

# CORNER FOR THE JUNIORS

BE THRIFTY.

Practical Advice to Young Men by Herbert F. Price.

Money saving is becoming a lost art with young men today. I am sorry to see the greater majority of them wasting their money—literally throwing it away. Young men have not half the thrift they had 25 years ago. In those days nickels, dimes and quarters were brought to the bank for deposit, and it was this excellent habit of thrift that made many of the present merchants prosperous and helped them to start upon a business career of their own.

I wish I could fill every young man with a dread and horror of poverty. I wish it were possible for me to make them feel its constraint, its bitterness and its despondencies—that they would make vows against it. They would then read with patience what I have to say regarding thrift.

What is thrift, young man? It is the habit of saving something regularly out of your earnings, whether those earnings be \$1 or \$10 a day. It is the accumulation of money while young and in the prime of life. It is a fortress against poverty, and absolutely the only way to get a solid fortune.

A dollar is not an insignificant thing, but worthy of great respect, and he who considers it such can rightly be said to be already poverty stricken, for he is very apt not to be influenced by the good virtue of thrift. On the contrary, he is very liable to spend every cent he earns, and then in later years, when he beholds some old acquaintance enjoying the fruits of his

hard work and self-denial, he endeavors to seek consolation in the thought that he is a victim of fate. Young men never make a more fatal mistake in life than when they consider themselves the creatures of fate—it is the greatest folly in the world. Let the man of fate stop and reason a little. How did his prosperous friend succeed, become able to drive a quick-stepping mare, travel abroad, possess the means by which he is able to enjoy the beauties of nature, social prestige, and every comfort he can wish for in his home life? He began poor like himself, but made a judicious selection in business, stuck to it with persistency and courage; kept ahead of the times, worked hard while others slept, and, above all, saved his money. He respected the cent and honored the dollar. "Hard luck" did just the opposite. He selected a business, but never had the grit to stick to it. He was lazy, and took everything in an easy manner. Then, when failure and poverty stared him in the face, he says: "I am a victim of fate."

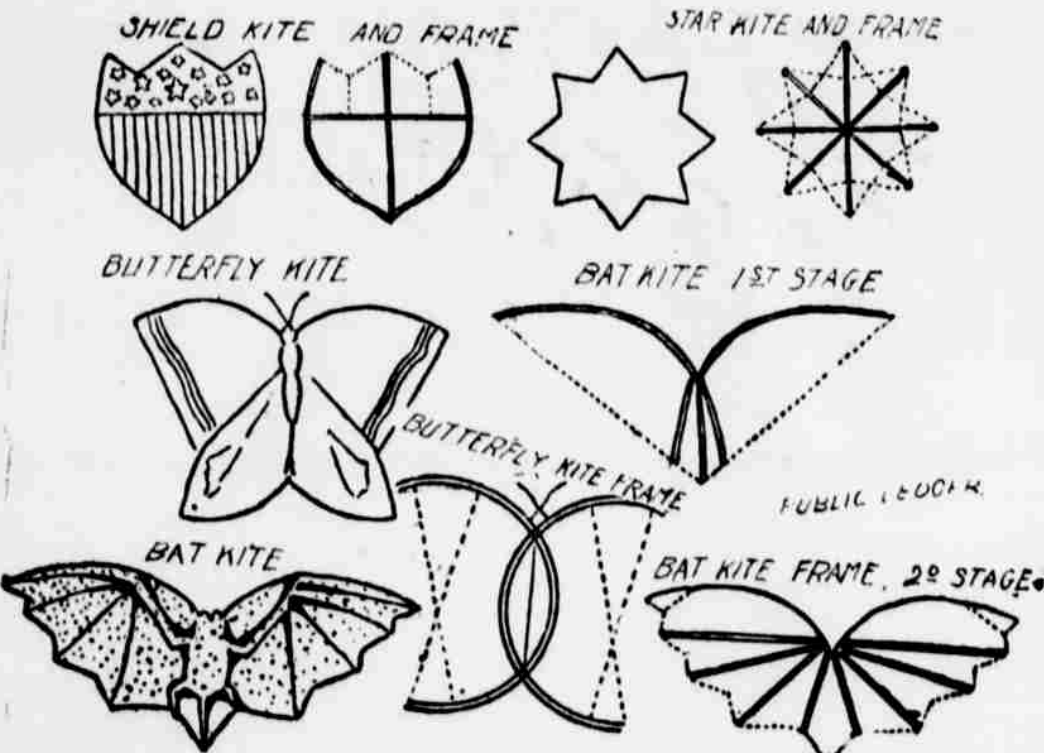
Like small acorns which grow into great oak trees do a few cents daily saved rapidly grow into large bank accounts.

How a Small Sum Saved Daily in Time Grows Into a Fortune.

Cents a day.	Per year.	In ten years.	Fifty years.
2½	\$9	\$130	\$2,900
5	18	260	5,800
7½	27	390	8,700
10	36	520	11,600
12½	45	650	14,500
15	54	780	17,400
17½	63	910	20,300
20	72	1,040	23,200
22½	81	1,170	26,100
25	90	1,300	29,000
27½	100	1,430	31,900
30	108	1,560	34,800
32½	117	1,690	37,700
35	126	1,820	40,600
37½	135	1,950	43,500
40	144	2,080	46,400
42½	153	2,210	49,300
45	162	2,340	52,200
47½	171	2,470	55,100
50	180	2,600	58,000
52½	189	2,730	60,900
55	198	2,860	63,800
57½	207	2,990	66,700
60	216	3,120	69,600
62½	225	3,250	72,500
65	234	3,380	75,400
67½	243	3,510	78,300
70	252	3,640	81,200
72½	261	3,770	84,100
75	270	3,900	87,000
77½	279	4,030	89,900
80	288	4,160	92,800
82½	297	4,290	95,700
85	306	4,420	98,600
87½	315	4,550	101,500
90	324	4,680	104,400
92½	333	4,810	107,300
95	342	4,940	110,200
97½	351	5,070	113,100
100	360	5,200	116,000
102½	369	5,330	118,900
105	378	5,460	121,800
107½	387	5,590	124,700
110	396	5,720	127,600
112½	405	5,850	130,500
115	414	5,980	133,400
117½	423	6,110	136,300
120	432	6,240	139,200
122½	441	6,370	142,100
125	450	6,500	145,000

By the accompanying table it would appear that, if a mechanic or clerk would make up his mind to save only 2½ cents a day from the time he is 20 until he is 70, the aggregate, with interest, would amount to \$2,900, while a daily saving of 27½ cents reaches the independent and important sum of \$29,000. There are very few young men, if any, that cannot save daily, by denying themselves the enjoyment of cigars, tobacco, and other things which could easily be dispensed with. Thus they will be laying up something for old age when their days of activity are over, or for some day of necessity in the future when they will reap the reward of these slight self-denials.

## MAKE YOUR OWN KITE.



For the boy who wants to make his own kite the diagrams shown will explain themselves. All the materials needed are strong, thin paper or

cotton goods, thin sticks that bend easily (rattan is best), strong thread, straight, long sticks, patience and ingenuity.

### A New Baby.

Next time you visit the zoo, ask them if they can show you a baby hippopotamus. The London zoo has one.

He's such a quaint, big baby, with the pinkest of toes and legs and a fat, plum-colored, pudding-shaped body.

He's a dreadfully fat young man, this Master Hippo, with no less than four double chins, and he weighs

about 180 pounds. I shouldn't like to have to carry him very far, would you? This baby hippopotamus has come all the way from Nigeria, in Africa, and he seems to have settled down quite happily in his new home.

There are quite a lot of baby animals just now at the various zoos, so mind you look out for them the next time you go—some of them are such pretty, interesting little creatures.

### FOUND ITS WAY HOME.

Pet Seal Which Its Owner Could Not Lose.

The story of a pet seal, captured when a pup by a lighthouse keeper on the coast of England, is given in "Reminiscences of a Sportsman." The young seal was fed and allowed to have the range of the kitchen, and the members of the household became greatly attached to it.

It would make its way daily down to the water, and pass many hours swimming about. It secured more or less food in that way, but always returned to its place in the kitchen at night.

Blindness finally came to the seal with old age, but it continued its journeys to the sea, and returned as regularly as before.

As old age increased it caused annoyance by its peculiar cry for food and its lessened ability to get about. At last the family decided they must part with it, and not wishing to kill it, they arranged with a fisherman to carry it well off—some 20 miles—

and drop it into the sea. They expected that it would come to a natural death in that element. But on the second day it appeared again at its accustomed place.

Another effort was made to get rid of it by arranging with a sailing vessel to take it several hundred miles out to sea and then drop it in. This was done, and some time passed away without any sign of the seal. But seven days after its departure the kitchen maid, who slept near the door of the kitchen, fancied during the night she had heard the plaintive cry of the seal; and the next morning its emaciated body was found on the threshold.

### A Safe Custodian.

"Granny," said little Johnnie, as he counted a lot of nuts somebody had given him, "can you eat nuts?"

"No, dear," said the old lady, "I haven't got any teeth."

"Well, then," said Johnnie, emptying his nuts into granny's lap, "I'll give you these to mind till I come back."

## BUILDING UP BUSINESS

AN ORIGINAL PLAN TO TEST NEW ENTERPRISES.

AN INDUSTRY INCUBATOR

Suggestions as to Assisting Small Manufacturers Toward Success and Helping Town Interests.

Regardless of the magnitude of a city or town there must be employment for the people. In fact, population of any city depends upon the opportunity that it may afford the residents gaining a livelihood. The agricultural town receives its support from whatever mercantile traffic it can gain from contiguous territory, and what industries in the manufacturing line that can be advantageously conducted. The city draws support from the smaller towns in an area of country, which, owing to its geographical position and what other advantages it may have, it may command the trade of.

It is to the advantage of every town to have as many manufacturing plants as can be profitably operated. Natural conditions regulate manufacturing to a great extent. Transportation facilities, the cost of raw material and fuel are highly important factors; yet there are certain lines of small manufacturing that can be well carried on in any community if only rightly managed. For many years ambitious towns have followed the practice of offering bonuses to manufacturing concerns in order to secure their location. The bonus system has not always operated satisfactorily. Too often promoters of manufacturing enterprises look to the bonus offered as a means of making profit rather than to the legitimate conduct of the business. Then, again, there are stock-jobbing schemes that operate in connection with the bonus plan, and it has been known that hundreds of thousands of dollars have been lost by people anxious to further the manufacturing interests of their home towns.

Numerous manufacturing centers have been gradually built up through the right kind of co-operation of the citizens. There is one prosperous city in Illinois that owes its activity mainly to the plans pursued by an enterprising class of Swedish citizens, who some 30 years ago organized a Swedish Aid society. This society advanced money to worthy workers who desired to engage in business. Officers of the society supervised the business to a great extent, and small concerns which were established have grown to be factories whose output run well up into the millions annually. This aid society loaned money to be repaid from the profits of the business. The plan was a successful one.

The system here referred to suggests a means whereby each town or city which desires to build up manufacturing interests can do so at the minimum cost; that is, that the dangers and objections offered by the bonus systems are entirely eliminated, as is also the chance for promoters to reap a harvest through the exploitation of unsound enterprises. This plan involves the incorporation of a promoting company. Local capital may be subscribed to whatever extent is deemed expedient. To illustrate: If an organization be formed with \$25,000 capital, \$10,000 of this capital can be employed in the equipment of a building for manufacturing purposes. This building can have facilities for half a dozen to a dozen small manufacturing concerns. The power necessary may be supplied from a general power plant. The machinery for manufacturing can be installed as required. A board of directors shall be selected to oversee the business. Whenever a small enterprise is found to be seeking a location, the directors are empowered to negotiate for its location

### OVERLOOKED OPPORTUNITIES.

Chances in Average Small Town for Profitably Engaging in Business.

According to the United States census of 1900 there was produced in the United States 1,293,662,433 dozen eggs. The same statistics give the annual production of poultry at 250,623,114. The butter made on farms each year is in excess of 1,000,000,000 pounds. The cheese made on farms averages about 20,000,000 pounds annually. These statistics are interesting, and with each farmer growing poultry and eggs and making butter and cheese, it hardly seems possible that such combinations as dairy trusts and egg and poultry trusts could exist, but that they do is nevertheless a fact.

Every small town in a farming district can command sufficient butter, egg and poultry trade to support a prosperous exclusive produce establishment. The practice has generally obtained in agricultural districts of storekeepers in various lines taking farmers' produce in exchange for

in the town. The concern may be incorporated and a small amount of stock taken by the holding company. Facilities for manufacturing and marketing whatever the product may be afforded. If the enterprise proves successful it can be moved from the experimental station into a separate building, the holding company investing in its stock, and the dividends on the stock can be placed in the general fund for the extension of other enterprises. Should an enterprise prove to be lacking in merit it can be discarded. In this manner from half a dozen to a dozen different enterprises can be carried on and thoroughly tested as to practical workings. Of course, it must not be expected that all of the undertakings will prove successful, but if good judgment be used in selecting enterprises, a large percentage will prove profitable. Those who subscribe for the stock of the holding company can be compensated by receiving an equitable percentage upon the amount invested in stock.

This plan eliminates the objectionable features of granting bonuses and the subscribing for stock in concerns that are in embryo stage and purely experiments.

### EQUITY IN BUSINESS.

Practice of Live-and-Let-Live Principles Most Desirable.

Too frequently it is noticed that in the struggle to attain wealth the rights of the individual are ignored. Fair dealing is a desirable thing as well as most simple and it requires only common honesty to practice it. Not alone is there honesty involved in the matter of selling but also in the matter of buying. It is quite as dishonorable for the purchaser to exact that the seller receive no profit on an article sold as it is for the seller to demand an exorbitant price for his goods.

There is much sound philosophy in the live-and-let-live gospel. This is nothing more than an observance of the Golden Rule that has found expression in all ages of enlightenment from the time of Gautama down to the present. In every day dealings it is apparent that there is too much of exaggerated selfishness in evidence, too great a struggle for the vantage. There should be a spirit of Christian cooperation that would be just to all alike. Whole communities suffer sometimes from the lack of this sense of equity on the part of merchants and their customers.

How often is the complaint heard in rural districts that the storekeepers of a town charge too high prices for what they have to sell? How often is it noticed that where this feeling dominates the people that the home town suffers as a consequence? It is short sightedness on parts of merchants to require of their customers more than what may be considered a legitimate and just profit. In fact, it is poor business policy to follow out a plan of this kind. There are many towns whose growth has been prevented through a grasping tendency of the merchants to make all they possibly can in a few short years, and to give the people as small an amount of goods as they will take for their money. The natural result of a policy of this kind is that the people seek other towns in which to do their trading and quite often buy from the distant mail-order house.

Habits once formed are hard to break. It is quite as difficult for the merchant to recover from the habit of making exorbitant profits as it is for the patron of the mail-order house to turn his trade to the home stores. Should both the merchants and their customers calmly consider principles that enter into commerce, and both determine to practice equity in their dealings, the merchant to sell honest goods at honest profits and the customer to give patronage to merchants who would practice this principle, it would be wholesome not alone for the home towns, but for all the communities.

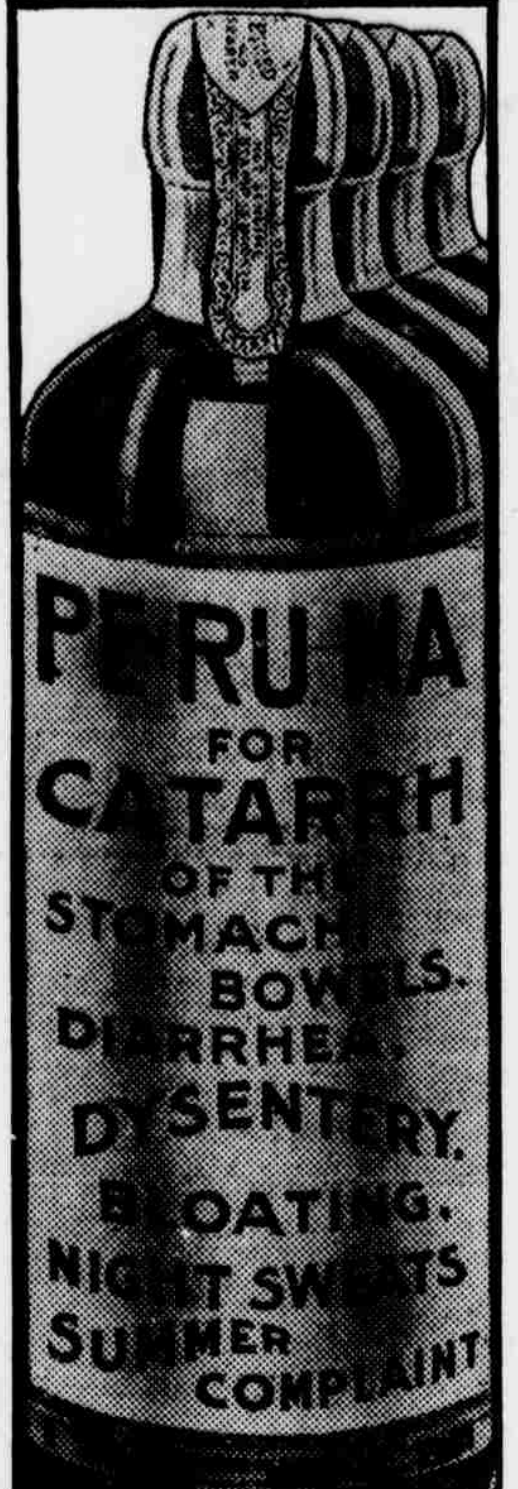
The produce thus received by merchants is forwarded to the commission houses in the large city, and these houses are factors that make it possible to maintain trusts in the produce business. It appears that if each town had its exclusive produce establishment to buy what the farmer has to sell instead of the produce going through the local stores, that better prices could be paid the farmers and the business made a most profitable one if rightly conducted.

According to the natural laws of business industry succeeds best where advantages are most abundant. Thus it seems that the produce offers a most excellent field in the majority of agricultural towns.

### First Mint Julep.

Common mint is in Greece and Italy so old that Ovid derived its name from Menthe, a young Greek woman who, by the enmity of a harum-scarum goddess, was converted into the plant whose oil is now an essential part of the stock of the druggist, the candy-maker and the cafe impresario.

## HEALTH NOTES FOR AUGUST.



August is the month of internal catarrh. The mucous membranes, especially of the bowels, are very liable to congestion, causing summer complaint, and catarrh of the bowels and other internal organs. Pe-ru-na is an excellent remedy for all these conditions.

### HIS FOOT ON THE TREADMILL.

Mr. Joacker Tells of One Sentenced to Hard Labor for Life.

Said Mr. Joacker, who was reading the paper: "Another poor wretch has been given a life sentence at hard labor."

Said Mrs. Joacker, who was embroidering blue roses: "Probably he deserves it. What is he guilty of?"

"Fraud and no visible means of support. He obtained clothes and a fine turnout with no money and nothing collectible. He seems to be larger and stronger than most of that class, yet it is plain that he has never done a tap of work, though he has managed to live well, so far. But the poor fellow takes his sentence hard and cries piteously, protesting his innocence."

"The wretch! He must have dealt with perfect fools!"

"No, his victim is our own friend, Jack Smith."

"That clever lawyer! Do read to me all about it!"

"Born to Mr. and Mrs. John Smith, a 12-pound boy."—The Bohemian.

### In Extremis.

The yacht was heavily becalmed. There were but ten bottles of champagne in the lockers. Their last signal of distress had been sent up, without bringing any response.

"Gentlemen," exclaimed the commodore, in a quavering voice, "I can no longer conceal the hideous truth from you. Sobriety stares us in the face!"

It was a wildly various scene which ensued. Some blasphemed, some prayed, some, in an access of frenzied wantonness, sang songs, while some sat stoically by, awaiting their fate with at least an outward calm.—Puck.

### The Modern Child.

Five-year-old Nellie had been naughty all day. Finally her mamma, a very portly woman, sat down and drew the little culprit across her ample lap to administer the long delayed punishment. Nellie's face was fairly buried in the folds of her mother's dress. Before the maternal hand could descend Nellie turned her face to say: "Well, if I'm going to be spanked I must have air."—Harper's.

## COFFEE AILS

Quit when you use

# POSTUM

"THERE'S A REASON."

Read the little book, "The Road to Wellville," in page.