as these recitals of wonderful endurance, of joyful service, of cheerful death. As the months went by she denied herself more and more to put something into her Christmas box 'Not frankincense or myrrh,' she whispered to herself, 'but gold! This year I shall have a real gift as the Wise Men brought, to give him on his birthday.'

'When will you have your new tailor suit, Madge?' asked Betty anxiously one day in November. 'Remember, I need to copy it, and hurry up.'

Margaret laughed lightly. This copying of her clothes by the clever Betty, who could not afford those made by tailors, was a standing joke between all the girls. 'Copy my last year's suit,' she said gaily. 'It's all I shall have this year, for I can't afford a new one. You know I began in debt last spring, and I have had to be very economical ever since. Beside, I have something special on hand for a present this Christmas, and must be careful.'

Betty looked interested. 'What is it?'
she asked. 'Are you going to get something extra nice for your mother? You
said last year that this you should get her
one of those lovely dessert services that
we saw, and they did cost a lot.'

'No,' said Margaret slowly, 'I am not going to get that, though I am going to get her just as nice a present as usual. I believe in doing all you can for your own, especially at Christmas; but that's not it. I am going to do something else, as I have said.'

'What can it be?' Betty put her chin in her hands and sat in a brown study, to Margaret's amusement. Before she had come to a conclusion Helen came in.

'Let's go shopping, girls,' she said. 'It's early, but the Christmas things are all out, and even if we don't want to buy to-day we can see what there is.'

The girls went readily enough. They were young and light-hearted, and any sort of a good time appealed to them. Helen bought some lovely things rather recklessly, and Betty a few simple ones, most cautiously, while Margaret surprised them both by spending her money more carefully than they had ever known her to do before. Toward the end of the afternoon she left them to make a call, and the other girls walked home withou ther.

'What has come over Madge?' asked Helen wonderingly. 'Don't you think she has changed?'

Betty hesitated. It was not easy to speak of serious things to Helen, for she laughed so easily at everything before she stopped to think. But she said, 'I heard Margaret say the other day that she had never until recently thought of those words, "The silver and the gold are his," and they had made her feel she had not spent her money as she should. Perhaps she had that in mind in shopping."

Helen stopped short. 'Of course that was it,' she said. 'What a wretch I am not to have thought of it, too. Betty, what do you mean by not reminding me to be good? It does seem sometimes as though we had no religion in us. Here we are, professing Christians, and what does it all amount to? Do you remember last year just at this time we talked of bringing a special gift to missions as a Christmas offering, and I declare, I've never given it a thought since. The meeting

will be here in no time, and I haven't a cent.' She threw out her hands tragically.

Betty sighed. 'Well, we are careless enough, certainly. I've not much in my Christmas box for my gift, but still it is better than a year ago, I'm thankful to say.'

'Well,' said Helen emphatically, 'you' hear my vow, Betty Williams. Another year I will have a gift to give that amounts to something for my Christmas offering. Never again shall I feel so mean, so humiliated as I do this minute. I had fair warning last year, and I simply forgot all about it; but this next year you'll see. No nice clothes, no lunch parties downtown, no squandered car fares till missions are taken care of.'

The night for the offering came. The rooms were bright, and the young people were full of Christmas spirit as they all sang, as one by one they passed up to the table to lay down their Christmas boxes:

'As with gladness men of old,
Did the guiding star behold,
As they offered gifts most rare,
At that manger rude and bare,
We our costliest treasures bring,
Christ, to Thee, our heavenly King.

When Margaret laid hers on the table, it was with a look of gladness and peace. Already her gift had returned to her fourfold. When the treasurer opened the boxes, one held gold pieces alone, not many nor large, but all bright, shining gold. A slip of paper lay with them.

'And they opened their treasures and presented unto him gifts; gold.'

Another year brought reverses in business to Mr. Allison. Money invested as he thought safely, slipped away. Investments proved valueless. Even the lovely home had to be given up and the family moved to a quiet street. Margaret had no tailor suit again this year, but became a bread winner, and in her spare hours she learned to do cooking and housework, and to make over her gowns for the fast growing little sister. She had to be the light of the home, for her mother was depressed by their hardships and comparative poverty, and her father overworked and full of care.

When winter came, Margaret began to think anxiously of her Christmas gifts. For the family she had dainty things, she had made herself during the summer when most of her pupils had been away. 'Quite as good as cut glass and silver and fine editions,' she murmured, smiling at her fancy as she laid them away. But her Christmas box—it was for the present there she trembled. True, it was heavy enough as she weighed it in her hand, but she knew too well that was because pennies were almost alone in it. She lingered a long time over the fastenings as she opened it.

A heap of copper rolled into her lap, mixed with a few bits of silver scattered through the mass. She frowned at it as she began to divide it into piles. How squalid it looked! How unlike the shining, clean bits of gold of last year! Still, she had done her best; her Christmas gift was a real one, representing self-denial, and so it was not unworthy of being offered, after all. Pennies or gold, it was that which counted. She comforted herself with the thought as she divided the

money and began to count. One dollar, two dollars, three dollars, who could have believed pennies could add up so? The nickels made nearly four, and the dimes and quarters—Margaret held her breath—could it be true? She actually had five dollars, and one dime over to begin another year! It did seem too good to be true. Five dollars? She could change that into a gold piece and once more she would have a Christmas gift such as the Wise Men brought to Christ to give him on his birthday.

So the meeting came around, and again the young people sang:

'As with gladness men of old,
Did the guiding star behold,
As they offered gifts most rare,
At that manger rude and bare,
We our costliest treasures bring,
Christ, to Thee, our heavenly King.

And in Margaret's box lay the one small gold piece, and with it the words of the year before:

'And they opened their treasures and presented unto him gifts; gold--'

Betty and Helen had Christmas gifts, too, in their boxes, real ones, brought with self-denial, though one was only a small handful of silver and the other a large roll of bills.

Three years later many changes had come into the lives of the three girls. Fetty was married, and had a small daughter to keep her hands and heart busy. Helen had become the comfort of her mother, now a hopeless invalid. Margaret alone felt herself less important in the home than she had been. Her father had won back his old position in the business world, Midget and Harry were fast growing up, strong and hearty, sensible and good, while her mother had never been so happy as now, when all was prosperous and bright ahead. Never before had Margaret had so much time for deep thought, so much time for work outside the home. Christmas time was coming near, and her box again held gold pieces, more than one, this year; yet the girl was not satisfied.

'It's all too easy,' she said to Betty. 'I have more music pupils than I know how to take, and my money has accumulated, for father is doing so well he will not let me spend a cent on the family now. I keep thinking over those words, "I will not give to the Lord of that which shall cost me nothing," and I feel as though my gift does not count. After all, Betty, give as we will, what does it really cost us, in the sense that Christ's Christmas giving to us cost him? "Though he was rich yet for our sakes he became poor." We never approach such giving as that. My box is well filled this year, but I am not satisfied. The more I know of his work the more I see that money isn't everything, and my Christmas gift this time disappoints me.'

The weeks passed rapidly. It was the last Christmas the Allisons would spend in the little home, for the first of the year they were going back to the old one. Every one was cheerful. Christmas must be especially bright this time. Mr. Allison was a different man, for trouble had brought him closer to his family and his church, and the missionary books which Margaret had read so often had influenced his giving as well as hers.