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Poetry.

WHAT I LIVE FOR.

I live for those who love me,
For those I know are true,
For the heaven that smiles above me,
And awaits my spirit, too;
For all human ties that bind me,
For the task by God assigned me,
For the bright hours left behind me,
And the good that I can do.

I live to learn their story,
Who've suffered for my sake,
To emulate their glory,
And follow in their wake;
Bards, martyrs, patriots, sages,
The noble of all ages,
And time's great volume make.

I live to hail that season,
By gifted minds foretold,
When men shall live by reason,
And not alone by gold—
When man to man united,
And every wrong thing righted,
As Eden was of old.

I live to hold communion
With all that is divine,
To feel there is a union
'Twixt nature's heart and mine,
To profit by affliction,
Grow wiser from conviction,
And fulfill each great design.

I live for those who love me,
For those who know me true,
For the heaven that smiles above me,
And awaits my spirit, too;
For the wrongs that need resistance,
For the cause that lacks assistance,
For the future in the distance,
And the good that I can do.

The Roundwood Ghost.

At last I had an habitation of my own, an impossing red brick structure, roomy enough to furnish homes for a full score of demure little mortals like myself.

"You will lose yourself in this great barn of a house, Madelon,' said Aunt Jerusha, who had accompanied me to Roundwood to be the ruling divinity of the *menage*.

"It would not be much of a loss to the world in general if I should.'

"Humph! I have no predilections for mistletoe boughs and old oak chests, I want no such skeletons rising up to murder my rest.'

"Trouble comes fast enough without borrowing it.'

"At any rate, I've spoken my mind, and not without reason. It is doubtful if you have heard all that I have concerning your new possessions.'

Aunt Jerusha looked so solemn that I quickly asked:

"What have you heard?'

"Roundwood has a ghost. You needn't laugh—it may prove to be no laughing matter. I got the story from the servants. Not a soul of them but is convinced the house is haunted.'

"Tell me what they say.'

"It is really quite dreadful, Madelon.—They declare that Madam Belgrave can't rest quietly in her grave, but comes back to her old room night after night, and walks the floor until morning.'

"Has anybody seen her?'

"No; but all of them have heard her pacing up and down the apartment.'

"Humph. The ghost must be laid. I don't like the idea of being disturbed at all hours of the night by any such uncanny people.'

"Nor I,' dryly. "But who will do it?'

"I will, was my answer, as I caught a sun-bonnet from the wall, and darted out into the garden to escape Aunt Jerusha's solemn visage while I ruminated upon the ways and means.

However, the prim, old fashioned garden with its quaint angular walks, and funny little beds, from which the flowers lifted bright and smiling faces, as if in welcome, soon drove all throughts of the ghost from my head.

I wandered up and down the box-bordered paths, peeping into grape arbors, and summer-houses, inhaling the balsamic odors in the air, and hugging to myself the delicious sense of possession until I grew quite jubilant. Of all my pleasures, that of proprietorship was the keenest just then. And why, indeed, shouldn't a nice brick house, with available grounds be a 'joy for ever.'

I had reached the lower portion of the grounds, and was looking around upon my domain with quite the air of *une grande princesse*, when my gaze suddenly encountered a free-and-easy figure leaning over a wicket in the hedge-row. Starting at the vision, I rubbed my eyes, looked a second time, and exclaimed, involuntarily:

"Lawrence Belgrave!'

The figure lifted its hat and smiled a cheerful good morning.

"I am no spirit, Miss Lane. Do pray, try to look a trifle less startled and dismayed.

My emotion was quite pardonable—and for this reason; to this man I stood in the light of a usurper—I had cheated him out of his inheritance. He had been nearer related to Madame Belgrave—in fact, a sort of protege of hers, whom she brought up with the understanding that he was to inherit her coupon bonds and bank stock some day. But, twelve months prior to this time, there had been a violent quarrel between the old lady and Lawrence, he had left Roundwood in high dudgeon, and to retalliate, Madame Belgrave had made a will, leaving all her property to me.

The quarrel was never made up, and Madame died very suddenly in a fit, which found her incapable of expressing any last wishes she might have had, so the will in my favor was the one produced at the funeral, and I found myself suddenly transformed from a country school ma'am with one decent silk and two merinos, to a very rich woman with the means to supply her wardrobe indefinitely.

So you will comprehend that if I felt somewhat dismayed on seeing that vision at the gate, I had abundant cause for it.—However, I mustered up courage and went and shook hands with him quite cordially.

"You did give me quite a start, Mr. Belgrave, and I might as well plead guilty to it.'

"I am sorry.' Then he stood looking at me curiously a moment. "I suppose that I ought to congratulate you, Miss Lane, on your recent good fortune. Shall I?'

"If you can do so sincerely—not otherwise.'

He laughed. "Then I'll keep my breath for other purposes.'

"Shall you ever forgive me supplanting you?'

"I don't know, my great expectations have turned out nearly as delusive as those of poor Pip. I ought to hate you, Miss Lane, but I don't quite.'

"Thanks for the margin that saves me from utter condemnation.'

"I can't help thinking,' he went on, reflectively, "that Madame Belgrave meant to restore me to favor finally, and that only opportunity was lacking. Proud and obstinate as she was, I'm sure she loved me.'

"And so, on the strength of that opinion—which may or may not be correct—you expect me to abdicate in your favor?'

"I did not say so.' Again his eyes swept my face curiously. "Is it in your heart to be so generous?'

I shook my head.

"Remember, I've tasted the cup of poverty—and it is bitter to my palate. It seemed delightful to be rid of the toil and anxiety attendant on earning one's own living; I don't think I could take up the old burden again.'

"I knew you would like lotos-eating.'

"Who doesn't, for that matter?' Besides it has all the zeal of a new sensation just now. I may tire of it—but that seems impossible.'

"Not to me.'

"Appropos of this inheritance of mine, I'll tell you what I am willing to do, Mr. Belgrave. I'll share it with you.'

He opened wide his eyes, as if suspicious his ears had played him false.

"Are you serious?'

"I never was more so.'

"Ah! conscience has begun to prick you ahead.'

"Not a bit of it.'

There was a slight pause, and then he said, with an amused smile, "and so you are anxious that Roundwood should have a master as well as a mistress?'

"You know I do not mean that,' I returned, blushing and speaking quite angrily. "This inheritance more than meets my luxurious notions—you have a sort of claim upon it—I am quite willing to make over the half to you. Indeed, an idea of that sort has been in my head all along.'

"This is Quixotic.'

"No, it is making two people happy and comfortable instead of one.'

"But I refuse to be made happy and comfortable at your expense. If Madame Belgrave had wished me to share her property, she would have left some document expressing the desire.'

"Perhaps there is a will that has not come to light,' said I, laughingly.

He gave a quick start, and changed his color.

"I can't help thinking so, but it is a delusive hope, I fear.'

"You are entirely too anxious to consign me to obscurity and keeping again.'

"No, you should never go back to that drudgery, if—

He stopped suddenly, hesitated a moment, then held out his hand.

"Really, I feel like an intruder here, Miss Lane, I'd better say good morning and leave you, before I am betrayed into any further folly.'

He turned abruptly away. "Did you know there was a ghost of Roundwood?' I called after him.

"No,' looking back.

"They say Madame Balgrave—a sure indication that she is displeased with something—probably the unjust disposition she made of her wealth.'

An expression I utterly failed to comprehend floated over his expressive face.

"You have no occasion to be troubled on that score,' he answered, and went his way:

I watched him until the windings of the road hid his tall, stalwart figure entirely from view, and then returned to the house in a reflective mood.

"Aunt Jerusha,' said I, abruptly, "I am going to sleep in the haunted room to-night.'

She started at me utterly aghast.

"You foolish child, you would never dare—'

"Have the room thoroughly aired and made comfortable,' I interrupted, in the brusque, decided tone of one who does not wish to enter into any argument. "I shall occupy the apartment to-night, so the least said about the matter the better.'

Occupy it I did—at least for a season—taking up the line of march about eleven o'clock.

Aunt Jerusha followed me to the door and there said good-by, with a face as solemn and a tone as lugubrious as though I were about to be hung.

"Scream if you are frightened, Madelon and we will all hasten to your assistance. I hope you won't be a raving maniac in the morning. I've heard of such things.'

"I'd rather be crazy than a fool,' was my impatient rejoinder.

Madame Belgrave's room—as we called it—was a large chamber on the second floor. The furniture was quaint and old-fashioned, of some dark foreign wood, with immense carved feet, that looked very odd and ridiculous to my new-fashioned eyes. The walls were of oak, thickly panneled, and over the carved chimney piece was a raised figure—typical Heaven only knows of what—with a diminutive shield extended in one hand.

I had barely glanced round at my quarters when something flitted past my head with a whizzing sound, and lighted in the middle of the shield. A quick, half-frightened glance at the object in question brought a smile to my lips. It was a bat.

Now I had always a great antipathy to these vampire-like creatures; so catching up the poker from the fender, I aimed a deadly blow at the intruder.

The bat escaped unhurt through the open window, being too quick for me; but the poker descended with considerable force on the spot where he should have been. The same instant I heard a sharp, clicking noise, and the shield slid away, revealing to my astonished gaze a small chamber constructed in the massive chimney.

In this novel hiding place lay a pile of papers. Trembling a good deal, I caught up the topmost one and hastily examined it by the aid of the flickering candle. Instantly I knew that my startled conjecture was a shrewd one, and that I now held in my hand Madame Belgrave's true and last will and testament, and Lawrence Belgrave not I, was the rightful owner of Roundwood!

It was scarcely a pleasant discovery to make. Thoroughly bewildered, I dropped into one of the quaint easy chairs, trying hard to command my wandering senses sufficiently to realize it in all its bearings. My candle sputtered and went out, presently, but I still sat there quite oblivious to the fact, thinking only of my loneliness and the treadmill of poverty to which I must return. At last I was aroused by a rustling sound, and a muffled step on the balcony without. With a sudden thrill of horror I beheld a dark figure rise up before the window, and slide noiselessly over the sill. The next instant a dark lantern flashed its light over the room. I started to my feet with a shriek of uncontrollable terror; in an attempt to rush to the door, my limbs failed utterly, and I crouched pale and panting against the wall.

"Miss Lane! You here!' said a voice; and the man put down the lantern and came toward me. "I beg a thousand pardons for giving you such a start.'

It was Lawrence. I rose up again, thoroughly ashamed of myself for having manifested such extreme terror.

"My emotion was excusable,' said I with all the old sauciness, for I had grown bold as a lion again, now there was no real terror to confront. "I did not expect to see you at Roundwood to-night—hence my surprise.'

"The fact is,' he replied, manifesting considerable confusion, "I have come here every night for two weeks, hunting for Madame Belgrave's will. Lawyer Green has told me she made one, about six months since. He thinks she distroyed it afterwards as it has not come to light. I hold to a different opinion. The will was in my favor as you must readily guess, and I believe it is hidden in some place which Madame was prevented from disclosing by the awful suddenness of her death.'

"Then you were the ghost?' I gasped.

"I suppose I must have been.'

"Well, it is laid forever. You have no further need to haunt this apartment.—Here is the missing document for which you have been searching; to-morrow I will abdicate as gracefully as possible, and Richard shall have his own again.

And while he stood staring me, as if quite dumfounded, I pushed the will into his hand, and made a second effort to gain the door.

This time it was Lawrence who detained me, forcibly.

"Don't go, Madelon,' he whispered, his arm gathered me close to his side. "Now I can speak my mind freely. I'll not be master here unless you consent to be mistress, for I love you too dearly. What say you?

I will not repeat my answer. But if aunt Jerusha had hurried to my rescue—as she declared she would do—a few minutes after I first shrieked for assistance, she would have beheld a tableaux that might have given quite a shock to her strict ideas of propriety.

Let it suffice to say that the Roundwood ghost became master of the estate, and I its happy mistress. Aunt Jerusha has long since gone to her rest, but I am not lonely, even when Lawrence is temporarily absent for we have two manly boys the counterpart of their noble father, and two sweet little girls, whose lively prattle and presence shed sunlight through every nook and corner of the Roundwood mansion, and bring joy to its hearth stone.

THE spelling schools that are spreading all over the country are said to have demonstrated the fact that a woman can spell five times better than a man.

Little "Rag Bag's" Revenge.

"How are you little Rag-Bag?' said one of a group of well-dressed boys, as a timid child, with patched clothes, came toward the school-house.

The child walked on without lifting its eyes.

"I say, how are you, Rag-Bag?' exclaimed Albert Hale again, as he went towards the boy, and caught hold of his shoulders. "Why didn't you answer me, hey?' You are looking quite spruce this morning for you, not becoming to your title: there'—he continued as he thrust his finger into a thin spot in the knee of the child's breeches, and tore it to his feet—"you look better now.'

The air rang with the shouts of the boys, as the child turned, sobbing towards home, with his bare leg exposed to the weather.

"I guess I have taught the washerwoman a lesson this morning to keep her rag-bag out of Brookdale Academy,' said Albert, as he turned to his companions.—"Didn't he cut a comical figure, though, as he went blubbering home?'

"Three cheers for little Rag-Bag!" shouted another boy.

An instant after that the air was filled with their cheers. The sounds in the distance went like a dagger into the poor child's heart.

* * * * * *

"I shan't go to school any more, mother, sobbed Walter Brooks, as he entered his mother's humble kitchen. "See what Albert Hale did, just because the teacher said I was getting ahead of him in arithmetic, after you set up half the night to mend my clothes. It is too bad! But I'll pay him for it when I'm a man, you see if I don't, mother.'

"Walter it is wrong to cultivate a spirit of revenge,' sadly replied the widow.

"O, if I was only a man now! But, mother, I'm going to start for Boston to-morrow, and go to work; I've been thinking that I am big enough to take care of myself.'

"A delicate, slender boy of twelve, like yourself, Walter, work; nobody would employ you.'

"Yes they will, for I'll keep going until I find somebody who wants a boy. I'm going first to see Mr. Brown, the man who visited our school, and praised me so; and I'm going to tell him just how the scholars treat me and perhaps he will hire me to take care of his office. Then, mother, I'll read his books and be a lawyer, and get rich, and build a big house for you. Only think of it, mother!' And the child's eyes sparkled with delight at the idea.

The mother replied to her child's enthusiasm by a sad smile.

* * * * * *

It was in the winter of 18— Money was scarce with business men, and bread was scarce among poor men. One morning the papers announced that Albert Hale & Co., one of the largest firms of New York city, had suspended payment.

The day following, a young man a stranger, entered the store, and inquired into their liabilities, the amount of stock they had on hand, &c., stating that he had some money he would invest, on good security, if he could accommodate them by doing it.

Mr. Hale, the head partner of the firm, opened his eyes in astonishment.

"Why, sir,' he replied, we have tried for weeks to raise money on our stock, by offering thousands of dollars bonus; but money can't be had in the city, just now at any price. If you could relieve us of our embarrassments we could return your money in a few weeks with a heavy pettage.

"I am happy to say replied the stranger, that I have it in my power to help you, and I will cheerfully do so.'

Mr. Hale, with tears in his eyes, grasped his hand and said:

"To whom I am indebt for this act of kindness?'

"Don't you know me?' asked the stranger as he fixed his eyes upon him.

"If we ever met before, your features have passed from me.'

"I know you very well, Mr. Hale.—Don't you remember the little boy who went to Brookdale Academy, whom you used to call the Rag-Bag? The last time you saw him, you tore his pantaloons from the knee to the ankle, and he went home to his poor mother. I was that boy; and I have now come all the way from Boston to obtain my revenge!'

Hale turned ghastly pale, as he buried his face in his hands, and sobbed like a child.

"I cannot—no—I will not touch the money.'

"Yes, you will,' replied Walter, as he extended his hand in a friendly manner, "and, from this time, I will forget the past, and we will be friends—yes, friends who will lend each other a helping hand. But, Mr. Hale, let me add, if you have children, teach them of what you have learned of my experience, to be kind to the poor.'

That evening the papers announced that Albert Hale & Co., would be able in a few days, to meet all their liabilities.

HE WAS THERE.—A lady was telling a friend from the country of a grand party she had given recently.

"We had two generals, one judge, a popular author and a playwriter.'

"Yes,' chimed in her wicked son, "and there was a deputy sheriff, too, who said he wanted to see dad, and they went out before supper and dad hasn't got home yet.

Irreverent Cackling.

THE TROUBLE ONE VIGOROUS AND PROFANE HEN CAUSED IN A CHURCH.

[Max Adeler in the N. Y. Weekly]

They have had more trouble at our Methodist meeting house. Last Sunday Rev. Mr. Moody was just beginning his sermon, and had uttered the words, "Brethren, I wish to direct your attention this morning to the fourth verse of the twentieth chapter of Saint ———' when a hen emerged from the recess beneath the pulpit. As she had just laid an egg, she interrupted Mr. Moody to announce the fact to the congregation; and he stopped short as she walked out into the aisle, screeching: "Kuk-kuk-kuk-kuk-to-ko! Kuk-kuk-kuk-kuk-te-ko!' Mr. Moody contemplated her for a moment, and then concluded to go on; but the sound of his voice seemed to provoke her to rivalry, and so she put on a pressure of five or six pounds to the square inch, and made such a racket that the preacher stopped again and said:

"Will Deacon Grimes please remove that disgraceful chicken from the meeting house?'

The deacon rose and proceeded with the task. He first tried to drive her toward the door, but she dodged him, and still clucking vigorously, got under the seat in the front pew. Then the deacon seized his umbrella and scooped her out into the aisle again, after which he tried to "shoo" her toward the door; but she darted into a pew, hopped over the partition, came down in the opposite pew, and in the side aisle, making a noise like a steam planing-mill. The deacon didn't like to climb over after her, so he went round, and just as he got into the side aisle the hen flew over into the middle aisle again. Then the boys in the gallery laughed, and the deacon began to grow red in the face.

At last Mr. Binn came out of his pew to help, and as both he and the deacon made a dash at the chicken from opposite directions she flew up with a wild cluck to the gallery and perched on the edge, while she gave excited expression to her views by emitting about 500 clucks a minute. The deacon flung a hymn book at her to scare her down again, but he missed her and hit Billy Jones, a Sunday school scholar in the eye. Then another boy in the gallery made a dash at her, and reached so far over that he tumbled and fell on Mrs. Miskey's spring bonnet, whereupon she said out loud that he was predestined to the gallows.—The crash scared the hen, and she flew over and roosted on the stove pipe that ran along just under the ceiling, fairly howling with fright. In order to bring her down the deacon and Mr. Binns both beat on the lower part of the pipe with their umbrellas, and at the fifth or sixth knock the pipe separated and about forty feet of it came down with a crash, emptying a barrel or two of soot over the congregation. There were women in that congregation who went home looking as if they had been working in a coal mine, and wishing they could stab Deacon Grimes without being hung for murder. The hen came down with the stove pipe, and as she flew by Mr. Binns he made a dash at her with his umbrella and knocked her clear through a fifteen dollar pane of glass, whereupon she landed in the street, and hopped off clucking insanely. Then Mr. Moody adjourned the congregation. They are going to expel the owner of that hen from church when they discover his identity.

Pure Expression.

Every word that falls from the lips of mothers and sisters especially should be pure and concise and simple; not pearls such as fall from the lips of a princess, but sweet, good words, that little children can gather without fear of soil, or any regret to pain through all their life. Children should be taught the use of good, strong, expressive words—words that mean exactly what they should express in their proper places. If a child or young person has a loose, flung-together way of stringing words when endeavoring to say something, he should be made to try again and see if he cannot do better. It is painful to hear many girls talk. They begin with "My gracious!' and so many phrases that one is tempted to believe they have no training at all, or else their mothers are very foolish women. There is nothing more disgusting than the twaddle of ill-bred girls; one is provoked often into taking a paper and reading, and letting them ripple and gurgle on, like brooks that flow they know not whither. My heart warms with love for sensible girls and pure boys; and, after all, if our girls and boys are not this, I fear that it is our own fault—for this great trust rests in the hearts and hands of the women of our land. If we have a noble, useful purpose in life, we shall infuse the right spirit into those around us.

A FASHIONABLE RECIPE.—Take a young woman and turn her once in a breadth of satin, twice in a gauze scarf, and three times in a puff of tulle; add twenty yards of flowery garlands wherewith to season the whole. The dish is then trussed up, but has not yet sufficient dressing. Something heavy in the shape of a train is needed. It may be made of matelasse, with raised flowers or of brocade. Skewer it well on behind, and garnish with gauze butterflies, lace birds, or guilt beetles. Keep very warm at base and very cool at the top. Remove the dressing as much as possible from the upper part and pile it on below. Season with diamonds and serve up warm.

WHEN a man can't find anything to do, he has lived long enough.

NO DEATH.

There is no death; the common end
Of life and growth we comprehend
Is not of forms that cease, but mend;
It is not death, but change.

When wastes the seed, the sower sows,
Beneath the clog of winter snows,
The autumn harvest plainly shows
It was not death, but change.

When science weighs and counts the strands
In economic Nature's bands,
She re-collects them in her hands,
To show no loss from change.

They do not die, our darling ones;
From falling leaves to burning suns,
Through worlds on worlds the legend runs
That death is not but change.

When stills the heart, and dims the eye.
And round our couch friends wonder why
The signs have ceased they knew us by,
It is not death, but change.

Pride in the Homestead.

The idea of premanency should be an essential element to be incorporated in the minds of all concerned in the establishment of homes. It should grow with the growth and effort of the husband and wife who are laboring to secure one; it should be inbred in the child's mind and become as fixed there as a fixed star. Home should be regarded as the nucleous of all effort—the converging point toward which all family efforts and interests gravitate—the central point of interest, of pleasure, and of refinement for the entire family. We believe in the cultivation of family pride in a home by all proper means—that it should be regarded a matter of honor that the homestead shall be retained for successive generations in the family, and that its past and present associations shall become and continue to be through the generations to follow, a family inheritance.

More than aught else that we can think of is the absence of this idea of premanency in the minds of families, the cause, of their disintegration—the reason why the boys leave the farm and why old men who once had good homes for themselves and families are, at a later day in life, left wrecked and penniless upon the world's wayside. Unrest takes possession of men who do not cultivate a strong local attraction for home—who do not comprehend the real meaning and merit of the word and the great advantages that result from a permanent anchorage, a safe harbor, a sure refuge.

We have no law of entail; but it were wise if each family were to create a system of their own by which this central spot in the family history, this birthplace and nursery ground of the children, this scene of struggle for subsistence, life, education, social position and wealth, shall be retained unencumbered and in its completeness, in the family. We have urged this before; but recent events which have to our personal notice, lead us to recur to the subject again, so confirmed are we in our convictions that the cultivation of "pride in the homestead" is essential to the cohesion and healthful prosperity of families. We regard it as an important element in securing a stable government, a patriotic love of country, a strong attachment to and abiding faith in a republican and democratic form of government, a conservative population of sufficient strength to resist factious efforts to create disorder and revolution, and a wholesome respect, on the part of partizans, for the will of the people.

Have Courage.

It conduces much to our content if we pass by those things which happen to our trouble, and consider what is pleasant and peosperous, that by the representation of the better the worse may be blotted out.—If I be overthrown in my suit at law, yet my house is left me still, and my land, or I have a virtuous wife, or hopeful children, or kind friends, or good hopes. If I have lost one child, it may be I have two or three still left me. Enjoy the present, whatsoever it may be, and not be solicitous for the future; for if you take your foot from the present standing, and thrust it forward towards to-morrow's event, you are in a restless condition; it is like refusing to quench your present thirst by fearing you shall want drink the next day. If to-morrow you should want, your sorrow would come time enough, though you do not hasten to it; let your trouble tarry till its own day comes. Enjoy the blessings of this day, if God sends them, and the evils of it bear patiently and sweetly, for this day is ours. We are dead to yesterday, and not yet born to the morrow.

A CURIOUS ESSAY ON OXEN.—A little boy in the Bishop Scott Grammar School, at Portland, Oregon, has composed the following essay on oxen: Oxen is a very slow animal. I had rather have horses if they didn't have colic; which they say is wind collected in a bunch, which makes it dangerer to keep horses than oxen. If there was no horses, people would have to wheel their wood on a wheel-barrow. It would take them two or three days to wheel a cord a mile. Cows are useful too. I heard some people say if they had to be an ox or a cow, they would sooner be a cow; but I think when it comes to be milked on a cold winter morning, I think they would sooner be oxen; for oxen don't have to raise calves. If I had to be an oxen or a cow, I would be a heffer; but if I could not be a heffer and had to be both, I would be an ox.

Rates of Interest.

The usual rate of interest in the west, says an exchange, is ten per cent., and it is generally believed that this is the correct measure of the value of money. If the measure of the value of a commodity is what it will bring, this is true; but if the true measure of value is what the article can be made to yield, it is not true. Experienced capitalists and business men give it as their mature opinion that there is no kind of property as profitable as money loaned at ten per cent. which is tantamount to saying that the average yield of industries, enterprises and speculations is less than ten per cent. on the amount invested, or in other words, that money is not really worth ten per cent. There are several considerations that strengthen this conclusion. Money loaned at ten per cent. will double itself in seven and a half years; ten thousand will grow into twenty thousand in that time, and twenty thousand will reach forty thousand. That the average investments in business ventures and industries will not do this is too well known to need a demonstation. While a hundred men who loan money at ten per cent. compound will, with prudent management, double their fortunes in seven and a half years, one hundred men who borrow money at that rate will fail, in spite of all the prudence and foresight they may exercise, to double theirs. So far from it fifty of them, if not more, will break.

There is nothing more clearly established by the experience of business than the fact that a man who conducts his enterprise on borrowed capital—whose only resources, or chief resources, are the products of bills drawn on his shipments, will, in four cases out of five, come to bankruptcy, and a farmer who mortgages his farm for one half its value to secure money at ten per cent. in hope that its net yield will pay the interest and principal, will, in four cases out of five, be sold out. These plain and well known facts appear to prove that the annual product of money invested in commerce, speculation, industry, and agriculture is not ten per cent., and that while it may bring that price, it is really not worth it. If all classes of borrowers in the west would be brought to appreciate this important fact, it would be worth millions to this region. There is a world of financial philosophy in it. Nothing is more absurd, and in the long more disastrous, than the delusion that a man can get rich by borrowing money to speculate on; it is the secret of four-fifths of the cases of bankruptcy, that occur in business and of the sheriff's sales that take place in the country.

Treasures.

We have all them, treasures that intrinsically are worth nothing, but from which we would not part for the wealth of the Indies. I have them, and so have you my friend. They may be valueless to others, but they are of priceless worth to us. We keep them from stranger eyes, we allow no profane hand to touch them; no one but ourselves would appreciate them, for we alone know the memories that make them dear, and with what voices they speak of a dead past.

Here is a withered rose; how the odor clings to it still!—faint and sweet, though time has winnowed the years in heaps since it was given you on an evening in the beautiful long ago, by one who is now but a handful of dust beneath a coffin lid. What a subtle power lurks in that rose; you gaze at it till you can almost hear that loved voice, and feel the clasp of the dear hand, as erst you heard and felt them in that vanished time. And is not that faded rose a treasure? Ay, a priceless treasure.

But here is something else, a package of old letters, penned by a cherished hand.—They are yellow and old, but even yet they contain "thoughts that breathe and words that burn." Put them away with the faded rose; they are priceless. And you might write upon them "Sacred to the memory of one we loved."

Let us open this drawer—it is filled with little garments and a child's playthings.—How the founts of feeling are stirred up as you look at them! Here is a little well-worn shoe, but the dear feet that wore them, whose patter was the sweetest music to your ear, are now pressing the everlasting hills of heaven. Ah, what would you not give to hear the patter of those little feet again! But above all do you value this fair curl, shorn from the bright head of your baby boy, whose golden curls were the light of your life. That little curl was a part of your darling, and as you twine it around your finger and press it to your cheek, you almost fancy it a thing of life. And are they not treasures, the little garments, the worn shoe, and the golden curl? They are all that is left you of your baby boy, save the fadeless light of memory and a tiny mound in the cemetery. And would you part from them? No, not for untold gold. They are your treasures.

ETHAN ALLEN WAS THERE.—On the Sunday following his capture of Ticonderoga, Allen attended divine worship in the little meeting house at Bennington. The clergyman, who was as devout as he was loyal, took occasion, during the long prayer that preceeded the sermon, to give all the glory of the exploit to the God of Battles. Allen's notion of the share which Providence had in the matter did not exactly agree with his pastor's. He held his peace for sometime, but finally, overcome by a passing impulse, arose in his seat and called out: "Parson Dewey! Please mention the fact that *Ethan Allen was there!*"—*N. Y. Evening Post.*