

taining Church institutions and benevolent enterprises. If a man sustains them he loses nothing by the noble effort.

Earning and spending are not equal but in very few, and the way to be rich is to keep one's expenditure a little this side of their income. That is always safe. Of course, when you begin to accumulate you hardly know when you have got enough. There is no standard for wealth. It varies with different countries and different individuals. I never saw a man who had enough. They are not as good as the old squaw who, when chided about taking too much whiskey, said that "a little too much was just right." "Ah," she said, "a little too much is just about right." She wanted a little too much, and she was all right—satisfied. You cannot get a man like that as to money; give him a little too much and he will want more. He is always clamoring for more than he has.

While some devote their attention to earning, some are better as to spending. I am at fault there myself. I can always earn money, but never know how to spend it. Some people have a wonderful tact at getting but no manner of sense about spending, while some have a poor tact at getting but a wonderful tact at spending not only their own but any other money they can get hold of. They are spenders.

Money is a means to an end, and we should always use this means to further the interests of society and our own salvation, our interests and the