| wealth. We desire wealth for various reasons-some for its power to give elegant homes; the man who has a family wishes to leave a competency to his children, etc. While it may not be possible for all persons to accumulate sufficient wealth to sattsfy all these desires, it is possible for all persons, blessed with good health, to secure a competency for old age, if they are willing to economize. What you earn does not matter so much as what you save. Many persons who earn good wages seem to lack ability to save from their earnings. They forget the proverb, "Save the pence and the pounds will take care of themselves." The young man who has just attained his majority and who spends 25 cents a day for drinks, elgars, etc., is squandering a fortune. This sum, if put at compound intereat at the current rates, will amount to some $\$ 25,000$ when he has reached the age of 70 years. Tho farmer who shelters his implements from one season to the next in the shade of the barb-wire fence nearest where they were last used, will never pay off the mortgage on the farm. The merchant who does not pay his bills cannot successafully compete with the | payment. Pride is a stumbling block to more persons in the practice of economy than any other one thing. It must certainly be apparent to all, on a moment's reffection, that a clerk on a salary of 8600 a year and, perhaps, living in rented property, cannot furnish his home, entertaln guests, and make the same snow to the world as his neighbor who recelves $\$ 2,000$ a year. Yet many persons today are attempting this impossible feat, while the $\$ 2,000$ neighbor, and all sensible people, laugh at their folly. On the other hand, no one should be a niggard. Stuginess is even worse than extravagance. No one should accumulate wealth for a love of itself. "The love of money is the root of all evil." A good rule for all who would have a A good rule for all who would have a competency for old age is to save a portion of each year's earnings, even though it be but a small portion, $-\mathbf{P}$ B. Woods of Cincinnati, Ia., in Penn sylvania Grit. <br> No Duplicates of Presenta. <br> Bridegroom-1 don't see anything of your father's $\$ 10,000$ check. He promised it, didn't he? Bride-Yes; but he saw that your father had al ready given us one, and he knew we didn't care to have any dupllicate |
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## IN THE RIGHT DIRECTION

PROSPEROUS PEOPLE SHOULD HELP OTHERS Thoughtful men and women the
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ECONOMY IS WEALTH

You Save
More Important The


