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Too Much Money--That Was His Trouble By FRANK D. TOMSON. Down in Missouri there's a man running a cigar store for its owner. He gets a salary-a very modest salary. He's an old man now. He was an old man when he took charge of the business. He had traveled for many years as a cigar salesman, receiving for a number of those years a salary of longer held the job and that his salary had stopped. For many years it had been easy money for him. There was just himself and his wife to tak care of and the salary was ample-almost affluent. It came easy and because it came easy he distributed it-also easily. When he came to the time that he no longer held his position as a traveling salesman and could no longer expect his monthly salary check, he was dismayed to find that he had not saved any money against this very situation.

He had stuff in him-this man-good stuff But he had been thoughtless for the future. H. recognized it now, that the days of his prosperit
seemed to have passed. But he did not complain. He took stock of the situation and when the oppor tunity came to take charge of a cigar store, even though the salary was less than half-considerably less than half-his former salary, he took the job with the decision to make the most of
He counselled with his wife on the matter of lines of economy and to their surprise they found that they could save money out of this meager ary and still have the necessary comforts. The became interested in the situation. Then they developed a desire for a home of their own and when they had assembled enough to make a payment vestment representing several thousand dollars a that. They obligated themselves for the amount and made their initial payment. Then they moved into it and for the-that is, it would be theirs when the installment payments had all been made.
"We're paying rent to ourselves now," they said. And so they were. They liked the experi-
ence of being frugal. They studied the problem and found it more interesting than the previous of scattering their earnings to the four winds. Then the day came when every payment had been made and the home was theirs in fact. A strikint illustration of what may be done even though under great handicaps. This man was past 60 years old when his $\$ 3,000$ salary was discontinued. He had reached the time of life when the natural inclination was to retire, but necessity compelled a dif-
ferent course. For 20 or 30 years this man had ferent course. For 20 or 30 years this man had
given no thought to saving and limited his extravagance only to the extent of the income. It but as compared with the deeper joy of living, these but as compared with the deeper joy of living, these
years cannot be compared with those later years in which useful practices and sound reasoning were brought to bear.
Not everyone has the assurance of health and capacity to work when the age of 65 or 70 is
reached. This man and his good wife were forreached. This man and his good wife were for-
tunate in this respect. They were favored in antunate in this respect. They were favored in an-
other particular-they were strong enough to overcome established habits. They were put to the test, a bitter one at first, in their case; an insurmountable obstacle it would have been in the case of most people, but they passed the test and won out in the contest.

The pertinent question is, to what heights would this man have reached had he given himself practices during the 20 or 30 or more preceding years? This is an interesting case-more so because the story is true.
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