



### The Family Circle.

#### LOVE.

Now abideth Faith, Hope and Charity, but the greatest of these is Charity.—*St. Paul.*

O God, enlighten me,  
Give me my sins to see,  
All my vileness let me feel;  
Groan beneath my load of guilt,  
Jesus then to me reveal,  
Show for me His blood was spilt.

True faith to me impart,  
That purifies the heart,—  
Faith that works by love divine,  
Forms Thine image in the heart,  
Faith that knows the Saviour mine,  
Bidding unbelief depart.

Let hope to me be given,  
Earnest of bliss in Heaven,  
Bliss that human thought transcends,  
Bliss that always shall endure—  
Bliss the Saviour condescends  
To bestow upon the pure.

May love superic dwell  
(Love undesirable)  
In me, and each thought enhance,  
Of the Saviour's dying love,  
Love that doth the soul entrance,  
Ere it from the earth remove.

*Anderdon, August, 1875.*

#### "JUST CHARGE IT!"

##### A LESSON IN ECONOMY.

"Charles, what did this peach preserve cost?"

"I'm sure I don't know, Hannah."  
"But you bought it this morning."  
"I know I did, but I didn't ask the price of it."  
"Didn't you pay for it?"  
"No."  
"Why not?"

"Oh, because I couldn't make change. I have opened an account with Mr. Waldron, and shall hereafter settle once every three months."

This conversation was carried on at the table between Charles Mathews and his wife. Mathews was a young mechanic who had just commenced housekeeping, and as he was making excellent wages he could afford to live pretty well. After he had made known his determined agreement to his wife she remained some time in silent thought.

"Charles," she at length said, in a mild, persuasive tone, "I think it would be better to pay for things as you take them. You know you get your pay for work every Saturday night, and you could pay as you go very easily."

"I know I could," replied Mr. Mathews, with the air of a man who had unanswerable arguments at his command: "but then it would not be near so handy. You see, I shall save all the trouble of making change, and shall not only save time, but also avoid making mistakes."

"Mistakes?" repeated Hannah. "How can mistakes occur when you pay for things as you get them?"

"I will tell you. Sometimes it may not be convenient to pay for a thing when I get it—I may forget my money, or I may only take it on trial—then if I pay for a part and not for all, some things may get charged that I pay for. No, Hannah, a settlement once a quarter will be the best and most convenient all round, I am satisfied of it."

"Well, perhaps it may," said the wife, with an earnest tone and look, and yet with a smile "but I cannot think as you do."

"But why not?"  
"Why, on all accounts. In the first place you will buy more than if you paid cash. Now you needn't shake your head, for I know it. There are many little luxuries, little extras, which we do not need, but which you will be apt to buy if you do not have to pay the money down. I know something of this credit system, and I know that it is not a fair or good thing. In the second place, if you pay cash for everything you will get your goods cheaper. A trader will sell cheaper when he can have the money in his hands than when he has to carry out the amount on his ledger."

"But let me tell you, Hannah, that Mr.

Waldron will not cheat. He is not the man to take advantage in that way."

"You misunderstand me, Charles; do you not know that all traders can afford to sell cheaper when they have the money in their hands and do not have to carry the amount to their ledger. They can afford to do so. Traders like to secure cash customers. I think you will find it to your advantage to try the cash system. Now I do not believe that you would have bought this peach preserve if you had had to pay cash for it."

"But I bought that to please you, and I thought you would be pleased."

"I know you did," she replied, as she laid her hand affectionately on his shoulder. "I know you would do anything to please me; but for the sake of helping you I would forego all such pleasures. Then after a few years perhaps we might own a little cottage of our own."

For several days Charles only sent up from the store what they really needed. At length, as he went to the store one morning, on his way to his work, he saw some splendid pickles in fancy jars. He had ordered the articles he needed, and was about to leave when Mr. Waldron spoke:

"Mr. Mathews," said he "don't you want a jar of pickles? I carried my wife a jar last evening, and she thinks them superior to any she ever saw."

Now Charles knew that his wife had plenty of plain pickled cucumbers, some that her mother had put down for her, but Mr. Waldron's wife had some of these fancy ones, and why shouldn't Hannah?

And so he ordered the jar, and, as it was inconvenient to pay for it, he ordered it charged.

"Mr. Mathews, anything you may want you can order at any time, and you may rest assured we shall be very happy to accommodate you."

Now this was flattering to young Mathews' feelings, to think that the trader had such confidence in him, and he went away with an exceeding good opinion of himself and credit, and of the storekeeper in particular.

Only one dollar! Yes—only one dollar on the trader's ledger—that's of no account. But a dollar right out of one's pocket—that was different. Charles would not have purchased them had he been obliged to pay the cash at the time.

"Ah, Mathews, look here, I have something nice to show you." This was said by the trader to the young man the very next morning after the purchase of the pickles. And so Mr. Waldron led our hero to the back shop and opened a box.

"There now, Mathews, ain't those nice oranges?"

"They are nice," replied Charles. And so they really were.

"I know your wife would like some of those. I carried some home to my wife, and she wanted me to save her three or four dozen."

"These are nice. How high are they?"

"Let me see; I can send you up three dozen for a dollar. I got these very cheap. You know they are retailing at five cents apiece."

"Yes. Well, you may send me up three dozen. Just charge it, if you please."

"Certainly. Anything else this morning?"

And so Mathews went on. This morning it would be a dollar—to-morrow perhaps fifty cents—and then again perhaps only a quarter. It didn't seem much. The young man had just as much money in his pocket as though he hadn't bought them. "Only a dollar," he said to himself. "That isn't much out of twelve dollars a week." And it might not be, but that the next dollar was called one dollar, and he would forget to add it to the former dollar and call it two dollars; and with the next dollar and call it three dollars, and so on.

One evening Charles came home with a new gold chain attached to his watch.

"Where did you get that?" asked his wife.

"Ah," returned the husband with an impressive shake of the head, "I made a bargain on this chain. Now guess how much I paid for it."

"I am sure I could not guess."

"Oh, but try—guess something."

"Well, perhaps, ten dollars."

"Ten dollars?" echoed Charles with a disappointed look. "Why what are you thinking of? Jack Cummins bought this chain two months ago, and paid twenty dollars for it. Why, just heft it and see how heavy it is. Eighteen carats fine. Jack was hard up for money, and let me have it for thirteen dollars."

"It is cheap, to be sure," returned Hannah, but yet with not such pleasurable surprise as her husband had expected. "But," she added, "you did not need it, and I fear you will feel the loss of the money."

"Pooh! I have money enough. You know I have spent but very little lately. I have been pretty saving."

"But you forget our things, Charles. The money which you have on hand is not yours."

"Not mine?" he exclaimed.

"No, it belongs to the storekeeper, and to the butcher, and to our landlord. You know they must be paid."

"Don't you fret about them. I know it don't cost anywhere near twelve dollars to live, for I have made an estimate. There is Wilkins, who works beside me at the shop, he has four children, and only gets the same wages as I do, and yet he lays up two or three dollars a week."

"Yes," said Hannah, "I know he does; I was in to see his wife the other day, and she was telling me how they got along. Mr. Wilkins takes his basket twice a week, and gets his meat and vegetables, and trades for cash, and so gets everything to the best advantage. So he does at the store. He lays in a good quantity of those articles which will keep, and buys butter, eggs, apples and such things by the quantity when the market is full, and they are cheap, and he always buys enough to last his family over the season of scarcity when such things are dear. His butter, for instance he bought for twenty-two cents a pound, a firkin of it—and it is much sweeter than that for which you paid thirty cents yesterday."

"Thirty cents!" repeated Charles in surprise.

"Yes. I asked Mr. Waldron's man when he brought it up, and he said it had risen to thirty cents. Mr. Wilkins got twenty dozen of eggs some time ago for fifteen cents a dozen, and his wife packed them down and they keep well. You will have to pay Mr. Waldron thirty cents for those he sent up yesterday."

Charles Mathews was somewhat astonished at this view of the case, but it could not be helped now, and the subject was dropped. His gold chain had lost its charm. It did not look so well, even in his own eyes, as the old black cord which he had worn before.

At length the end of the quarter came around. The first bill was the rent, which amounted to twenty-one dollars. The next was the butcher's bill of thirty-six dollars. Charles was astonished to see how his meat bill footed up. But when he saw how many steaks he had at fifteen cents a pound, the cause of wonder disappeared. Next he paid the baker's bill, which was thirteen dollars. When he came home in the evening he had paid all but the grocery bill.

"Mr. Waldron sent his bill to-day," said his wife after supper.

"Ah, did he? Let me see it."

Hannah brought it, and Charles looked. He was astonished at its length, and when he came to look at the bottom of the column his face turned a shade paler. It footed up just sixty-five dollars—an average of five dollars a week.

"This is impossible!" he exclaimed as he gazed upon it, but he examined the different articles, and he could remember when he had ordered them. Those things which cost him only a dollar looked very innocent when viewed alone, but in the aggregate they had a very different look.

"How much shall we lay up this quarter, Charles?" kindly asked his wife, as she came and leaned over his shoulder, and smoothed the hair from his brow.

"How much shall we lay up?" he repeated. "Get the slate and let us reckon up." He resolved to be frank, and let his wife know all.

The slate was brought. First she put down one hundred and fifty-six dollars as the quarter's salary. Then came the rent and the butcher and the baker.

"Now you put down thirteen dollars for the chain, and twelve dollars for sundries—that means cigars, concerts, and such things. Now take all that from my quarter's salary, and see what remains."

She did so and gave fifty-two dollars as the result.

"Fifty-two dollars!" uttered Charles, sitting back in his chair, "and we have not bought one article of clothing or of furniture. Fifty-two dollars with which to pay sixty-five. There is thirteen dollars short this quarter, and I meant to save at least thirty."

"Well, it's no use to mourn over it," said the wife, in a cheerful tone, for she saw that her husband felt badly. "Let us commence again. There is nothing like trying, you know."

For some moments Charles remained silent. He gazed first on the bill he held in his hand and then on the floor. At last he spoke:

"Hannah, I see where the trouble is, and I must freely admit I have been wrong. If I had paid for everything as I bought it, I should have hit it. You were right. I see it all now. I have not estimated the value of money as I ought. Let me once get up again where I began, and I will do different. I must step down to the store this evening, and pay the rest as soon as I can."

"That matter is easily settled," she replied, "for I have money by me that I had when I was married."

He protested most earnestly against taking

his wife's money, but she insisted on giving him the money. It was her will, and he must submit. So he went down and paid the grocery bill, and on his way home he sold his gold chain for thirteen dollars. He felt happier now, and was ready to commence the next quarter.

On the next Monday morning the young man went into the meat store to send home a piece of beef for dinner.

"How much will you have?" asked the butcher.

"Oh, three or four—"

Charles got thus far, and then he stopped. He had always been in the habit of ordering an indefinite quantity, and leaving the butcher to cut it off at the highest figure, and charge the highest price; and then he remembered how much was usually wasted.

"Let me have two pounds," he said. He stopped and saw it weighed, and then paid for it.

When he went home at noon, he found that his two pounds of beef was enough for a good dinner. The next morning he went to the store. Mr. Waldron had some nice figs just come in, which he showed. They were only twenty-five cents a pound. For a moment Charles hesitated, but as he remembered that he had to pay for all he bought he concluded not to take them. He found that things were not so enticing when it required cash to get them as when the payment could be postponed. He paid for what he bought and went his way; and thus things went on through the week. When it came Saturday night he knew that all the money in his pocket was his own, after deducting the rent.

That evening he went over to the market with Wilkins, and bought as much vegetables and meat as he thought would last through the week. He found he had made a saving of at least twenty per cent., and when the opportunity offered he made the same saving in other matters.

At the end of that quarter Charles Mathews did not have to get a slate. He paid his house rent, and then he found he had thirty-five dollars in his pocket. That was his—he did not owe a penny of it.

"Ah, Hannah," said he, as he held the money in his hand and looked it over, "now I know how easy it is for a man to be wrong and his wife right. This money all comes of paying as I go along. It is very easy and simple to say 'Just charge it,' and a man can easily buy things under such circumstances, but when the day of reckoning comes those three little words that sound so innocent when spoken, are found to be costly things. I did not believe it until I tried it. I could not have believed that a man would purchase many articles simply because he could have them charged. But I see it now, and if I refused to follow your advice at first I have gained experience enough to lead me to follow it more explicitly now."

Charles Mathews never again allowed himself to be carried away by the credit system, but has followed the cash rule, and the consequence is that he can buy produce, coal, etc., at the cheap price, and he has now cut off the expense of house rent, for he owns a snug little cottage, and it is all paid for.—*New Dominion.*

#### JUST WHAT TO DO.

BY REV. THEODORE L. CUYLER, D. D.

There is a somewhat popular hymn by Rev. Mr. Proctor which begins with the extraordinary lines:

"Nothing, either great or small,  
Remains for me to do."

If the author of this verse meant to teach (as he probably did) that we are not required to make any atonement for our sins, then he was surely right. Jesus did "Pay the debt we owe" when he bore our sins in his own body on the cross. Certainly he did not mean to teach that Christ's followers have "nothing to do," for in a subsequent verse this same hymn exhorts them to "work for Him with cheerful heart." To unconverted souls no more fatal advice can be given than to urge them to do nothing, or if they have begun—to "stop doing." We sometimes hear this advice given in enquiry-meetings, with the best intention. Will it bear examination in the light of God's unerring Word? The one book to carry into an enquiry-meeting is the Bible. What does the Word say that every sinner must do who desires to be saved?

Happily we have a direct answer given by the two most powerful revival preachers in the annals of Christ's Church. One of these preachers was named Peter. After he had addressed a large assemblage in Jerusalem, many of his auditors, who were pricked to the heart, cried out, "Men and brethren, what shall we do?" The wise apostle does not tell them to do nothing, but simply wait for the Holy Spirit to come and do everything for them. He does not preach the dangerous doctrine that men have no natural ability to turn to God or to choose life eternal. He does not mawkishly address them as "poor unhappy