our sins, and at last receives us to His own home, to be forever with Him.

KEEP OUT OF DEBT.

The best advice that we can offer is contained in the four short words, "Keep out of debt," says a popular writer. This should be taken especially by the young men.

One of the most fatal steps a young man can make is to contract a debt. It mortgages his future. It means in nearly every case that he is living beyond his means.

Debt is what ruins so many of our business men. They begin with small accounts, and as their business increases they increase their accounts, and finally their habits of living have become so expensive that the debts begin to far exceed the returns of business. The result is failure, disappointment and disgrace.

A young man starts out in life. He is quick, apt, and successful. He gains the confidence of employers and acquaintances. He is honest and upright, and merchants had rather have a bill against him than not. He is flattered by the confidence that is reposed in him. He buys fine things, goes in good society, and from a frugal style of living he branches out into an expensive style.

At first his debts were small, and he found no trouble in meeting them. But they have now become a burden, and to straighten things out necessitates a vigorous struggle. Self-denial comes harder than it once did, and the debt becomes a matter of worry that will not be quieted. If sickness comes, instead of having a fund to draw on there is a deficiency that each day's illness makes larger and more difficult to wipe out.

Times have changed since long ago. Then it was customary for the young man to practice self-denial in his youth, to work hard, gain a competency, and enjoy leisure beyond the line which divides youth from old age.

Now it seems that the young man works on a different principle—his aim is to enjoy the sweets of life at once and save the labor and self-denial for a future day. There is enough of pleasure—healthy, joyous pleasure—that comes with legitimate and successful work, so that young people can afford to live slower for a few years that they may be better able to enjoy the years that follow.

Thrift is a stranger to these times. The tendency is in an opposite direction. Debt-contracting is the rule, not the exception. Nothing should be more carefully avoided by young people. Debt is a great curse. It brings no comfort. On the other hand it is accompanied by worry and anxiety.

The young man who keeps out of debt and secures a balance on the other side of the ledger, not only forms correct habits, but he gains a satisfied peace of mind that cannot be secured in any other way, and he stands armed and ready for an emergency when it comes.—*Sel.*