By GEO. E. FOSTER.

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CHAPTER I.

Land As Capital. "Ned there is a plot of ground all ploughed up, which you can plant with potatoes this season, provided you will take care of it, and whatever you make from it will be your own property." The speaker was a Maine farmer,

and his remark was addressed to his son, a rosy cheeked lad of fifteen sum-

The proposition struck Ned favorably, for he was an industrious little fellow, and was anxious to swell his account, which was accumulating slowly at the village savings bank. After reflecting a few moments to be

sure that he fully understood his father's remarks, Ned expressed his satisfaction by turning a summersault, and then giving a loud "hurrah" he started to tell his mother.

"Hold on, Ned'" called his father, as he saw him about to disappear around the corner, and Ned came reluctantly back to see what his father wanted.

"I wanted to tell you, Ned." said his father, when the lad stood again before him, "that I am doing this that you may learn strict business habits. The earlier you begin to be industrious, and to understand how to make and save money the easier it will be for you. Now this plot of ground I have ploughed up. I have seen that it is properly fertilized for this year There is a quarter of an acre of it. All you have to do now is to put in the seed and keep it properly hoed until harvest time. I know it is quite a piece for a boy of your age to take care of, but you can do it. You are large of your age and quite plucky, and if you are industrious, you will have no trouble. This piece of land I am going to let you have as so much capital. Do what you please with it and with the money you make from it. If you take care of it, and plan right, you can make quite a sum before you are of age, which will give you a good start in life. But if you are not industrious, spend your money foolishly and make bad speculations, you will be so much out. Now, Ned, let me see what kind of metal you are made of. Here is a blank book. So far as this niece of land is concerned, place all your expenditures on this side and your receipts on that, and at the end of the year let me see the result. Of course shall be willing to advise you, and you need never be afraid to ask, but I wish you to read all you can in relation to your work, and as much as possible work out your own problems. You can make this plot of ground a most important school for you."

"All right, father, I'll do my best and don't you forget it," replied Ned. in the somewhat slangy idiom of boys in general, "and so here goes to tell mother." and away he went as happy as a boy could be.

Mr. Jackson, for that was the name of Ned's father, had his own idea of training children. He believed in order to make them strong men, that they should have reliance on their own resources as much as possible. Consequently, he decided that unless Ned asked him, he would make no direct suggestion concerning the potato planting. He noticed, however, that Ned was now studying the agricultural works in his library with considerable diligence, but he said nothing to him.

Not long after this, he noticed Ned sitting on the stone wall overlooking his field, with paper and pencil in hand, and a rod-pole beside him. He was evidently making some profound calculations.

"Well, Ned," said his father, "what are you doing now? A measure here too? Was you afraid that I had not given you a full quarter acre?" "No, father," replied Ned, "but I wanted to be sure about it. It will be

a safe plan to go on to prove all things. My teacher says, it all depends on starting right. If we do not begin right there is no knowing what the end will be. I have measured this land, and I find it is five rods wide and eight long, and it consequently contains forty square rods, which is a rood or one-fourth of an acre. just as you said, and I have a safe basis for my calculations."

But what possible calculations are you making. Ned?" queried his father, "are you computing profits on a crop not yet planted? It appears to me as if that was like counting chickens betore they are hatched."

But my calculations are about planting the crop," said Ned. "I find that the agricultural books say that the rows should be three feet apart. I shall have the rows run lengthwise, and the plat being five rods wide I should have twenty-seven rows at three feet apart, or if I make them six inches nearer together I shall have thirty-three rows, which I have concluded to have. The land being new and well fertilized will stand this additional amount. The cultivator in the barn will reduce sufficient for the narrow space, and when the potatoes are well grown and it comes to the second hoeing a plow can be used; so I think I might just as well have those

Where are you going to gci your horse, cultivator and plow, I did not agree to furnish them, did I," said Mr. Jackson, with a twinkle in his eye. have been thinking about that, replied Ned. "I first thought I should the net profits of the year." be obliged to dig over the whole lot with my hoe, but that would take too long. I can save by exchanging works | idly. with some one who owns a team. I will take time out of my play hours to | to do the ploughing for the second boework for you, enough extra I mean, to or your labor and for the use of row near the wall and said: "Ned, what are you growing here between the hills!"

Soundhard was no robbery."

The hills!"

"Soundhard was an experience of the hills!"

"Soundhard was an experience of the hills!"

"Soundhard was an experience of the hills!"

ness is business. If I furnish mysel, most drilled the other enough for thi. dark and deep, that I shudder somehorse and tools to help plow out the lot," said Mr. Jackson. crop, my bill will be three hours work

three hours of your labor." save time at that, so you can consider yourself engaged, and to morrow 1 shall want the furrows made"

A few days after this, Mr Jackson a bag which had been left in the field. "What have you there, Ned," he queried.

"Seed potatoes," was the reply. "Buy them?" "Well, I have been speculating a lit-

tle." said Ned. "You mean that you have been pur-

chasing, not speculating," said Mr. Jackson, suggestively. speculation," replied Ned, "for by it

I get my seed for nothing." "For nothing!" exclaimed Mr. Jackson, this time actually surprised. Yes, for nothing, said Ned trium-

phantly.

hat and said

You did not beg them, I hope." "By no means, father; but I will tell you all about it. Two or three days ters. ago i overheard Mr. Jones of the hotel say that he would be willing to give an extra price for ten bushels of Carter' potatoes, as he was going to have a house full of people during convention week, and he did not know hardly where to get them, and he was in a hurry too While he was speak-

ing I remembered that when I was up to Dick Black's house the day before I heard his father say that he had a few bushels of fine Carter potatoes thinking of planting Carters myself, suasive manner. and I had wondered how I was to get my seed. You see, I have no ready cash for my farming business yet and I did not wish to borrow. When I heard the landlord say that he was willing to pay a larger price than usual for Carter potatoes. I began to think crease and to make it increase my lamore about those that Dick's father bor is required. I must work Five of open them, and work out the seeds,

'I know where there are ten bushels urged Wilkie. of that kind for sale."

I think I can furnish them' said I 'You' exclaimed the landlord, look horse and tools." ing quite surprised.

'Yes' savs I. 'At what price?' asked the landlord been thinking of buying from the lot lost it about all." I speak of to plant on my field Your field " said the landlord, inter-

rogatively. 'Yes,' says I, 'my field,' and then I told him all about it. 'But you will not want to plant ten

continued. "That is true," says I, 'and that is you to-day."

fust what I am getting at I did not know but what you would go into a again pleaded Wilkie. "What is the Ned, but that need not keep me from

be all right would it not?' said I.

'Explain yourself, my boy,' said the holidays.' landlord 'Well, you want the Carter potatoes, don't you?"

'Exactly,' said landlord Jones. 'And I want seed I know where the potatoes are, and you do not, your out of bed in the morning before suncook never uses the seed end of the rise, and to work a while before breakpotato at this time of the year."

looking more puzzled than ever. You said that you were willing to emergency.'

'True,' replied Mr. Jones again. good many potatoes a day, I probably a trout or not." can get the seed ends as fast as I

hurt the rest of the potato." When I said this the landlord sat

goods, and he said that he would." hushel of his small Carter potatoes if way." I would find a customer, who would would gladly do so."

"What did you want of small potatoes. Ned," queried Mr. Jackson.

low the custom until I find a better," said Ned. "So you really purchased the ten bushels of Carters of Dick's father. said Mr. Jackson with a laugh.

the rest, and my part I put in a bag by itself, and Dick's father measured out my bushel of small ones. er the potatoes, and I said at the hotel, but that he might dump mine over he would find his money ready for him at the hotel.'

"So you really got your seed for nothing did you?" said Mr. Jackson with a chuckle.

"That is a fact," replied Ned; "the less expense I have the greater will be Ned planted his field of potatoes, and they came up well and grew rap-

One day when Ned hired his father ing, he stopped his horse on the outer

The state of the s

"Well." replied Ned, "squashes althey look so peaceful that they seem for one. In this case man, horse and ways bring a good price, and I don't to attract me to them, and I feel like tools count time, therefore for every think a vine once in ten feet will hurt springing in to wander there among hour of our work you must give me the ground any. I am going to run the for at trees that I see therein reevery vine right to the stone wall, so flected." "That is all right, father, and I shall that they will occupy no space to speak of in the lot. I expect to have off into one of your lectures on the you quote it this season." twenty good vines, each vine carefully beauties of nature, I am off. I don't tended, the bugs all kept off, and the feel that way. I don't care a cent for Jackson. "You have been industrious, buds pinched back, ought to produce all your rainbows and bubbles in Cassaw Ned pouring out something from one ten pound squash, I calculate on cade brook, or the wet forests that feel very much gratified at the change getting double that amount. If the you want to be rambling in that you in you; we see indications that you season is good these vines ought to see at the bottom of Meadow brook, produce four hundred pounds at least, but if there are any trout in the and I ought to get at least three cents brooks to-day I mean to have them," a pound I expect to make \$12 on and with a bound he cleared the wall squashes"

That is hardly probable, Ned," said chickens before they are hatched." "At any rate," replied Ned. "the hurrying toward the brook. 'Well, I look on it as a pretty good only outlay will be a little time to train the vines, pick off the bugs and pinch back the buds."

and left Ned busy at work.

ulled with green balls.

querted.

ALT Jackson

asked Mr. Jackson

CHAPTER III.

Planning for the Future.

'Potato balls," Ned replied.

the end," was the rep'y

green balls you have in the basket?"

tato ball. I shall consider these lit-

your trouble for nothing," continued

competition. I was down to the far-

mers' meeting the other day, and the

subject of germinting seed came up,

ion that they did not care to bother

themselves for four years just to get

take what they have than make the ef-

fort. My teacher says, that it pays to

try the experiment. It is agreed that

by that time I should get a potato so

good, that all purchasers of potatoes

would demand that kind of the raisers

er for a while at least. It is worth

trying for, and it costs only a little

foresight. If your grandfather had not

planted our apple orchard, I should

have had no apples in all these years.

I have recently planted many small

trees, from which I never expect to

CHAPTER IV.

Elements of Success.

"How does your farm progress,

eat the fruit. We must plan for the

'That is right, Ned." said Mr. Jack-

"That is genuine enterprise and

extra work to trv.

the varieties planted in the State

'I do not know about that," replied

"There is no telling what va-

for the next five years."

Ned had no easy time during the summer months. He had many battles with weeds, potato beetles and squash hugs, but he was industrious and patient and he was most always victorious, as will be seen in following chap-

> CHAPTER II. Business Before Pleasure.

"Hullo, Ned." "Hullo, yourself."

The first speaker was Wilkie Case, who addressed Ned one morning as he was at work in his potato field "What are you doing Ned?"

"liceing potatoes, don't you see?" "Let's go a trouting, there are which he would sell if he knew of any heaps of them down in Meadow Brook one who wanted them I had been these days," said Wilkie in a per-"I should like to go, but I can't,"

responded Ned. Who says so; is not this your field

to do just as you please with?" Yes, but this field represents capital, and that capital is bound to inhad for sale, and finally I touched my these long rows must be hoed to-day" "Let them go until to-morrow," next spring, when I shall plant them."

'Can't do it; to-morrow has its five 'Where' said the landlord looking rows assigned, and so has the next Jackson. day, and, on the next. I must work for father to pay him for his labor with

Well you are a stupid fool," plied Wilkie, somewhat angrily, for he was greatly disappointed. See what potatoes appear very small, and of "That depends," I replied "Carters you are losing just for that potato great variety in shape and color." are very scarce just now, and are worth patch. The boys have been having table next year," said Mr. Jackson, all the elements of success, he believes reading on special lines, you will find

There has been fun here for me." said Ned. "I tell you it is genuine satisfaction to see things grow after you have planted the seed. But I would really like to go fishing again. There was no fun I liked so well as bushels on that field, the landlord trouting, but it is a critical time in my farming just now, so I cannot go with ous

"Ob, do go, that is a good fellow," ' use of making a drudge of yourself. 'A speculation with you?' and this you are well enough off, and they say time the landlord looked astonished that your father is rich, too. If you was a poor boy it might be more sen-'Yes, a speculation with me; it would sible, but as it is, you are a fool to make a drudge of yourself during the

"It never occurred to me that I was making a drudge of myself," resumed Mr Jackson "Why, Wilkie I never have passed a happier summer in my life. I tell you it is invigorating to bound seed, so the books say; and one is just as liable to stumble on a good kind as fast. The birds sing so charmingly, another. But I do not anticipate much 'That is a fact,' replied the landlord besides, and then I have a splendid appetite by the time the bell rings" "Oh, fudge, Ned! You will be an pay more than the regular price at this old man now before your pa. I rather and all the farmers were of the opinlay in bed mornings and hear them sing than to get up and dig in the I can get these potatoes for you, Mr dirt. I tell you it is a luxury to lay a new kind of potato. They rather Jones so that you can have them at awhile in the morning. I am always the regular price, providing you will glad if mother forgets to call me a let me cut off the seed end of the po- second time, so that I can lay back in tatoes I should only want a very the pillows and have another sleep. not think our farmers around here will thin slice off the end, and as it is and as for an appetite, I always get early in the season, and as you use a one when I go fishing, whether I catch are getting poor. In five years from

"You don't expect to be a farmer all need them, but perhaps as you will use your days, do you," still queried Wilthe whole lot so quickly, could cut kie as he walked beside Ned, and them all off at once. It would not watched for angle worms as he hoed out his row.

"I don't know, Wilkie," responded down and laughed until the tears ran Ned, after a few moments reflection. from his eyes, but he agreed to the "I am bound to be something in the proposition, and also said I could have world, anyhow, and just now my way the seed ends at once, as he was toward the goal of my ambition is going to use the remainder so soon, through the potato field, so in this I that there could be no possible harm am going to be faithful. Father says in cutting them off. I asked him if it will be a good school for me, and he he would pay on the delivery of the thinks I am making a good pupil. Mother save faithfulness in little "I next went up to see Dick's father. things leads to success, and I mean asked him if he would give me a to be faithful in all that is put in my

"But you are too young to settle give him a good price for his ten down to a hum drum life." urged Wilbushels of large ones, and he said he kie. "My mother says 'All work and i no play makes Jack a dull boy." "if I looked at this as a task, your verse might apply to me, but I don't; "Why, it is customary to plant a I think this is play, and I make it so, small whole potato with a piece from and I do not believe I shall be any a big one, and although I do not know duller in spirit or intellect at the end why it is done, I thought I would fol- of the year, and I am bound to have something to show for my play after the crop is harvested. Besides I expect to get time to fish, but business before pleasure. Wilkie, I do love to catch those speckled beauties as well "Yes, I did," replied Ned, "and when as you do. So you are going to fish he measured them out into a pile, I to-day in Meadow brook. Shall you cut off the seed ends, and helped bag try Cascade brook also? Say, Wilkie, did you ever notice the difference between the trout in Meadow and Cascade brooks? In Cascade they are then asked me where he should deliv- golden in color, while in Meadow brook they are quite dark, almost black. I have often wondered what into my lot as he passed along, and made the difference. Do you suppose it is because they get their color from the stream they live in? It looks like it, for Cascade brook is full of golden sand while Meadow brook has a muddy bottom, and is full of dark holes. The sunlight always sparkles so prettily on the forming waters of Cascade

Ned, enthusiastically, brook, that I love to fish there. I "It seems to me that you have pass- some tubers. have spent hours of time just on the big rock by the Double Falls, and noed the happiest summer of your life," ticed the hundred little rainbows in the mist and the great bubbles, which known you to be so contented before." caught the reflection of the trees and shrubs along the shore, and then floated down the stream bearing for a aim, something to look forward to; ed just six hundred and twenty-six brief time their outline in crystal min- and somehow this business has given pounds of squashes. I peddled them iature. I always feel more joyful beside Cascade brook than when gazing bition in me that I never felt before, pound, and received \$25.04." I have been too busy to have time the still waters of the still waters of the other. In I have been too busy to have not don't say that you are \$50 in, off this into the still waters of the other. In

but in this speculation of yours, but two feet and a half one way and a with sadness. They run so still, so had my usual time to get into mischief, and consequently you have had times when looking in, and then again less occasion to find fault with me, and I guess we have all been happier on account of this little plot of ground. You know, mother, that on last summer, you were continually telling me that 'Satan always some mischief finds "()h, pshaw, Ned! If you are going for idle hands to do,' I have not heard

> "That is true, Ned," replied Mrs. and also obedient: your father and l are developing into a higher manhood; but do you think you would like to be a farmer?"

"I do not know, mother; but it appears to me as if I longed for some-"I never wanted to go trouting so thing more, and yet my inspiration ap-Mr Jackson, "you must not count bad in my life," said Ned to himself, pears to have grown out of the labors as he looked toward Wilkie, who was on this plot of ground, when I have seen from what little beginnings these plants have grown to their present size; when I reflect that the great oak over there come from a little acorn, and that the fruitful apple tree by the One morning as Mr. Jackson was roadside, that every one blesses, passing Ned's field, he saw him gathsprang from a little seed, it does seem ering something, and upon looking in to me as if little I might become both his basket he saw that it was well

useful and great sometime." "It is possible, Ned," said Mrs. "What have you there, Ned?" he Jackson, "'where there is a will there is also a way.' To win in this life one must be brave, and also dare to do, "What new scheme nave you on and in daring, dare also to do right. hand? Have you succeeded in selling All this season, Ned, your father has and converting them into cash?" said left you to your own devices, so far as this field is concerned. He has had I mean that they shall net me cash you work for him, to pay for the use: of his horse and tools, and also for his "I do not see how," answered his own work. He had an object in this. He thinks if you learn self-reliance "Well, father, I have been reading when young, that it will be of inestiin the agricultural books, and they mable value to you when you reach say that very few varieties of potatoes manhood."

hold good over a dozen years. They When Wilkis Case was here the finally lose their character for the taother day, he said he thought father mean because he made me pay him for "What has that to do with those Lis work, and for the use of horse and tools" replied Ned.

There is a great difference in the 'Each of these balls contains hundreds of little seeds," replied Ned. "Af-Wilkie's parents train him, I admit,' ter they have ripened a while, I shall dry them, and lay them away until seems to be entirely lacking in ambi- I began on this land." tion He looks at it as a sure thing "But you do not expect to get potathat his father's wealth will fall to toes that way, do you?" inquired Mr. him He runs to his parents in every work you have done." trouble, and apparently lacks now ev-Yes, I do," replied Ned. "The agricultural books say that germinating from the seed is going back to the Case, and many other parents. We † true source. The first year after planting the seeds of the potato ball, the "Not any," replied Ned, but on the second year they will be so far mature, er, and not to look to others for sup- dious this summer, and he says studithat I shall be able to reject the worthless, and I shall continue this process of selecting and rejecting for three or ter key that unlocks all difficulties in column. four years, and in that time I may get all professions, and every calling. He four or five varieties that will be fam- who begins life on crutches will gen- Wilkie. erally end on crutches. Remember, "Then again, father said I had be-"But why not plant the tubers and my child that the toughest plants are come more practical as a result of my on Alpine Cliffs where the

est are found in sheltered gardens" raising them from the seeds of the po-"That is just what our minister was saying to me the other day," said Ned. tle seeds as so much capital invested "When he saw me hacking away with my hoe, through that bed of witch-"Supposing that a lot of other fargrass, he remarked, 'that the difficulmers should go to raising new kinds ties, harships and trials of life, and as you propose to do, you would have the obstacles one encounters on the road to fortune, are positive blessings. they and the muscles more firmly, he it is Wilkie, I should not have come said and teach self-reliance. I told Wilkie went the minister said, and he rieties will come from the original' laughed, and he said he never found

"Poor Wilkie," said Mrs. Jackson, "unless he changes his course soon. I fear he will not grow up to be a useful man '

"Since I have been at work here. mother, the words of the declamation I had in school last examination day keep coming to my mind, you know

'Let the young have faith in themselves, and bid them take earnestly bother one a self sometimes. I do | hold of life, scorning all props and buttresses, all crutches and life preservers. Let them believe that no man on God's earth is willing or able to help any other man. Let them strive now they will be poorer still, and if to be creators rather than inheritors; to bequeath rather than to borrow. Instead of wielding the well rusted I shall hold the producers in my pow- them forge their own weapons, and conscience of the God in them, and the Providence over them, fight their own battles with their own good lances' son, with a pleased expression on his,

"That is a most excellent sentiment," said Mrs Jackson, "and he who wrote it was a wise man."

> CHAPTER V. The Crop Harvested.

"You don't say that you have raised future and for others. Only he who all those potatoes," exclaimed Wilkie. does, wins the race. It seems to me, as he called to see Ned one afternoon Ned, as if this little field was develop- in the fall and saw him contemplating ing the progressive man within you. It a pile of fine large potatoes which were will be worth far more to you than heaped together in the shade of an apthe dollars and cents you will receive ple tree.

for your summer's work. When you "Yes, I do, I have just measured open your column of receipts, you can them, and I find that there are thirty- SEND ONE DOLLAR place before the money, at the top of three bushels of the large ones and the column, the items, 'studiousness,', five bushels of small ones," replied' 'practicability,' 'thoughtfulness,' 'faith- Ned.

fulness,' 'energy' and 'pluck.' That is "I suppose you feel pretty rich, don't

fulness, 'energy' and 'pluck.' That is quite a little capital to begin with. Your field promises to be a grand financial success; your crop, properly harvested, will bring, if sold judiciously, a neat little sum as a reward for your labor, and whatever the sum may be, I am sure it has been honorably and well earned."

"I suppose you feel pretty rich, don't gould be and the property rich, don't gould be and the property rich, don't gould be and the sum as a good beginning for the first year, anyhow," said Ned. "Landlord Jones says he will take the lot and pay me seventy-five cents per your labor, and whatever the sum may bushel. It is a little above the market price, but he thinks they are extra less the slow sent with order. We grow the relight to suppose you feel pretty rich, don't gould like in that like and the found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfectly satisfactory, examine it at your freight depot, and if found perfect times seventy-five makes \$24.75 for potatoes alone."

"I did not suppose you could get so much off of a quarter of an acre," said "It is only a little above the average

Ned?" queried Mrs Jackson, one afternoon, as she, with motherly interof the acreage of Massachusetts last est, went out to see her son's work. year. Unless the agricultural papers "Nicely, mother, it has rained just lie," replied Ned. enough, and the sun has shone just

"I suppose you made something out enough, to make potatoes grow, and of your squashes "Iso?" further inquirthe squashes are doing splendid, said ed Wilkie as he walked around the potato heap to better see the hand-

"I had thirty vines, one died from his mother replied. "I have never the effects of a grub that worked in the root; one vine did not produce "Yes, mother, it has been a happy anything, and the rest did wonderfully season. It is splendid to have some well. The twenty-eight vines producme new zeal. It has stirred an am. out in the village at four cents a

"Whew!" whistled Wilkie.

plot of ground this sesson, do you?" "Yes, I do," responded Ned rather proudly. "I found one or two places where the potatoes did not come up, and I put in a few tomato plants and I sold fifty pounds of fruit at three cents per pound; that made \$1.50. So the total receipts of my lot will be \$51.29."

"Whew!" again whistled Wilkie. "What are you going to do with the money?

"Put it in the savings bank," responded Ned promptly.

"What! are you not going to have any fun with it?" exclaimed Wilkie with rather a surprised tone of voice. "I get all the fun I want as I go along," responded Ned. "I do not see any use of spending the money now. I shall want it more by and by.

"What is the use in putting it in the bank?" You might want to use some, and if it was me I should rather like to carry fifty dollars in my pocket just to show the boys."

"I do not see the use of showing it to the boys," said Ned. "And in the next place, if I had it in my pocket I might spend it foolishly. I shall earn some money to spend for myself along. but this I am going to invest."

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"What will you get for it in the savings bank?" asked Wilkie. "Father says that they give five percent. per year for the use of money there, and I was figuring up a little

while ago, what I should receive for

the money if I let it stay there until I am of age, and I made it that I shall have at least about seventy-three dollars at compound interest." "Is that so?" exclaimed Wilkie. "I had no idea that money at interest

grew so; at this rate you will be a rich

man very soon." "That is not all I get out of my work," said Ned. "In fact, it is only the minor part of it. See, here to my account book. Father has taken account of stock of the other part of my receipts, and told me what to write down First you see is 'Studiousness.' way we bring you up, and the way He means by that that I have been getting a habit of study and research. said Mrs. Jackson; "but while Wilkie, I tell you, Wilkie, there is no end of now has everything he asks for, he the books that I have consulted since

> "I do not see how you could get time to read many books, Ned, with all the

"Oh. I have not read all the books. ery particle of self-reliance. Your but I consult them. Read by the infather and I differ from Mr and Mrs., dex you know. You see, Wilkie, my work was a specialty. The informathink that too much is often done for tion I wanted this year was on squashchildren when they are small, and that es and potatoes. So I consulted the parents often too long delay teaching Index of Agricultural Works and easy their children the lesson of self-reli- ily found all the pages where these none is more vital than self-reliance. the index the most valuable guide. So A determination to be one's own help- father thinks I have learned to be stuport. He thinks it is the secret of all ousness is capital. So at his suggesindividual growth and vigor, the mas- tion I placed that at the head of the

"You are a queer fellow. Ned." said

work storms beat most violently, the weak- able to reduce my knowledge received through habits of studiousness to practical use, and this he said was equal to capital."

"You have capital on the brain it seems to me." said Wilkie.

"Next you see on this page." resumed Ned, not minding the interruption. "is 'Thoughtfulness.' Father says that is the same as capital. I tell you what out as well as I have this season if I had not thought a good deal. I guess thoughtfulness is one of the direct highways to success in life."

'Well, Ned, have you made any other capital that you have not spoken of yet?" laughed Wilkie.

'Yes, father says I have learned faithfulness, energy and pluck, and he says that is capital for any boy," replied Ned. "And there is something else. Wilkie, besides all this that father did not mention. I feel more ambitious than I ever did before. When I spent all my time in play I hardly thought of the future, but everything has changed with me now, and within me there is a longing for something higher. I long to be of some use in the world and am bound to be a useful man. I have not had so much play this year as last, but I have been just as happy, and have something to show sword of valorous forefathers, let for it. Now, Wilkie, I have shown you the result of my summer's work. What have you to show for yours?"

"Well, father gave me twenty-five dollars on New Year's, ten dollars for Fourth of July, and mother has given he five-dollar bills a few times since." "That is nice, and easily got besides," said Ned. "I suppose you have it in your pocket now 'to show the

bovs.' "No, I have not," replied Wilkie. "Is it in the savings bank?" "No."

"Where then?" "It is spent," said Wilkie as he turned away to hide a crimson blush that spread over his cheeks.



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