

THE HABIT OF THRIFT

Evidence Obtained From Successful Business Men Proves Economy Is Becoming Fashionable

ONLY THE THRIFTY ARE IN POSITION TO ENJOY LIFE'S BLESSINGS

By Jacques Nerve Delemare
Copyright 1916. All Rights Reserved

Unless the evidence of men of success in business is "perjured testimony," the only great difficulty in the way of enjoying life's blessings rests in the first stages. If one will persist in saving until the savings amount to something, one's interest and self-confidence grows stronger—and the habit of thrift is formed.

"Thrift," recently remarked Mr. Edward A. Brooks, president of the National Association of Life Underwriters, "is neither miserliness nor niggard parsimony; nor does it mean the absence of pleasure. It is indeed the thrifty, saving, provident persons who not only have pleasures and enjoyments, but can continue to have them."

Prodigality and wastefulness does not necessarily mean pleasure even for the present, and probably none for the future. Thrift means the getting of a dollar's worth of pleasure from the expenditure of a dollar, and not the wasteful attitude of spending money that tomorrow we would be glad to have returned to us. We probably waste from American tables today, enough to feed an army.

It is the thrifty people of the country who support its institutions, who give its benefactions, who are supporting not only their own families, but the hospitals, the churches, or the institutions of the state; who are paying its taxes; who are the citizens upon whom the State, society, and the church must rely.

The idle rich, the nation's spenders, are not only the important part of a nation, but they are a menace to it. They were in Babylon, in Assyria, in Persia, in Greece, in Rome, in France at the time of the Revolution, and they are in America today. The strength of Rome lay not in the time when Romans were extravagantly spending their millions in feasts and games, when people were fleeing from the country to the city; when the young millionaires spent their time at the baths and in feeding upon nightingale's tongues, and upon oysters brought in wet moss from the shores of Britain; and when the citizen soldiers were replaced by hirelings, but in the time when the Roman farmer was his citizen and statesman, and depended not upon others but upon himself for performing the duties of the family and the state.

Just now the atmosphere is filled with talk of economy. It is becoming the fashion. We are improving daily—and we are not economizing by proxy, because we are beginning to realize that economy is a virtue. But for whatever reason, the world-wide influence for thrift is making itself felt in America, and Americans will be all the better for it. What is really needed now is to pattern one's personal expenditures after the ideals of business methods—put a stop to waste and devote more attention to the art of buying.

So important has become the subject of thrift that a great international congress on the subject was held in San Francisco, in connection with the Panama-Pacific Exposition. Governor Johnson, of California, which state is spoken of by the American Banker's Magazine as noted for "its high per capita of saving deposits," issued a proclamation naming the closing day of this congress, August 12, as "Thrift Day." Among those present was Dr. David Starr Jordan, the eminent writer upon international finance. Dr. Jordan, defining the aims of thrift said:

"Thrift, I take it, is the determination to live with a margin for future advancement; to earn a little more than one spends; to spend a little less than one earns, meanwhile to get value in strength, satisfaction, or in worthy return for the money one feels free to spend. The spirit of thrift is opposed to waste on the one hand and to recklessness on the other."

"It does not involve stinginess, which is abuse of thrift, nor does it require that each item of savings should be a financial investment. The money that is spent in the education of one's self or of his family, in travel, in music or art, or helpfulness to others, if it brings real return in personal development or in better understanding of the world we live in, is in accord with the spirit of thrift."

The world's greatest exponent of thrift by precept and example, was Benjamin Franklin. In his "Poor Richard's Almanac" for 1737 he gave the following advice, which has been repeated countless times since his day. He called

it "Hints to those who would be rich."

"The use of money is all the advantage there is in having money."

"He that sells on credit asks a price for what he sells equivalent to the principal and interest of his money for the time he is likely to be kept out of it; therefore, he that buys upon credit pays interest for what he buys. And he that pays ready money might let that money out to use, so that:

"He that possesses anything he has bought, pays interest for the use of it. Consider then, when you are tempted to buy any unnecessary household stuff, or any unnecessary thing, whether you be willing to pay interest, and interest upon interest for it as long as you live, and more if it grows worse by using."

I was talking to Mr. Thomas, the insurance man, of Belleville, the other day, about the philosophy of protecting one's self against losses, and he said "Insurance is Thrift—and we are learning more about Thrift every day."

Money, whether for the individual or the nation, is not the most important thing. It does not make the most important people unless thrift and frugality go with it.

"Civilization, looked at on its economic side is simply thrift and nothing else. To produce without waste and thus produce cheaply, to consume without waste and thus consume efficiently, to conserve for the future that which is not needed for the present—these are the maxims of thrift and the glories of civilization."

"In the everyday spending of the people, much runs to waste. To conserve this power and apply it to the machinery of industry and in the daily routine of life's endeavor, is one of the objects of civilization. This may be accomplished only through personal foresight and self-control."

When the first savage put aside the club that he found useful, instead of throwing it away, trusting to have another when needed, thrift began, for thrift is simply foreseeing wants and providing for them. Throughout the ages there have been those who foresaw and provided, and those that met trouble unprepared and went down under it. Famine, winter, flood and living enemies came upon these people; the thrifty lived and saved some of the unthrifty as well, but the mass of the unthrifty disappeared.

In our day one great means by which the individual provides to meet the dangers and difficulties of tomorrow is that of saving money. In time of trouble the man who has no means must be cared for by others, but deprive the thrifty man of sight and hearing, of hands and feet, and he still has the wherewithal to care for himself as in the days of his strength. The thrifty man is his own man; the unthrifty may see the time when he lives only by the grace of others.

"The unthrifty man is compelled to end his life selfishly, for he has nothing to give either for any public cause or for any friend's need; the thrifty man can meet generously all his obligations as a member of society. He takes all the world has to offer, for he has made the world his debtor."

In the opening years of the Christian era lived Marcus Valerius Martialis, known as the poet martial, "the first of the epigrammatists." As a young man he obtained the patronage of the Roman Emperor and later married a lady of wealth. His life therefore, was one of ease and even luxury, and of such economies as poor people have to practise, he knew nothing. But he avoided the riotous spending and waste which ruined so many Romans and ultimately destroyed their great Empire. His fifty-third epigram, as translated by Abraham Cowley, the famous English poet, is as follows:

"Would you be free? 'Tis your chief wish, you say;

Come on, I'll show thee, friend, the certain way. If to no feasts abroad thou lovest to go Whilst bounteous God doest bread at home bestow;

If thou the goodness of thy clothes dost prize By thine own use, and not by other's eyes; If (only safe from weathers) thou can dwell In a small house—but a convenient shell; Can'st look upon thy beechen bowl and dish; If in thy mind such power and greatness be, The Persian king's a slave compared with thee."

EASTER SUNDAY IN THE CHURCHES

In Spite of the Weather Large Crowds at Services—Musical Programs.

Easter wore none of its usual brightness yesterday. Lowering skies and falling rains lessened the joy of the great Christian festival. Nevertheless in spite of untoward weather conditions, the attendance at the churches was quite beyond expectation.

Every pulpit echoed the story of the Resurrection and its meaning to mankind.

Special music was rendered at every place of worship.

At Bridge Street a special service of Easter song was rendered by the choir under the direction of Mr. Dan A. Cameron last evening. Mrs. Wilmot rendering a solo. A sacramental service especially for the soldiers of the 80th battalion followed the evening service.

At the Tabernacle the choir, quartettes and soloists rendered special Easter music.

At Bethel Hall the Lord's Supper was administered, and Mr. Thos. Rich of Wales was in charge of the services.

At St. Andrew's church special music in the morning, anthems "This is the Day," "King of Kings," and solo by Bandsman Burke. Evening anthems, solo by Miss Price, trio by Mrs. Allen, Miss Ketcheson, and Miss Price, and duet, Mrs. Allen and Mr. D. Clark.

Victoria Avenue Baptist Church had the soldiers of the 155th Battalion for the Easter morning service. The church was beautifully decorated with Easter lilies. The battalion occupied the body of the church, civilians filling the church to the doors. The battalion band in charge of Sgt. Hiney furnished the music for the hymns, an anthem and an offertory. The Rev. C. G. Smith, preached on "Christ is Risen." Col. Ponton read the first lesson. In the evening a baptismal service was celebrated. The choir sang "The Gloria" and a quartette rendered "Christ Arose."

There was a large number of communicants at Christ Church. Under direction of Miss LaVoie and Mrs. Campbell, organist, the choir sang special Easter music. In the morning choral communion was sung. Rev. Dr. Blagrove, rector, preached sermons on the Easter theme.

St. Thomas' Church had about 285 communicants. The choir sang "Blessed is He that Cometh," and Miss Lottie Walton rendered a solo. In the afternoon for the first time at a Children's festival service was held in the church. Miss Mildred Fagan sang a solo. The evening service was marked by the singing of Easter carols.

The Salvation Army had 'Brewer' Brown for their special services and a welcome was extended to Captain Leeder.

Holloway Street Church was favored with the attendance of the O.S.D. students of the Methodist Church. Special music was sung and special sermons were preached.

John Street Presbyterian Church observed the day with appropriate services of sermons and music.

The splendour of the Easter services at St. Michael's was very marked. The new pipe organ contributed much towards the impressiveness of the observance. The sanctuary was appropriately decorated for the day.

EMMANUEL CHURCH.

Bright and happy services with appropriate hymns and anthems were held on Easter Sunday at Emmanuel church. The text in the morning was 1 Sam. XXV. 29. "Thy soul shall be bound in the bundle of life with the Lord thy God."

This declaration found an echo in the heart of Paul who said: "Your life is hid with Christ in God." This is the glorious life, and has its springs in the gospel of Jesus Christ who died for our sins, and rose again for our justification.

A goodly number participated in the sacrament of the memorial feast. The offerings for the day, totalled \$194.65.

During the service the rector, reminded the congregation that for a quarter of a century this building had been consecrated to the service of God, in the use of the scriptural episcopacy, and liturgical form of worship which meant the reincarnation of the spirit of the English Reformation of the sixteenth century, which gave to the Church of England evangelical truth in an episcopal form, and reinstated the table of the Lord, free from the sacerdotalism of the Roman altar.

The congregation was organized in Belleville 1838, but the occupancy of the present building for worship was on Easter of 1891.

The Jean Duluth farm near Duluth has sold the thoroughbred Guernsey bull May King Linda - Vista for \$4,600.

BOYS' MILITARY SUITS

Including
CAPS AND PUTTEES

only 3.50

We have just received them and they are fine, and the price is so popular.
We have at present all sizes up to 10 years of age.

Oak Hall

Production and Thrift

"GAIN or no gain the cause before the farmers of Canada is as clear as it was last year—they must produce abundantly in order to meet the demands that may be made, and I believe this to be especially true in regard to live stock, the world's supply of which must be particularly affected in this vast struggle."—HON. MARTIN BURRELL, Minister of Agriculture.

THE FOLLOWING STATEMENTS ARE BASED ON REPORTS CONTAINED IN "THE AGRICULTURAL WAR BOOK, 1916," PUBLISHED BY THE DEPARTMENT OF AGRICULTURE, OTTAWA, ONT.

LIVE STOCK—The herds and flocks of Europe have been greatly reduced. When the war is over there will be a great demand for breeding stock. Canadian farmers should keep this in mind.

MEATS—In 1915 Great Britain imported 664,500 tons of beef, mutton and lamb, of which 364,245 tons came from without the Empire. Out of 430,420 tons of beef only 104,967 tons came from within the Empire.

The demands of the Allies for frozen beef, canned beef, bacon and hams will increase rather than diminish. Orders are coming to Canada. The decreasing tonnage space available will give Canada an advantage if we have the supplies.

DAIRYING—Home consumption of milk, butter and cheese has increased of late years. The war demands for cheese have been unlimited. The Canadian cheese exports from Montreal in 1915 were nearly \$6,500,000 over 1914. Prices at Montreal—Cheese: January 1915, 15½ to 17 cents; January 1916, 18½ to 19½ cents. Butter: January 1915, 24 to 28½ cents; January 1916, 32 to 33 cents.

EGGS—Canada produced \$30,000,000 worth of eggs in 1915, and helped out Great Britain in the shortage. Shippers as well as producers have a duty and an opportunity in holding a place in that market.

WRITE TO THE DOMINION DEPARTMENT OF AGRICULTURE AND TO YOUR PROVINCIAL DEPARTMENT FOR BULLETINS ON THESE SUBJECTS

Tens of thousands of Canada's food producers have enlisted and gone to the front. It is only fair to them that their home work shall be kept up as far as possible. The Empire needs all the food that we can produce in 1916.

PRODUCE MORE AND SAVE MORE SAVE MATERIALS FROM WASTE
MAKE LABOUR EFFICIENT SPEND MONEY WISELY

THE GOVERNMENT OF CANADA

THE DEPARTMENT OF AGRICULTURE THE DEPARTMENT OF FINANCE

Wedding Bells

BROWER—PRENTICE.

A quiet but pretty wedding was solemnized on Wednesday evening, April 19th, at seven o'clock at the home of Mr. and Mrs. James Prentice Bethel, when their youngest daughter, Florence E. was united in marriage to Mr. F. Garfield Brower, of Belleville, in the presence of immediate relatives. The ceremony was performed by the Rev. Mr. Huffman, of Plainfield. The bride gowned in shadow lace over white net with tulle trimmings wearing a veil of tulle and carrying a bouquet of white carnations, entered the drawing room taking her place beside the groom under an arch of evergreens and flowers. She was assisted by Miss Irene Prentice of Foxboro, while Mr. Earle Prentice assisted the groom. After the ceremony and good wishes, the wedding party were invited to

the dining room where they partook of a sumptuous repast. The groom's gift to the bride was a pearl necklace, to the bridesmaid a pearl crescent, to the groomsmen a set of cuff links. The bride was the recipient of many beautiful and costly presents. Her travelling suit was navy blue with hat to match. The wedding party motored to Belleville where they took the train for the west, upon their return they will reside in Belleville.

COMPELLED TO RETURN.

Mr. John A. Holgate of this town and son Mr. Bidwell A. Holgate of Edmonton, Alta., arriving back from New York on Saturday evening quite unexpectedly. They left here on Thursday morning expecting to be away a week for a rest and change after the strenuous months Mr. Holgate has had during his wife's serious illness. They arrived in Gotham Friday morning. Very soon after Mr.

John Holgate was taken very ill and had to secure medical attention, and was advised to return home. His condition has much improved and he is now attending to business again.—Bowmanville Statesman.

Military Notes

Lieut. E. O. Keeler, 15th Regt. is appointed to the 207th Batt. C.E.F.

The appointment of Lieut. E. W. Bertrand to the 80th Battalion is cancelled.

Lieut. W. B. Bertram 49th Regt. is appointed to the 80th with rank of Captain.

The appointment of Lieut. J. E. Bouchette, 43rd Regt. to the 80th C.E.F., is cancelled from the 12th inst.

The 80th Battalion had kit inspection this morning at the barracks, the men being in heavy marching order.

ESTABLISHED

BELLEVILLE IS A B

Miss G. Alford Called to the City's

Miss Gertrude Mr. William Alford has succeeded in and final year ex-goode Hall. She long the sixty-seven who have passed and are shortly to bar.

Miss Alford holds being the first of the ville's history to the barristers. She the office of Mr. while he was solicitor the city.

Another Belleville student at Osgoode B. Paley.

A KINGSTON HAS DIS

She Was About the day And The

(Kingston KINGSTON, Mar-erick Temple, wife for Temple, Royal staff, disappeared ing and since then of her can be found seen some time pt. Sergt-Major Temple and a bright daughter, Gladys, a suite of rooms rack and Wellington last two years, cove-tawa. The family could be desired ad devoted to her little her husband.

On Saturday me went to market about nine o'clock ate the most arg husband from eve the slightest abouls can be seen o'clock came and Sergt-Major Temple to the police pits and the unnone of these was

In an interview was unable to give present whereabouts was always of the and she had been little daughter. T why she would lecord and yet no dent of anything been heard of.

Friends saw her usual on Saturday. Owing to the f or Temple will s Petawawa camp he will endeavor home for Little G

EASTERN DAIRY UA

The following ranked in order of fully passed their Eastern Dairy Se will be granted doing their ability by ery or cheese fact this season:

Honors: Fred Wm. Wright, South Murray, Kempville South Indian; J. V

Second Class: J. W. Rockspring; J. W. J. B. Mercier, Jas Wilson; Jas King

Kingston; W. Brook; F. W. Sta Pass List: F. ville; A. J. Sulliv E. Tordiff, Brookli ridge; C. H. Lee Davidson, Glasgow

MUSKOKA T

Do you know your pleasure has handsome new for the Grand Trunk contains maps, Il rect photographs. For copy of fold ticulars, apply to local Agent, or C Toronto, Ont.

ELDORADO

Pte. Frank Fitz Ontario, has been cording to the ca in the infantry b