

Little Sermon on Systematic Saving

That We Should "Take no Thought of the Morrow" is a Beautiful Ideal, but a Dangerous Doctrine--Written for Young Men.

(By Louis G. Read)

My text this morning is: SYSTEMATIC SAVINGS, and I have hope that within the vast congregation of Advocate readers, there is good soil for the planting of the seeds of THRIFT.

That we should "take no thought of the morrow" is a beautiful ideal, but a dangerous doctrine.

Ninety-seven men out of every hundred fail to gain a competency; are dependent upon others in their old age; die poor; leave nothing—and are soon forgotten. Only three out of every hundred become independent—and STAY independent, and the question is, which will you be, one of the three or one of the ninety-seven?

To be one of the three, you need only say "I will be MEAN" it and presently I shall tell you how to go about actually doing it.

I am sure that you do not expect to be one of the ninety-seven failures, but you must remember that statistics show that the odds are 32 to 1 against you, and if you do have to face such odds—and once get the fact properly fixed in your minds, then what I am going to show you, may mean many years of comfort and self-respect when you grow old, and as sure as you live, you will grow old. Nothing is so certain.

You can't stop the flight of time. You can't even resist it—but you can master it. And you can master it by getting a proper grip on a very simple truth—the power of a few cents to multiply into vast sums, if persistently put aside, day by day, week by week, month by month, for a given period.

Suppose you put away one cent today, two cents tomorrow, four cents the next day, and keep on doubling for thirty days. How much do you think you would have at the end of the month? Over twelve million dollars!

No, this is not a miss-print. It is an actual fact, and you may easily prove it by setting down the figures and adding them up. Over twelve million dollars.

And here is another one:

If one dollar had been invested at six per cent, compound interest, two thousand years ago, it would have equaled, today, a ball of solid silver, as big as the EARTH.

I use these two illustrations merely to show the tremendous cumulative power there is in a trifling sum of money. And, now, let me show you another one—one which you can easily carry out, yourself. I say "easily" because it is easy, if you are sufficiently determined to do it.

The productive period in a man's life is forty years; say from ages twenty to sixty; and if during that period he puts aside twenty-five cents a day, at six per cent, compound interest, he would have the nice little sum of fifteen thousand dollars in cash on his sixtieth birthday. The actual amount he put by would be only about thirty six hundred dollars, but look what the interest amounts to—over eleven thousand dollars. All on twenty-five cents a day.

Or, suppose it were but five cents a day. Even then he would have three thousand dollars, and if you only knew how few men have three thousand dollars when they are sixty years old, you would understand why I am preaching this Little Sermon.

Almost any school boy could save five cents a day—if he only tried, and its just this little "try" which I wish to impress most deeply upon your minds, for it will add, like magic to the moral and physical well-being of your whole life.

The amount of effort required to put by a few cents a day is very small, and to keep it up will create within you that splendid faculty, most needed of all—WILL POWER, and with Will Power you can do almost anything; without it, you will find yourself drifting down life's great tides, only capable of doing the biddings of other men. And when you get out into the world, you will find that these tides are amazingly strong; exceedingly hard to pull against, and, above all, you will soon discover that the oars are strictly in your own hands.

Nothing is so stealthy as the passing of time. Nothing so insidious as the coming of old age. Nothing so pathetic as a feeble old man, struggling in a leaky craft, against a swift and merciless current. And nothing so utterly unnecessary, for had he but realized what I am trying to make you realize, the cold and ruthless hand of a selfish world would not have marred the Peace of his helpless days.

And now, I want to tell you precisely HOW to go about doing this little thing which will mean so much to you when the productive power of your mind and hands has ceased.

Get a little iron box, lock it and then take the key to the manager or cashier of some good Savings Bank.

ask him to keep the key for you and tell him that you intend bringing the little iron box into the bank at intervals, to be opened by him and the contents placed to your credit. He will readily agree to this—and then you begin.

Remember, now—if it is fifteen thousand dollars you set out for, twenty-five cents only has to be put in the box every day. If twelve thousand, then twenty cents a day. If nine thousand, then fifteen cents a day. If six thousand, then ten cents a day and if three thousand, then only five cents a day. When you have a dollar or a few dollars in the box, take it to the bank, have it unlocked and the cashier will give you a little book in which you will see yourself credited with the amount deposited, and that the bank will allow you three per cent. interest on it. Repeat this every time the little box has a few dollars in it—say once a month—and before you know it you will have a hundred dollars.

Then go to the bank manager and ask him to recommend some good six per cent. bond. He will buy the bond for you, keep it for you and collect the interest, which is usually payable every six months, and place the interest so collected, to the credit of your savings account.

See how you stand, already: You own a one hundred dollar bond which is paying you six per cent, and the bank is paying you three per cent, not only on the monthly deposits from your little iron box but also on the interest collected from the bond; revenue from three sources—and all working while you sleep. When your savings bank account reaches another one hundred dollars, buy another bond, and you will notice that the time required to reach the hundred dollar mark will grow less and less, each time, because of the compounding of the interest—that is, making interest earn interest, and, after a while, you will be buying a bond with constantly increasing frequency.

Remember, now, two things:—First that to be one of the three successes instead of one of the ninety-seven failures, you must keep the little iron box going with absolute, constant regularity, for it is the one and only source from which this old-age fund must grow, and second, that under no conditions are these funds to be disturbed or used for other purposes.

At the beginning you will find that a great amount of effort is called for, but you will also find that what you persistently do for a while becomes easier and easier, for your Will Power is like a muscle, it develops in proportion to the amount it is used and what is more, it will, unconsciously, raise your other mental faculties to a higher and safer standard and then you will find yourself with such a grip on success that no ordinary misfortune can wrest it from you.

If you are not yet twenty years old, all the better, for you can begin and have your old-age fund just that much before you are sixty, and while sixty may seem a long ways off, it won't seem half so long when you get there—and look back.

If you are past twenty, begin anyhow, for it is better to be partly provided for than not to be provided for at all.

Don't say "I Can't" for then you admit that you belong to the I CAN'T CLUB, and that's the very club that the ninety-seven men out of every hundred belong to. It's the biggest, the worst and the most expensive club in the whole world, because it means ruin and poverty to every member.

And now a final word—

If your father happens to be a well-to-do man, and if you think that, because of this, it is unnecessary for YOU to begin the building of such a fund, you make a fatal mistake—the mistake of your life—for the reason that your father may lose his money before he dies.

It is a good deal harder for an old man to keep money than it is for a young man to make it indeed, most of the ninety-seven failures are men who, at some time during their most productive period, accumulated something, but through the frailties of old age, couldn't hang on to it.

What's more, if you expect to ever stand on your own feet, you can't do it by waiting for your father's bounty. Consider your father's competency as merely an advantage which may be only an aid to the gaining of your own. And to plant the first seeds in the little iron box is the way, the easiest way, that means the least trouble, the least thought, the least self-denial; simply because you begin in time and believe me, TIME is your most precious possession. It stretches out before your young lives like an endless, golden path, filled with deeds well done—if you will but make it so.

Try it. Begin to-day. Carry it out to a real finish.

And when old age does come, with its faltering step and its palsied hand, the fire-side welcome will still be yours; you will be proud of your sons, and of their sons, for they, too will be sterling men.

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Personal Items From Richibucto and Rexton

Budget of Interesting Items From The Advocate's Regular Correspondents in These Busy Towns

RICHIBUCTO

Dec. 26—The thermometer has registered very low during the past few days. Wednesday morning it was 19 below zero; Thursday 24 below; Friday, 30 below and this morning 29 below. During the warmest part of the days the mercury has not risen to zero.

Among the volunteers who have been home for Christmas are: Guy Pierce, Stanley Vautour, Russell Long, Edgar Lawlor and Hayward Searles.

Mr. and Mrs. H. H. James went to St. John to spend Christmas, the guest of Mr. James' sister, Mrs. Wm. Campbell. Mr. and Mrs. Arthur Doreness, Mr. and Mrs. James, daughter of Prince Albert, Sask., are also guests in the city.

Misses Florence and Marguerite Bourque, students at St. Mary's convent, Quebec, came on Thursday to spend vacation with their parents, Dr. and Mrs. T. J. Bourque.

(Held from last week)

Richibucto, Dec. 21—Mr. and Mrs. Chesley D. Buck, of Salisbury, came on Saturday from Moncton with the body of their infant son for burial. The little one, who was ten weeks old, had been a promising baby until two weeks ago when he was taken ill. Everything that could be done was done, but without avail. The little fellow died in the Moncton hospital on Friday. He was buried on Sunday in St. Andrew's cemetery, Rexton, Rev. A. Lee officiating. Mr. and Mrs. Buck, who are guests of Mrs. Buck's aunt, the Misses Jardine, of Pointe-a-la-Croix, have the sympathy of their many friends here.

Mrs. Demile Buck, of Dorchester, has been in town since Saturday, having come to attend the funeral of her baby grandson. Mrs. Buck, who returns to Dorchester tomorrow, has been the guest of Mrs. Robert Cochran and her daughter, Miss Victoria.

Miss L. J. Cate, principal of the Milford Superior school, came on Saturday from St. John to spend vacation at the home of her father, John T. Cate.

Miss Terie O'Leary, who has been a student at the Mount St. Vincent Convent, Halifax, came on Saturday to spend vacation with her parents, Mr. and Mrs. R. O'Leary. Miss Kathleen O'Leary, also a student at the Mount St. Vincent convent, remained a little longer, in order to take the Dalhousie entrance examination.

Misses Caulic and Vera McInerney, teachers at Sussex, came on Saturday to spend vacation with their mother, Mrs. Frank McInerney, Rexton. Miss Annie McInerney, who teaches in the northern part of the province, also came on Saturday to spend vacation with her mother, Mrs. Frank McInerney.

F. O. Murray and J. Cameron Murray, college students, arrived home on Saturday to spend vacation with their parents, Mr. and Mrs. F. O. Murray.

A. S. Merritt, of Kings County, during the past two years, the much liked teacher of the advanced department of our school here, has resigned his position. As an evidence of regret and appreciation Mr. Merritt was on Friday afternoon presented by his pupils with an address and a ten dollar gold piece. The address was read by Miss Alvina Halleran and the presentation made by Miss Elfrida LeBlanc.

Miss Anna C. Kelly, principal of the Grammar school, went on Saturday to spend vacation at her home in Fredericton.

Mrs. J. D. MacMillan, who was called to Dalhousie some weeks ago by the illness of her daughter, Miss Helen, returned home about a week ago.

Mr. and Mrs. Bernard Doucet have returned from Grand Anse, where they were called by the illness and death of Mrs. Doucet's father, Joseph Potier.

Miss Grace Doucet, a student at the Chatham convent, came home on Saturday to spend vacation with her parents, Mr. and Mrs. Bernard Doucet.

Mr. and Mrs. W. B. Storer, who to a real finish.

have since spring been occupying their attractive bungalow at the south end of the town except during a month's visit at Calendars' beach, went last week to New York to spend the holiday season. They will later go to California.

Mrs. Harry G. Lawson, who came during the illness of her father, the late R. H. Davis, and remained since his death with her mother, returned last week to her home in Montreal.

Mrs. G. Raymond Young, who has been here since the death of her father, R. H. Davis, returned last week to her home in Newport, R. I.

Mrs. Lawson and Mrs. Young were accompanied when leaving by their mother, Mrs. R. H. Davis, who went to visit her eldest daughter, Mrs. James A. Dunham, Baltimore, Md.

Miss Margaret Grierson, student nurse, who was spending a vacation with her sister, Miss Grierson, has returned to her duties in the Beverley hospital, Massachusetts.

The Red Cross society which usually meets in the Grammar school building, met last week at the home of the president, Mrs. F. J. Robidoux, and after the transaction of business, coffee and delicious refreshments were served by the hostess, who was assisted by her sister Mrs. W. A. Russell, Shodias, the Misses Ferguson and Miss Sadie Hudson. A very pleasant social time was spent. Mrs. Robidoux exhibited a contribution which had been sent by the sisters of the St. Louis convent, 17 pairs of socks and thirty pairs of mitts. A large number of donations had also been promised by residents of St. Louis and the North West.

The Richibucto society has been doing splendid work and several large boxes of finished work were sent to England nearly a month ago; as well as Christmas boxes consisting of several gifts to each of the soldiers of the first contingent from this immediate neighborhood. A box is now being forwarded for the use of the present volunteers.

Robert Irving went to Halifax, N. S., last week where he will be employed on a dredge boat throughout the winter.

REXTON

(Held from last issue)

Dec. 21—A business meeting of the Red Cross Society was held in the public hall, Thursday afternoon. The President, Mrs. George N. Clark occupied the chair and a report of the business carried on since organization from Oct. 1 to the present time was read by the secretary, Miss Grace Fraser.

The Society has 65 members, all of whom have done excellent work. Donations and work have also been received from the ladies of South Branch, Mundoville, Main River, bouguac. The list of articles made to date is as follows:

76 nightshirts, 81-6 doz. wash cloths, 83 pairs socks, 13 knitted caps, 48 pairs armlets, 28 water bottle covers, 4 cholera belts, 18 scarfs, 12 grey flannel shirts, 2 nightgales, 3 pairs pyjamas, 23-4 doz. handkerchiefs, 10 pairs mitts. Up to the present time the society has raised \$309.35 and have bought goods to the amount of \$155.61. They have also sent \$50 in cash to buy hospital supplies, etc.

The Women's Institute met at the home of Mrs. E. J. Hutchinson, Wednesday for the purpose of discussing letters received from the supervisor, Miss Winter, at Fredericton, referring to the school of domestic science to be held at Chatham, Sussex and Woodstock during 1915. The next meeting of the Institute will be held at the home of Mrs. Egbert Atkinson on the second Wednesday in January instead of the second Tuesday. The date has been changed from the second Tuesday of each month to the second Wednesday.

Mrs. R. A. de Oloqui left Monday for New York where she will spend the winter with her daughters, Misses Helena and Augusta. Another daughter Dr. M. J. de Oloqui of Rogersville spent Sunday with her mother. Miss Marie will spend the winter at St. Louis Convent.

Capt. George Irving and George I. Orr of the dredge Prince Ito, at Montreal, returned home on Saturday. Capt. George Orr of Jardineville, returned home a few days before.

Miss Vera McInerney who has been (Continued on page 4)

We Wish All Our Friends and Customers

A Very Happy and Prosperous New Year

And also take this opportunity of thanking them for the very liberal patronage they have given us during the past year and hope we will merit a continuance of the same during the year on which we are just entering.

D. W. STOTHART

Clearance Sale

All China and Fancy Goods left from our Christmas stock will be sold at a big reduction. We have a number of odds and ends in Toilet Articles, Perfume in Baskets, Books and Writing Paper, which we have marked at 25c. to clear. BRASS GOODS all reduced in price for this week.

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Miss Marguerite DeWolfe of Nordin, left on Monday morning for Boston where she will train for nurses in St. Elizabeth's hospital.



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