

## 'As ye Sow, so Shall ye reap.'

BY MRS. FRANCES D. GAGE.

Scatter we must, and scatter we will,  
Strewing at broadcast all the day long,  
Through the valley, or on the hill,  
The seeds of right, or the seeds of wrong.

Every thought is an embryo,  
Every word is a plant'd seed;  
Look to it well, that the seed ye sow  
Be for the flower, and not the weed.

Folly and vice sown in spring,  
O! trust me, when harvest days are come,  
Will nothing to manhood's storehouse bring,  
To make glad shouts for the harvest home.

Too often a precious hour is spent  
In seeming pleasure, in youthful time,  
That make us a whole life long repent,  
For the fruit of the sowing is sin and crime.

Scatter we must, and scatter we will,  
Strewing at broadcast where'er we go,  
In life's valley, or on its hill,  
Seeds for humanity's weal or woe.

Beware! beware! lest the seeds ye sow,  
Be mixed with malice and pride and strife,  
For the wheat and tares must together grow,  
Till the reapers bind in the fields of life.

Call the good seed for the coming hour,  
That all thy days may be calm and free,  
Evermore plucking the planted flower,  
Binding golden sheaves for eternity.

—[Ohio Cultivator.]

[From The True Flag.]

## The Savings Bank; Or, How to Buy a House.

BY OLIVER OPTIC.

## CHAPTER. I

I tell you, my dear, it is utterly impossible! Save three hundred dollars a year out of my salary? You don't understand it," said Charles Converse to his young wife.

Perhaps I do not, replied Mrs. Converse, but my opinion is very decided.

Woman don't understand these things. You think my salary of eight hundred dollars a year, a fortune.

No such a thing, Charles.

But eight hundred dollars, let me tell you, won't buy all the world.

I had no idea that it would; yet, if you only had the habit of saving what you spend for things that you can get along without, you would be able to build a house in a few years.

Build a house.

Yes, build a house, Charles.

Well, that's a good one!

The young man laughed heartily at the idea—too chimerical, too absurd to be harbored for a moment.

How much do you suppose it really cost us to live last year?

Why, eight hundred dollars of course. It took all my salary—there is none of it left.

The young wife smiled mischievously as she took from her work-table drawer a small account book.

You did not know that I kept account of all these things, did you?

No; but how much was it? And Charles was a little disturbed by the cool way in which his wife proceeded to argue the question.

Four hundred and ninety-two dollars, answered Mrs. Converse.

Oh, but my dear, you have not got half of it down.

Yes, I have—everything.

My tailor's bill was sixty-five dollars.

I have it here.

Hats, boots, and—

I have them all.

The dress you have!

When you had any new thing, you know I always asked you what you gave for it.

I know you did; but I will bet five dollars I can name a dozen things that you have not got down.

Done! Said the lady, with a laugh as she took from her drawer a five dollar bill, and placed it on the table.

Charles Converse covered the money.

Capital idea for you to bet against me with my money! Said he, good humoredly.

If I lose I will do without that new barege I am to have.

Nay, my dear, I don't want you to do that.

But go on.

Pow rent, six dollars, said the husband, promptly.

Here it is, answered she, pointing to the entry in the book. Try again.

Season ticket on the railroad—twenty.

I have it.

Sawing the wood.

Entered.

Charles reflected a moment; the case began to look desperate.

New linings for the cooking stove.

Here two dollars.

Mr. Converse began to look hopeless.

My taxes.

Well, I have not got that.

But that was the only thing he could mention of these necessary expenses, that was not found to be regularly entered on his wife's book. Still Mr. Converse was not satisfied.

Your figures can't be correct, Mary, said he.

Why not?

My salary is all used up and you can account for only four hundred and ninety-two dollars of it. You must explain the balance.

Why, Mary I have not been extravagant. It is true I buy a great many little things in the course of a year, but they are hardly worth mentioning.

Ah! there's the mischief. That is where the money goes to, you may depend upon it.

Nonsense! You women don't understand these things.

O, course we don't!

Well your figures show that you don't. Where has the three hundred and eight dollars gone to, then?

I don't know, Charley. I haven't the least idea. I am sure I have got down all the items that come to my knowledge. I am positive that you have brought home no article of any description that has not been entered on the book—I mean articles of food and clothing and things for the house.

But just look at it a moment. You don't mean to say that I have spent three hundred and eight dollars over and above our necessary expenses? said Charles, a little warmly.

I don't mean to say anything about it, for I don't know anything about it.

Now I think of it, there's my life insurance have you got that down?

I have not.

There is forty of the three hundred.

But it leaves two hundred and sixty-eight dollars unaccounted for.

It would take a great while to collect money enough to build a house even if the whole of this sum were saved.

Not a great while, Charles. You know my father has promised to give you the land when you have the means to build a house upon it.

It will be a long while, laughed the husband.

Five or six years, perhaps, if you are prudent. Has not the president of your bank promised you a thousand dollars next year?

Yes.

Then you can certainly save four hundred dollars a year.

There are a thousand things we want when my salary is raised.

But we can get along without them.

I suppose we can.

Just look here, Charles.

Mrs. Converse took from her pocket a circular issued by the People's Savings Bank, in which the accumulation of several small sums, deposited weekly and quarterly were arranged in a table.

Fifty dollars deposited every quarter will net in five years, \$1,141 25! continued she, reading from the circular.

Bah! added Mr. Converse.

That sum would build a very comfortable house; and when your salary is a thousand dollars a year you can save more than fifty dollars a quarter.

A five cent institution, isn't it? answered the young man.

But he was much impressed by the reasoning of his wife, and in the course of the evening, he carefully read the circular of the Savings Bank.

Certainly he had every inducement for being saving and economical. He lived very cheaply in a small house belonging to his father-in-law, for which he paid a merely nominal rent.

His wife's father was a wealthy farmer, or rather he had been a farmer before his domain was invaded by the march of improvement, and his pastures and mowing lots laid out into house lots. As it was, he still, from the force of habit, improved a few acres, kept a couple of cows, a henry and a dozen pigs.

Charles Converse found this proximity to the old folks at home rather satisfactory, in a pecuniary as well as social point of view, for his larder was partly stocked from the farm, and, of course, no account was ever made of half a pig, a barrel of apples or potatoes, or a pair of chickens. Milk and eggs were so much fresher and better from pa's that of course the young couple never desired to obtain them from any other source.

They lived cheaply, and lived in clover besides, Charles never liked to talk about financial matters with pa because the worthy old gentleman used to tell him how he lived on a hundred and fifty dollars a year, after he was married—though he had a fat salary, and supposed, of course, that he saved four hundred dollars a year out of it—and always wound up by saying that he would give him a house and lot—might take his pick of all he owned—when ever he got ready to build.

All these things worked upon Charles Converse. He hadn't saved a dollar, and what was more there was no present prospect that he ever would do so. The promised advance in his salary was already appropriated to sundry luxuries. The idea of taking Mary to the opera, or a pleasant trip to Niagara, and other amabilities, had taken possession of him.

But the reasoning of his wife had produced a strong impression upon his mind. She had been brought up in the strictest habits of economy. Her father though rich, had an army of children; but they were all wealthy in their thrifty habits.

Charles read over again the circular of the Savings Bank in the course of the evening; figured up the statistics, and wondered what had become of that two hundred and sixty-eight dollars.

Before he went to bed, he had matured a resolution, though he did not say a word to his wife about it.

## CHAPTER II.

The next day Charles Converse received a quarter's salary, and his first step after receiving it was to visit the People's Savings Bank, where he deposited fifty dollars.

But the hundred and fifty which he had left, burned in his pockets. It was all he had to carry him through the ensuing three months. There were a dozen little things that he wanted and a dozen big ones, too, for that matter. Against the latter he resolutely set face, though, in consideration of the fact that his salary would be a thousand dollars a year after the next pay day, he had a week before made up his mind to have them.

Among other things, his cigar case was empty, and he stepped into Sevey's, Congress street, to have it replenished. Cigars were a great luxury—in fact a necessity to him in his opinion.

The gentlemanly proprietor of the establish-

ment placed a box of fragrant rolls upon the counter.

Something new, said he.

Charles took up a handful and smelt them.

Best cigars in the market, continued the vender.

Tip-top, replied Charles, inhaling the grateful odor. How do you sell them?

Four cents apiece.

Six of them were transferred to the case, a quarter thrown, and, as it was not magnanimous to pick up a copper's change, he walked out of the store. But then, a little fellow inside of him seemed to say—

Charles you can't afford to smoke such cigars as those. They will hardly last you two days.—If you must smoke, buy a cheaper cigar than that. You will not be able to build a house in ten years at this rate.

He did not pay much attention to the monitorial voice, however, and as he passed along, he drank a cherry cobbler himself and paid for three friends, whom he could not help asking to drink with him at Burton's.

At Vinton's a Charlotte Russe was disposed of, and so on to the end of the chapter. And these were his daily habits. It was only ninepence or a quarter at a time, and these sums were so ridiculously small, that they never caused him a thought. The idea that they absorbed any considerable portion of his salary, never occurred to him. He had always gratified his appetite or inclination in these trifling matters, as they seemed to him, and they had come to be regarded as necessities.

Still, Charles Converse had turned over a new leaf. He refrained from purchasing a great many articles which he had intended to get when he received his quarter's salary, and as he seated himself in the cab, he congratulated himself on the firmness with which he had carried out the resolution of the previous evening.

You are late, Charles, said Mary when he reached his sunny little cottage.

I have been paying my quarter bills, replied he with a smile. Here they are my sweet accountant.

He threw the bills upon the table, and while she was examining them he tossed his bank book in her face.

What! exclaimed she, in astonishment, as she saw the book. Fifty dollars?

Yes, my dear—female influence—the influence of a wife, and the husband playfully kissed her.

I am convicted of sin, and converted, too, which is better still. I am resolved to be prudent economical, saving, even parsimonious.

I am glad to hear it.

And the house will be built in five years according to the programme of the Savings Bank.

As he spoke he took from his pocket three of the evening papers.

Not quite cured, Charles, said Mary, with a smile.

What do you mean?

Journal, Transcript, and Traveler—two cents each, laughed Mary. You are determined the publishers shall live.

Why, Mary, you wouldn't have me live without a newspaper, would you? That would be a depth of barbarism to which I would never descend, replied Charles, with a look of astonishment at the interesting mentor.

Certainly not; but is not one paper a day enough?

That is but a trifle.

The rain falls in drops, but washes the whole earth. Four cents a day for a year amounts to about twelve dollars.

Charles scratched his head. It was a most astonishing revelation to him.

You are right, Mary, one paper is enough.

Charles cut his supper, but was moody and abstracted. A new idea was penetrating his brain, which, he began to think, had been rather muddy on financial affairs.

As he rose from the table he took out his cigar case, and as he did so, the little fellow within, who had spoken to him when he came out of the cigar shop, began to upbraid him pretty sharply. He burned his fingers in attempting to light the fragrant roll, and then relapsed into a fit of deep musing.

What are you thinking about, Charles? asked Mary, after she had cleared away the table.

Oh, I was thinking how much twelve times three hundred and sixty-five are.

Twelve means twelve cents, I suppose? said she performing the problem on the margin of one of the newspapers. Here it is—\$43.80

For cigars, added Charles blankly.

Which added to the sum paid for superfluous newspapers makes \$56.28.

And twenty for shaving, which I may do myself, are \$76.28, continued Charles, taking the pencil and cyphering away with all his might for a few moments.

Gleason's Pictorial, Home Journal, Saturday Courier, and your County paper comes to—

But my dear, we can't do without our County paper! exclaimed Charles looking with amazement into the face of his wife.

I don't want you to do without that, Charles.

Sherry cobbler, ice cream, and oysters, over a hundred dollars, by thunder! continued Charles, turning to his figures again.

Indeed!

I begin to see where the three hundred and sixty-eight dollars have gone to, said he.

And sherry cobbler are worse than useless. I had no idea you drank, Charles.

Say no more Mary; I am done.

And he was done. The idea of saving up something took complete possession of him—not so far as to make him niggardly—but far enough to make him abandon the four cent segars, three evening papers, Vinton's compounds, and especially cobbler.

On the next quarter day, one hundred dollars was added to his deposits at the Savings Bank, and his habits improved afterwards, and as his salary

was still further increased, much greater sums were added.

In four years the house was built, new furniture bought and paid for, and Charles is considered one of the most thrifty young men in the town.

BRITISH SOVEREIGNS.—Those who care to remember the order of British Sovereigns may be assisted by the annexed rhyme:

First William the Norman,  
Then William, his son;  
Henry, Stephen and Henry,  
Then Richard and John.  
Next Henry, the Third;  
Edwards, one, two and three;  
And again after Richard,  
Three Henry's we see.  
Two Edwards, two Richards,  
I mightily guess;  
Two Henry's, sixth Edward,  
Queen Mary, Queen Bess,  
Then Jamie, the Scotchman,  
Then Charles, whom they slew,  
Yet received after Cromwell,  
Another Charles, too;  
Next James the second,  
Ascended the throne,  
Then good William and Mary  
Together came on,  
Till Anna, four Georges,  
And fourth William all past,  
God sent Victoria,  
May she long be the last.

## The Yankee Woman.

When the Yankee woman goes to ride with her children, she considers it necessary to keep them from falling out—puts one foot on one child, another foot on another—holds baby in one hand, and carpet bag in the other.

Rises—budget in hand, and change in her mouth two minutes before the cars come to a stop.

Give her a morning call—she will peep through the side-light at the ring of the door-bell; if you are a pedlar she will make her appearance, and give you an answer. If you are the minister she will slip on a pretty dress and cap, and cordially receive you into the parlor.

The Yankee woman bakes, brews, and fries, in the forenoon; makes the boys' button-holes in the afternoon; snatches half an hour after supper for practising on the piano; makes calls or attends lectures in the evening.

Does up the winter sewing in summer, for the chance of doing the summer sewing in winter.

Spends a week in the mysteries of pastry, salads, creams; and, at the last moment, makes curls, draws on gloves, and appears as hostess for the brilliant party. Never mind those colored waiters—they are only hired for show, like the chandeliers—they never performed a bit of the hard labor for this party—it was done by the Yankee lady.

—How do European ladies manage? —Don't know. I happen to be a Yankee.

In the midst of the multiplicity of roasting, bakings, boilings, scrubbing, and polishings, the Yankee woman always manages to send the children to school with clean faces and aprons.

When Tom rushes in with pantaloons torn, she puts him to bed till they are mended.

Makes her own bonnet, and leaves the neighbors to their conjectures as to whether it came from Upton's or Bielow's—also whether the cost was five dollars or fifty.

Wears the last baby in season for the arrival of the next.

If no Irishman be handy, or money be tight, digs out the cellar herself; and you will see the results of that economy, next month in the top flounce of a new dress.

The Yankee woman can talk; let her little boy be accused of quarrelsomeness in the street, and woe she give you a call? And woe she entertain you rapidly for one hour and a half? Can you get in ten words edge-wise?

The Yankee woman will have her poetry in life, she will get it somewhere; if she can't play on the piano, she will work points on the neck of her little girl's frocks, or, at least, have the brightest tins, and whitest tables, in the country; most likely she will command piano, embroiders, and bright tins all three.

The Yankee woman has her thoughts about her; the Yankee woman understands cost and income too, don't the shopman have to take down every piece of goods from his shelves, before she will decide concerning half a yard of cambric.

Does she ever offer the baker a ninepence when the price is twelve cents?

She never has to ask the milkman the amount of the quarterly bill,—ten chances to one if there be any bill. The Yankee woman is good at cash; she has bills of one kind; bills of another kind she hugs and cherishes.—(Cor. of Chelsea Telegraph.)

SMOKING BACON.—A friend of ours who never fails to make the finest of bacon, makes a paste of finely ground black pepper and lard, which he applies with a brush to the flesh surface of each piece upon hanging it to smoke. A pound of pepper is sufficient for ten or a dozen pieces. He has found it an infallible preventive of injury from flies.—[Ex.]

STONE CEMENT.—A cement of three parts fine coal ashes, one of red lead, three of sand, and two of chalk (by weight) made into a putty with oil, is excellent for filling up the exposed joints of stones, bricks, &c. It becomes as hard as marble.—[Ex.]

PRESERVING BUTTER.—The best plan of salting butter is to use the purest salt only; heat it on the fire before using it, to drive off all the moisture, and apply it warm, when working the butter.—[Ex.]

Laziness travels so slowly poverty soon overtakes her.