

## THRIFT

The thrifty individual is commonly described as one who manifests a proclivity to save a goodly portion of his earnings; who generally has a savings account in some one of the banks and who possibly has acquired or is acquiring ownership to a bit of God's foot-stool that he can call "Home."

Now and then we encounter some industrious mortal who seems to have inherited this savings trait, but as regards the major portion of humanity in this day and age of the world it is more or less of an acquired habit. Man is naturally an improvident sort of animal. Although endowed with a so-called superior order of intellect, he frequently manifests his inferiority to the lower forms of life by his supreme recklessness for the morrow.

Ever since man has become familiar with the "Art Preservative" he has been calling attention to the industry and thrift of the busy little bee, which, guided by instinct, lays up a supply of food for the long period that is covered by the months of frost and snow. The bumblebee does likewise, while the squirrel, the beaver and other captains of industry among the rodents establish a sort of primeval bank account to take care of the winter's board bill.

What makes it all the worse is our inherent knowledge of the fact that we ought to be thrifty; that we really ought to lay up something for the proverbial "rainy day." Man's conscience is ever on the job, telling him to look out for the future and to beware of unwise expenditures, but how often do you and I, Mr. Wage Earner, give heed to this suggestion?

Today is pay day. We meet a bunch of the boys down town. The usual round of pleasure and next morning we get up and mentally kick ourselves because of the money thrown away in a mistaken, deluded notion that we were having a good time. If it only happened once in a life time the experience would not be so bad—would be cheap, in fact. But with the recurrence of the pay envelope or the pay check there is a tendency for another jollification. Finally it gets to be a confirmed habit; an acquired habit, for when we started out in life it was with the avowed intention of laying the foundation of a fortune right then and there by putting aside a stipulated amount each week or month as the case might be.

But how much easier it is to learn the spending habit than to cultivate the habit of thrift. That is, for the majority of the young or middle-aged workers living in this Twentieth century. It is a problem which every individual must solve for himself. As one of the wise men of old remarked, "There is no royal road to knowledge." Neither is there any prescribed rule or form of procedure which will instill in a man's brain the desire to save and to be thrifty. The personal equation enters into every possible solution. It is up to the spender to work out his own salvation and the longer he listens to the call of the Great White Way the longer it is going to take him to find the straight and narrow path which leads to comfort, to self respect and to confidence in one's own ability.

Right here is a good place to interject that old saying, "It's never too late to mend." It is never too late to take the back track, to turn square around and pay a little attention to the stranger known as Thrift. In every community he has a representative in the form of the savings bank, where amounts from one dollar up are received and on which, in Canada, interest averaging four per cent. is allowed. Even given just half a chance it is surprising how soon one can accumulate a comfortable little nestegg of \$100 or so. Saving the first \$25 or \$50 is always the most difficult task. After that it comes easier, for the savings habit, once given a chance will develop like the old habit of extravagance.

For the single man, working for wages, there is no institution of modern times that can compare with the savings bank. It extends the same helping hand to the man with a family. Take the pay envelope home to the wife every Saturday night or whenever the pay day happens to come. Let her experience the pleasure of breaking the seal and let her carry the bank book. Nine women out of ten are better financiers than an equal number of men, and anyway it will show her that you consider her a partner in all things and worthy your fullest confidence in fighting the battle of life together.