

SAVING MONEY

"God helps them that help themselves."

—Benjamin Franklin.

Today we are all fixing the habit of spending or saving. The spending habit promises momentary pleasure and assures future regrets. The saving habit assures present comfort and promises future prosperity. With steady practice one habit becomes as easy and natural as the other. The size of the income has little to do with the saving habit. One who cannot save something out of his present earnings will not as a rule do any better when his income increases. The boy who begins an early training in saving his pennies soon acquires a knack of earning and laying by money which swells to large amounts in later years.

The clerk who regularly saves a dollar a week will in a few years have a fund sufficient to start him in business of his own. If he saves nothing now he will probably always be a "hired man," and is certain to fall into hard lines if he happens to lose his job.

The merchant or professional man who outside of his regular bank account keeps a separate savings deposit into which he drops the extra odds and ends or special receipts will be surprised what a satisfactory balance it grows to be.

In too many families one is supposed to earn all the money—while the main concern of the rest seems to be to do their share of spending it. It is a slow process for one to fill up the barrel at the spigot while several are drawing out at the bung-hole. Every good wife would choose to be considered a true helpmate to her husband rather than the Irish version—a "help ate mate."

The solution of the problem of family thrift is to start every member, old and young, with a savings account of his or her own. A thrifty housewife is entitled to a generous allowance at her own disposal put weekly or monthly into a savings account to meet certain family expenses. She would be glad to try to keep the outgoes a little below the present mark, and see if she could not put by a snug sum to help herself or the children out of some tight place in the future.

Some thrifty people have a way of keeping all their earnings in their business, or in their wallets, or locked up in some strong box. There are far greater advantages in joining with

one's neighbors in building public institutions for savings.

Hoarding is a selfish, niggardly instinct. It does not foster business confidence, public spirit or the domestic virtues like a savings bank.

There is not the object lesson of accumulating interest, or the stimulus of friendly competition.

The average man finds it easier to spend and easier to lose the surplus funds carried about his person or kept in easy reach. It is not quite so easy to keep up the savings habit with plenty of money on hand. There are found in every community faint hearted people who live from hand to mouth and discourage others from saving, on the plea that they or a friend once honestly started out to save—and lost quite a sum through official mismanagement or fraud. But is there a successful business man who has been without equally trying experience of loss through another's fault? When the easiest thing in the world seemed to be to fold the hands and fall? Only they would not give up—took a fresh start and finally made a success of it.

A small boy was given two pennies, one for candy and the other for missions. He put them together in his pocket. At night one of them was gone. He had lost it. He cried out at once: "Oh mother! I have lost the missionary penny." What a bit of human nature it was that reminded him in an instant which penny was missing. There is a man in Lincoln who ten years ago lost a hundred dollars of his savings. Ever since he has squandered more than a hundred dollars a year on things he would be better without—and he has not saved a cent; but all he is conscious of having lost is that first hundred dollars.

All of which proves the duty of taking good care of money not your own, and also the duty of taking care of money your own for the future needs of yourself and family. It is the easiest thing in the world to cheat yourself.

There was a boy in one of our city schools who studied the motto on the wall "Earn all you can; save all you can; give all you can." He did not see how he could do all these at once, so he compromised by saving the nickel his mother had given him for Sunday school and putting in a penny which he had earned himself. When the American Savings bank was opened he was one of its first depositors and he has stuck to it with the prospect of soon having fifty dollars to his credit.

I do not know, but venture to think, that a boy who is learning to earn and to save can be depended on to put something into the Sunday school offering and when he gets older will be a good citizen and have the money and the inclination to help in every good cause.

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