ST. VALENTINE'S DAY.

The spring is for loving, No sign of it yet? Oh, glad hearts, be moving.
She does not forget! She whisners a secret For snowdrops to hear, But they cannot keep it-Do you hold it, dear?

The spring has her heralds Preparing her way: The gorse and the daisies Have something to say; And soft are the whispers Of love in the air. Like a smile in a prayer.

The gardens of mosses, The catkins and bosses. The chocolate woods,
And the birds' merry moods Yea, all things declare it (Oh, hasten to share it!); The springtide is near. And the love-time is here

The winter is over ! Soon the sun and the rain The landscape will cover With blossoms again, The old earth is ready For laughter and song Oh, young hearts, keep steady Though the waiting be long.

For life is too dreary, If love be not there. And all hearts are weary. And all worlds are bare But grey skies are lighted When love creates bliss, And troth that is plighted No sunshine can miss.

The spring is for loving. Oh, young hearts, be moving;
Joy comes with bright weather, Go, meet it together: Love only can find it, Love only can bind it. And the springtide is near, And the love-time is here! MARIANNE FARNINGHAM.

A FINANCIAL EXPERIMENT.

BY MRS. F. M. HOWARD.

'Some crackers and cheese, if you please, said the agent, as she came up to the little fly-specked counter of a small store in the suburbs of the town which she was can-vassing—a river town in the West, having its full quota of foreign inhabitants.

'How many pounds, mem?'
'Pounds! oh, none at all. Only a little
of each for my lunch.'
'Vell den, de leetle gal, she vaits on you
while I goes to mine dinner.' The broad
smile faded into disappointment on the
ruddy German face as its owner lumbered away toward the door which led to the upper regions. Customers were not too plenty in that quiet vicinity. A small girl, perhaps nine or ten years old, took his behind the counter. She was a weazened, ferret-faced little thing, with sharp eyes which seemed to piece and turn into your thought like a cork-screw. There calculation and shrewdness in every line of her thin nose and lips, and a singularly unchildlike expression upon her face—the face of a little, old, miserly woman, set upon a child's shoulders. There was nothing young about her save a pink pina-fore, several inches too short, and the braided tail of flaxen hair, tied with a skimpy blue ribbon, which hung down her back

'How much is the cheese?' asked the agent as the sharp girl stood by the cheese case, knife in hand. She was an elderly, motherly person, footsore and weary with travel, yet she was watching this small development of character with much interest.

'Sixteen cents a pound, ma'am, half a nound will be eight cents.'
'But couldn't you put me up a lunch—a little of cheese, pickles, crackers and cookies,' said the agent. 'I have no room in my bag for leavings, and I could never finish a half pound of cheese at one meal, you know.'

you know.'
'Oh, no,' replied the child. 'We never cut less'n five cents worth o' cheese, and I don't sell nothin' unless I can weigh it and know just what it's worth.

The agent could not help smiling as the

small financier carefully weighed the trifling bits of food, making sure each time that the balance of weight was not a crumb too much in favor of the customer, and care fully carrying the half cent to her own credit with a skill which a Shylock might

envy.
You can set here and eat it if you want to, she added magnanimously, after she had rung the quarter on the counter and given back the change, making sure that the two cent piece with a hole was among

'I suppose you have a good many customers here,' remarked the agent, by way of making talk as she sat on a pickle keg, not the most restful seat for a weary body, but the best which the small saleswoman had seen fit to offer her.

'Yes, we have a good many.'
'And you have a nice, quiet location and

no saloons to trouble you.'
I wish there was,' said the child eagerly.' I wish there was one right over there, pointing with her elfish finger to a vacant ot across the street. 'A saloon would make

'No, I don't know,' replied the agent tearnestly. 'The people who have money to have food of your many many to have food of your many many to have money earnestly. 'The people who have money to buy food of you now, would go there and spend it for beer.'
'Oh, no, ma'am. It's just the other way. Lots of folks would go there to buy beer,

and then come over and trade with us.

But even if it were so, would you be willing to have the wicked liquor going into people's homes and making drunkards? Would you like to be a drunkard's child?

'No;' the speculative light died out a trifle from the little, old face, 'but then my pa knows when to stop—every man ought to know.'

When men get where they feel the necessity for stopping, they are oftentimes where they cannot, returned the agent earnestly. It was a shock to her honest, earnestly. It was a shock to her honest, motherly heart to hear such uncanny wisdom from the lips of a child.

'Oh, pshaw!' the flaxen head tossed disdainfully, 'men can stop drinking when they want to, my pa says so.'

The customer turned the subject. 'Can

you give me a drink of water?'
'Yes'm;' then, with an adroit eye to further business, 'We've got some lemon-

ade under the counter.'

'But I prefer water.'

The child's face fell. They had not yet set a price on that commodity, and she watched with a half grudging air while the agent drank some very warm, insipid water from a battered tin cup with a hole in the

'Thank you, my little girl,' she said, as she returned the cup and brushed the crumbs from her neat walking suit. 'Here is a little book for you to read when I am gone,' and she placed a temperance tract in the small, grasping hand.

Hans, the father, came down the stairs few moments later picking his teeth with a satisfied smile. 'Vell, Katrine, did you vait on te lady some more?'
'Yes, pa. She didn't want nothin' but

little things, but I got the half cent every time.

'Haw-haw-haw,' roared the proud father delightedly. 'Dot vas my own sharp leetle gal. You will make a goot merchant some-

time alretty.'
'And she says it wouldn't be good for us to have a saloon near by us, and she gave ine this little book.'

"She vas one of dose temperance cranks, Katrine. I'll pet you put some fleas in her ears some more, hey!"

'I told her what you said, pa. Did ma

keep my dinner warm?'
'Yaw, Katrine. You runs right along nd eats it now.

In course of time the vigilant eyes of a saloon-keeper espied the quiet spot where his business was not represented—a community of simple working people who had hitherto managed to exist on coffee, ten and even water as a beverage, in place of salubrious beer, and naturally his philan-thropic heart ached for them, and he straightway set about relieving their condition.

Katrine and her father watched with lively interest the cheap board structure going up over the way. 'It makes pees-ness good some more,' the father said, rub-

bing his hands joyfully.
'And some day you ll buy me a piano, won't you, fader?'

'Yaw, Katrine, just so soon as peesness comes lifely you shall have him, for you pees one goot girl; you helps me mit mine

There was a grand display when the saloon was formally opened for business—a free lunch and free beer to all who came. The saloon-keeper also had a daughter, a bold, saucy girl of sixteen, who waited upon customers in a costume as loud as her

Katrine and her father went over to

welcome the new-comers.

'Dot vas goot—a goot-lookin' girl behint der counter helps peesness,' said Hans with a wink-at the saloon-keeper.

'Mine leetle gal here is petter as two clerks; she's a sharp leetle voman, Katrine

'Is dot so. You see to it that she gets of ahead of you. Gretchen,' said the not ahead of you, Gretchen,' said the saloon-keeper, smiling broadly. 'We'll try and keep business brisk between us,

neighbor.'
New brooms sweep clean. The saloon started upon a cash basis. 'I wants no man to drink my beer that's too poor to pay for it. I don't take no bread from wives and lettle childrens, as tem temperance cranks say, 'heannounced pompously, and soit came to pass that nickels and dimes dropped freely into his till however long the credit bill might be in other quarters. -It was re markable how many men's stomachs needed toning up in that vicinity; the very smell of the stuff from the outside seemed to create an aching void which nothing but beer could satisfy, and business was cer-tainly lievly on that side of the street.

It has never been necessary for the police to patrol that quiet locality before, but there were some whose aching void, when well moistened with beer, became a fulness which could only be relieved by having a fight with somebody, and the patrol wag-gon, the star and billy became a familiar sight, and things generally grew livelier every day.

There were more washings being done by women whose husbands had formerly supported their families without the aid of the mother's earnings, and girls were going out to work who had heretofore been able to stay in their own homes and go to school

The deadly suckers of the octopus were reaching out in every direction, and mothers began to dread seeing their young sons come home with the flush of intexicants upon their faces, and the smell of tobacco in their clothing; wives whose husbands had been sober, indu trious citizens began to tremble with fear of the saloom influ-

The industry of patching and darning also became brisker than ever before, as mothers strove to keep their loved ones decently whole while the saloon till en-croached upon the family income. Business was certainly brisk in more

ways than one; the influence of the increased activity was being felt at the little store across the way, though not in just the direction the proprietor had calculated. As the saloon till filled, his credit book filled also, and families which had done a safe cash business with him before the saloon came, were forced to beg for credit to keep from starving.

Men who had ordered formerly a sack of flour and a dollar's worth of sugar, bought a little meal and a pitcher of molasses they were obliged to pay cash, and scolded roundly the capatalists 'the monopolists who are ruining the country and grinding

the face of the poor.'
The rubicund face of Hans grew longer from day to day, and he puzzled over financial questions and studied his long credit accounts disconsolately.

'I must get me some money's some more or to sheriff closes up mine peesness al-retty,' he said one day, as he saw his neighbor's wife and daughter stepping into a new carriage for a drive. 'It must pe I makes carriage for a drive. 'It must pe I makes some mistakes, either a man must keep some saloon himself, or else keep just as far away from it as he can when he makes moneys.

Even sharp-eyed Katrine began to mis-crust that there was an error in the calcuthat that there was an etric in the chick that in somewhere, and to look wistfully at the prosperous family over the way.

'I thought pa, that we was agoin' to have lots more business when we got a

saloon here, she said one day, as she watched the unloading of a piano, which

had been bought for the bold-faced daughter

of the bar.
'I tought so, too, mine Katrine,' replied her father, despondently, 'but I tinks we makes some mistakes mit dot saloon. Dot agent vomans, she vas pritty near right agent vomans, she was pricty hear right after all. We seems to be supportin' dose community all around dere, while dot saloon takes all dere money. Dey buys new pianos an' carriages, while we blays der mouth organ and goes afoot.'

Hans was not alone in his experience,

and if any other financier entertains the same idea of commercial prosperity he would better satisfy himself by doing business for a while in a locality where beer from the cash saloon is a necessity, and food and clothing, the luxuries of life, to be paid for when convenient.—Union

CIGARS AND A HOME.

It is true that a man who is foolish enough to become a smoker is usually weak enough to pay more regard to his comrades' sneers and his own pleasures than to the wisdom and experience or all the world. Nevertheless, all young men should know that such a shrewd and successful man as Chauncey M. Depew declarer that his success in life is due in great measure to his firmness in breaking off the habit of smoking. He used to be an arden' devotee of the weed, but when he found that he must choose between tobacco and brain, he bade an eternal good-bye to the former. Another successful New Yorker who gives similar testimony is Mr. Luther Prescott Hubbard. This successful man of Wall street chewed and smoked when a mere lad. The advice of a dear criend constrained him to break off the habit. Just after he had passed his eighty-fifth Mr. Hubbard printed and circulated a little tract, copies of which should be given to every young man in the land. Its title is, 'How a Smoker Got a Home.' In it Mr. Hubbard tells how he used to smoke only six cigars a day, fewer han many smokers indulge in. These cost him six and a tourth cents each, or \$136.50 a year. After breaking off the habit Mr. Hubbard laid by that amount, and at seven percent interestit amounted, during his sixty-one years of abstinence, to the neat little sum of \$118,924.26. From this sum Mr. Hubbard educated his children, and gave liberally to benevolent objects. In the early years of his saving from this source, moreover, he accumulated enough money to buy him a comfortable home.—Golden Rule.

ECONOMIZE THE HOURS.

It is wonderful to see how many hours prompt people contrive to make of a day; it is as if they picked up the moments the dawdlers lost. And if ever you find yourdawdlers lost. And if ever you find your-self where you have so many things pressing upon you that you hardly know how to begin, let me tell you a secret : Take hold of the very one that comes to hand, and you will find the rest will all fall into file, and follow after, like a company of well drilled soldiers; and though work may be hard to meet when it charges in a squad, it is easily vanquished if you can bring it into line. You may have often seen the speedate of the man who was asked how anecdote of the man who was asked how anecotor of the final who was taked how he had accomplished so much in his life. 'My father taught me,' was the reply, 'when I had anything to do, to go and do it.' There is the secret—the magic word it.

ONE TO FIVE MILLION,

When the total statistics of missions are submitted to hearers, one gets the notion that the laborers are many rather than few. But let the number be placed side by side with the populations to whom they are sent and the impression is very different. China has one to 733,000 of population; Siam, one to 600,000; Corea, one to 500,-000; India, one to 350,000; Africa, one to 300,000. In Central Africa and the Soudan the proportion is one to each 5,000,-000 of people. What are these among so many? Like the five barley loaves, they must be multiplied to supply the needs of the hungry multitude.