Exer Jones had just fluished looking

over his yearly accounts. "Well, asked his wife, looking up, "how do you come out?"

"I find," said her husband, "that my expenses during the last year have been thirty-seven cents over a thousand dollars."

"And your income has been a thou-sand dollars?"

"I managed pretty well didn't I?"
"Do you think it managing well to
exceed your income?" said the wife.
"What is thirty-seven cents?" asked Mr. Jones, lightly.
"Not much, to be sure, but still

something. It seems to me that we ought to have saved, instead of falling

"But how can we save on this salary, Elizabeth? we havn't fived extravagantly. Still it seems to have taken it all.

"Perhaps there is something in

which we could retrench. Suppose you mention some of the items." "The most important are—nouse reat, \$150—articles of food, \$500." "Just half."

"Yes, and you'll admit we can't retrench there. Elizabeth. I like to live well. I had enough of poor board be-fore I was married. Now I mean to live as well as I can."

"Still we ought to save up some-thing against some rainy day, Ezra."
"That would be like carrying an

umbrella when the sun shines. "Still It is well to have an umbrella in the house."

"I can't controvert your logic, Elizabeth, but I'm afraid we shan't be able to save anything this year. When I get my salary raised it will be time enough for that."

"Let me make a proposition to you," said Mrs. Jones. "You say one half of your income has been expended on articles of food. Are you willing to allow me that sum for the purpose 2** "You guaranteeing to pay all bills out of it?"

"Then I will shift the responsibility on you with pleasure. But I can tell you beforehand, that you won't save much out of it."

"Perhaps not. At any rate I will engage not to exceed it "That's well, I shouldn't relish hav-

ng an extra bill to pay. As I am paid every month, I will at each payment hand you half the money.

The different character of husband and wife may be judged from the conversation which has been recorded.

Mr. Jones had but little prudence or foresight. He lived chiefly for the present, and seemed to fancy that whatever contingencies might arise in
the future, he would, somebow or
other be provided for.

Now trust in providence is a very
proper feeling, but there is a good
deal of truth in the old adage that

"God will help those who help them-

Mrs. Jones, on the contrary, had been brought up in a family which was compelled to be economical; and, although she was not disposed to deny herself comforts, yet she felt that it was desirable to procure them at a fair price. The time at which this conversation took place was at the commencement of the second year of their married life.

The first step which Mrs. Jones took on accepting the charge of the household expenses was to institute the practice of paying cash for all ar-She accordingly called upon her butcher and enquired-

·How often have you been in the habit of presenting your bill, Mr. Wil-Once in six months, was the re-

And I suppose you sometimes have

bad bills?" "Yes, one-third of my profits, on an

average, are swept off by some of "And you could afford, I suppose

to sell somewhat cheaper for ready money?" Yes, and I would be glad if all my customers would give me a chance

"I will set them an example, then," said Mrs. Jones. "Hereafter, whatever articles we shall purchase of you shall be paid for on the spot, and we will expect you to sell as reasonable as you can."

This arrangement was made with others, who, it is scarcely needful to say, were very glad to enter into the arrangement.

a rangement.

Ready money is the great support of trade, and a cash customer is worth two who purchase on credit.

Fortunately Mrs. Jones had a small supply of money on hand, which last-ed till the first mouthly installment from her husband became due. Thus she was enabled to carry out her cash

plan from the beginning.

Another plan which occurred to her as likely to save expenses, was to pur-chase articles in large quantities.

She lad soon saved money enough from the amount allowed her to do this. For example, instead of buying sugar, a few pounds at a time, she purchased a barrel and succeeded in saving a cent or more on the pound. This, perhaps amounted to but a trifle in the course of a year, but the system carried out in regard to other articles, yielded a result that was by bo means a trifle.

At the close of the year, on examining her bank book.—for she regularly deposited whatever money she had no occasion to use, in one of these institutions—she found she had \$150, besides reembarsing berself for the mon-ey used during the first mouth of her experience and had enough left to last

experience and not enough set to assembler.

"Well, Elizabeth, have you kept within your allowance?" maked her harband. "I guess you have not found it so easy to save as you thought for. "I have saved something, however," and ins wife. "But how is it with

That's more than I can say. How-erer I have not exceeded my income, ful i that's one good thing. We have lived wife.

full as well, and I don't know but better, then last year when we spent five hundred."

"It's knack, Exra," said his wife,

-milling. She was not inclined to say how much the had saved. She wanted sometime or other, to surprise him with it when it would be of some ser-

"She may have saved up twenty-five dollars, or some such trifle," thought Jones, and so dismissed the matter from his mind.

At the end of the second year, Mrs. Jones' savings, including the interest, amounted to three busined and fifty dollars, and she began to feel qui c

Her husband did not think to inquire how she had succeeded suppos-ing as before, that it could be but a small sum.

However he had a piece of good news to communicate. His salary had been raised from a thousand to twelve hundred dollars a year, he

"As before I allowed you one half my income, for expenses, it is no more than fair that I should do so now. That gives you a better chance to save some of it than before. Indeed I do not see how you have succeeded

in saving thus far."

As before, Mrs, Jones said she had saved something, without specifying the amount.

Her allowances were increased to six handred dollars but expenses were not proportionately increased at all; so that her savings for the third year swelled the aggregate sum in the sav-ings bank to six handred dollars. Mr. Joces on the contrary, in spite

of his increased salary, was no better off at the end of the year than before. His expenses had increased by a hundred dollars, though he would have found it difficult to tell in what way his comfort or happiness had been in-creased thereby. In spite of his carecreased thereby. In spite of his care-lessness in regard to his own affairs, Mr. Jones was a most ex-cellent man in regard to his em-ployers. He had steadily preserved the custom of giving one-half to his wife for the same purpose as hereto-fore, and this had become such a habit that he hever thought to enquire whether she found it necessary to em-ploy the whole or not.

ploy the whole or not.

Thus ten years rolled out. During all this time Mr. Jones had lived in the same hired house for which he paid an annual rent of one hundred and fifty dollars. Latterly, however, he had been dissatisfid with it. It had passed into the hands of a new landlord, who was not disposed to keep it in the repair which he thought desirable. About this time a block of excellent houses had been erected by a capitalist, who designed to sell or let them as he might have the opportuni-

ty. They were more modern and better arranged than the one in which Mr. Jones now lived, and he felt a strong desire to move into one of He mentioned the fact to his wife

one morning.
"What is the rent, Ezra?" enquired she. "Two hundred and twenty-five dol-

lars for the corner house; two hum dred for either of the others." "The corner One would be prefera-ble on account of the side windows."

"Yes, and they have a large yard besides. I think we must hire one of them. I guess I'll engage one to-day; you know our year is out next week." "Please wait, Eza, till to-morrow before engaging one."
"For what reason?"

"Very well, I suppose to-morrow will be sufficiently early."

Soon after breakfast, Mrs. Jones the new block, and intimated her desire to be shown the corner house. The request he readily complied with. Mrs. Jones was perfectly delighted with all the arrangements and ex-pressed her satisfaction.

"Are these houses for sale, or rent?" she enquired, "Either," said the owner.

"The rent of this one is, I understand. \$25 more than the rest."
"What do you ask for the house to
a cash purchaser?" asked Mrs. Jones

with subdued eagerness.
"Four thousand dollars cash," was the reply, "and that is but a small advance on the cost." "Very well, I will buy it of you,"

added Mrs. Jones quietly.

"What did I understand you to say?" asked the Squire, hardly believing his ears.

"I repeat that I will buy this house at your price, and pay the money within a week."

"Then the house is yours, but your husband said noth ug of his intentions and, in fact, I did not know--"

"That he had the money to invest. I suppose you would say. Neither does he know it, and I must ask you not to tell him for the present.
The next morning Mrs. Jones invited her husband to take a walk, but

without specifying the direction.

They stood in front of the boase in which he desired to live.

"Wouldn't you like to go in?" she asked.

"Yes. It's a pity we havn't got the key." have the key said his wife, and forthwith walked up to the steps and proceeded to open the door. "When did you get the key of the Squire?" asked her husband.

"Yesterday, when I bought fhe house," said his wife quietly.

Mr. Jones gazed on his wife in profound astonishment.

"What on earth do you mean, Eliz-

"What on earth do you mean, Elizabeth?" he enquired.
"Just as I say. The house is mine, and what is mine is thine. So the house is yours, Ezra."
"Where, in the name of goodness, did you raise the money?" asked the husband, his amazement as great as ever.

ever.

"I have't been a managing wife those ten years for nothing," said Mrz. Joues smiling.

With some difficulty Mrs. Jones persuaded her husband the price of the house was really the result of her savings. He selt when he surveyed the commoditions arrangements of the new house, that he had reason to be grateful for the prudence of his managing. ful for the prudence of his managing

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