The Worker and His Money; Hoarding Height of Folly

By Dr. Madison C. Peters.

Money has many forms, but in all cases it stands for a standard value.

The South Sea Islanders interchange sea shells and tattooed pieces of wood while many of the Orientals use pieces of painted cardboard.

In every land the most civilized men work for pay, and thus they may be said to barter their bodies; but this is the universal law of things.

Money in itself would not be a stimulus to exertion; it is what money will purchase for us that incites us to its possession. If no more value were placed on gold than iron, the former would lose its allurements beyond the used to which it could be put in the mechanical arts, but the supply regulates the demand; gold is much scarcer than iron and more difficult to obtain.

If there were no demand for money as a purchasing agent, it would be nothing better than scrap; a heap of a thousand eagles would be so much junk to carry around.

Therefore money has only a value in its power to purchase other commodities which conduce to our well-being and hapiness. It is no good to the miser, but, on the contrary, a source of worry lest he lose it, and bitterness because he can't get more.

How foolish, then, is it to hoard for the sake of hoarding, and deny ourselves the comforts and the pleasures we could purchase. No man has a right to squander his all or squander any part of it; he should only spend what is necessary to his happiness and what he can afford.

MONEY AS A FERTILIZER.

Money should be used as a fertilizer, spread around so as to produce good results, and not heaped up only to rot the soil where the heap is placed.

There should always be something set apart for personal culture. Whatever tends to elevate and ennoble the character is always to be desired. The enlargement of knowledge, administering to a pure artistic taste, the effort to refinement of person are laudable projects to which to devote a portion of one's income.

Every man should use a part of his earnings to the purchase of good books. These silent companions are generally much better than living associates. You can go to them, converse with them without fear of contamination or temptation. They open before you the lore of the ages, and invite you to partake of the mental treasures that have enriched the world and converted it from a dreary waste into a smiling land of delights and love. You can have the teeming thoughts of Shakespeare, the sublime conceptions of Milton, the flowing melody of Tennyson to delight and instruct.

After the cares and worries of the day you can go into your library and commune with the gentle spirits of all the ages and drink deep drafts of inspiration from their silent source. You can find no companionship so elevating as that of good books. Books are not a luxury; they are a necessity. A growing library characterizes the progressive man.

Devote a part of your money to the improvement and adornment of your home. Remember, it is the most sacred spot on earth, the sanctuary of love, the holy of holies, to which you come with reverent tread and devotion in your heart.

One of the saddest commentaries on the rush of modern life is that the home is only regarded as a lodging house, a place in which to snatch a few hours' sleep and then be off again to the strife and turmoil of life, neglecting the loved ones around the hearth.

There are thousands, alas! to whom their house is not a home at all, but like an old engine room by a railway track, in which they are wheeled at night to be oiled up for the coming day's work.

DUTY YOUR DEBT TO WORLD.

Be well dressed, but keep within your limits. Apparel oft proclaims the man or woman. There was a time when the religious woman was known by the bonnet that projected out a long distance over the face. The only good I ever could see about those poke bonnets lay in the opposition they gave to a young man when he attempted to kiss the fair wearer. It was so difficult to get under the bonnet that he was apt to take more than the usual amount.

Put a part of your money in personal culture, to the adornment of your home, to the advantage of your personal appearance, but do not spend foolishly along these lines. Strike the golden medium.

Don't forget that you owe a debt to the world in the shape of duty. Lay out some of your money for the good of others. Be a public-spirited citizen. Do your best to improve the conditions of your surroundings. Try to develop the industries of the land so that there may be bread and work for all.

LLOYD-GEORGE DEFIES HOUSE OF LORDS

Continued from Page Sixteen.

fairly and even scrupulously presented to us.

MR. WYNDHAM'S PROPOSALS.

I will give you one or two illustrations of the way the facts were presented by Mr. Wyndham at a great meeting of Conservatives in this very hall about a fortnight ago. Mr. Wyndham wants to tax timber. That is, I suppose, in order to improve the condition of the building trade. (Laughter.) It is rather depressed at the present moment, so Mr. Wyndham would improve its condition by taxing it. (Laughter.) "But," he said, "you will get all the timber you want from Canada." But mark the way he presents the proposition. The Canadian will do a better trade, he will benefit by the preference, and this country will benefit by our encouraging afforestration, and yet the price won't go up at all. (Laughter.) Now what is to encourage you to plant trees if you are not going to get a better price than you get now? It shows the condition of muddle-headedness which it seems is essential in order to make a good and enthusiastic tariff reformer. (Laughter.) Then he said: "Take pitwood—you get that from Canada." Well, I wonder how? All our pit-wood at the present moment for our collieries comes from Russia, France, Norway, Sweden—about three and a half millions' worth of pit-wood every year, and during the last five years do you know how much we have had from the colonies?—£50 worth. (Loud laughter.) In order to encourage, I suppose, the coal industry, Mr. Wyndham would put a preference on £50. (Laughter.) Everyone knows what would really happen. When our collieries take coal to those countries they have to bring pit-wood home. It is brought instead of ballast, and you get it cheap. Anyone who knows the elements of trade could have told him. But what did he do? He hurls all this at the devoted heads of the poor people who were assembled in this hall.

Well, now, Mr. Wyndham had a sort of dim notion that tariff reform would not be good for shipping, because if you are going to stop carrying goods backwards and forwards you do not want ships. If, instead of getting your pit-wood from Norway and Sweden and all those countries, you are to wait for your coal first of all while you plant trees on the Welsh hills and then while they grow, there will be no ballast for your ships, and so Mr. Wyndham in a vague sort of way felt it was not perhaps altogether good for shipping. But he offered something to encourage Liverpool. There are tinplates (laughter), and I fancy Mr. Wyndham had a notion they were manufactured somewhere in Cheshire, brought down to Liverpool, and shipped across the ocean. I fancy that was his notion; at any rate he said: "Now look at tinplates," and so on. Do you know what the figures are about tinplates? They are very interesting as illustrating the methods of tariff reformers as to their figures. Mr. Wyndham said: "Look at what is happening with the tinplate industry. Between January and May you only exported 101,000 tons to Canada, and the United States exported during those five months 214,000 tons," and he said the inference was that if we had preferential trading then we would be carrying those 214,000 tons from Liverpool—Cheshire tinplates. (Laughter.) He probably thought they were made here as they make Cheshire cheese. (Laughter.) Well, now, in the first place, the figures should not have been applied to tons at all; they were hundredweights. (Laughter.) But you cannot expect this superfine gentleman to take the trouble to know the difference between tons and hundredweights. But that is not the point. If Mr. Wyndham had only gone on and looked at the returns for the next five months he would have found—we have got the returns to September, and Mr. Wyndham might have had them if he had taken the trouble—that we exported another 110,000 cwt., while the United States exported 4,700 cwt. He never told them that. He stuck to the five months when the United States were exporting this considerable quantity very largely because the St. Lawrence was frozen and we could not export direct to Canada, and when it would not be surprising to know that a considerable quantity of these tinplates went from this country and worked through the United States into Canada. Mr. Wyndham had these facts quite open to him, but he did not choose to give the figures of the five months that redressed the difference; he chose to give Liverpool people certain incomplete figures as if they represented the facts of the case. (Shame.) Perhaps he did not know. Perhaps they were some figures given him by some people, but he gave them to the audience.

LENDING MONEY TO FOREIGN COUNTRIES.

Then Mr. Wyndham made a great point of the fact that we were lending too much money. (Laughter.) I think he said we were lending 270 million a year. Where he got that figure from I have been utterly unable to discover. I made inquiries at all the usual sources of information, and I find that Mr. Wyndham is wrong, I think, to the extent of about 200 per cent. (Laughter.) But then, he said: "We did not use to lend money like that; it is only a development of recent years." That is not correct. He said: "When we were in power we did not lend such money to foreign countries." Of course they did not. They had not got it. (Cheers.) And he might have done more than that. He did not do justice to his own case; he understated it. Not only did we as a country not lend as much money as when the Tories were in power; we had actually to borrow from other countries. What a glorious time that was. (Laughter.) Mr. Wyndham says you have to redress this sort of thing. And I quite agree with him as to the remedy. You have only got to put the Tories back in power and you will soon have no money to lend to foreigners. (Cheers.)

But, says Mr. Wyndham, as if this were not a proof of our superabundant wealth, "this means, of course, that we are not producing; we are pure money-lenders." And then he had a great diatribe against merchants and brokers, against bankers and their clerks. He did not want that sort of people at all. He said we are not producing enough pig-iron in this country. (Laughter.) And what he wanted was that those men who are now wasting their time upon banking and brokering and buying and selling goods to foreigners should give it up and become puddlers. (Laughter.) He admitted that they were making enormous profits by trading in this way with the foreigner, selling British goods to the foreigner, buying the goods we wanted back again, brokering for shipping. But, he said, what is the good of it? They are producing nothing, he said. What you want, he said, is less gold and more pig iron. (Laughter and cheers.)

TRADE ACCOUNTANCY.

Then, he said, there are too many clerks—clerks sitting on high stools. I don't know whether he objected to their position or to the particular article of furniture, but, he said, you have too many clerks sitting on high stools. Well, of course, if you will have a fiscal system that gives you the biggest international trade in the world, if you will have a fiscal system that enables you to sell more British goods than any other country sells of her goods, if you will have a fiscal system that gives you the biggest shipping the world has ever seen, and if you will insist on a fiscal system that gives you so much money that you can afford to lend to foreigners, well then it is inevitable you will be induced by force—you will be driven into it—to keep clerks. (Laughter and cheers.)

You must write bills of lading; you must keep accounts; you must have clerks on high office stools. It is the gentleman, mind you, who will probably handling the commerce of this country, with its high and delicate machinery, who talks in this wild, irresponsible—really I must say ignorant way. Supposing you had a friend who started in business, say, thirty years ago. There you find him producing some commodity, of course keeping clerks—three clerks. After thirty years you come back and find him with a bigger establishment, turning out more goods, keeping more clerks. Instead of three he has fifty. You say, "My good fellow, I am sorry. (Laughter.) When I first knew you you were really in a prosperous way of business. You only kept three clerks, but now you have actually fifty. When I first knew you you had to borrow money. I am sorry to hear now you have so much money you are actually lending it to your neighbors. Really if you go on like this, ruin and starvation are facing you." (Laughter.)

OUR FOREIGN IMPORTS.

That is the alternative of the Liberal policy. As to lending money abroad purely because we have nothing to do with it here. The two most prosperous years we have had in the recollection of anyone, when you look at the aggregation of trade, were 1906-7. In these years we lent enormous sums of money to foreigners and colonials. Mr. Wyndham imagines that all this money is actually carried abroad in the ships. Not a coin goes. It goes in goods. The next thing Mr. Wyndham will say will be that we are sending useful commodities which may not be useful at home to the foreigner for cash. The Japanese loan, which was reconstructed during the last few years, and the enormous figures of which were quoted by Mr. Wyndham—there was no passing of cash from London to Tokio, it was all in goods. We have lent a considerable amount of money to the Argentine. Can you have anything better for our trade than that? The money is lent to develop railways there, which are run by British boards of directors. The result is that they order British goods. Our trade with the Argentine has gone up by millions in the course of the last few years. Foreign countries realize this. Their only difficulty is that they have not got the cash. They actually encourage these foreign loans, because they know perfectly well that business always follows in consequence. I know foreign powers which borrowed money at a high rate of interest in order to lend it at a lower rate of interest in order to secure power, prestige, influence, trade, in that part of the world. We needn't do that. (Cheers.)

Thanks to the free trade, we are an enormously rich country, and therefore we can afford to lend out of our surplus to those foreign countries, and we get it back in business and in goods. Now, I am sorry to have to detain you so long. I have some other figures, but I do not think I will give them to you. (Cries of "Go on.") I only wanted to point these things out in order to show the stupidity of the conception of those who want to recast the whole of our fiscal system upon another basis than that on which our trade and commerce have been built during the last fifty years.

INCREASE OF BRITISH MANUFACTURE.

I could give you figures, if time permitted, showing how, during the last few years, our trade in manufactured goods has grown enormously. Mr. Wyndham talks as if we were purely dealers and commission agents. On the contrary, we are producers. (Cheers.) We sell more of our manufactures in the world, after all, than any other country. We sell almost as much of goods produced in this country as the two greatest manufacturing countries in the world put together, or very nearly. (Cheers.) Take Germany and the United States of America. We sell almost as much as these two countries put together. Our amount of growth during the last ten years has been considerably greater than the development of the United States or Germany in foreign markets. We are not merely holding our own; we are more than holding our own. (Cheers.) And when you hear them talking about our industries—that they are withering and dying—all I can say is that that is absolutely inconsistent with the most elementary knowledge of the facts and conditions of trade in this land. (Hear, hear.)

Mr. Wyndham talks about agriculture as if it had been ruined. He makes the wildest statements about the agricultural population driven into the towns, and he gives a terrible picture of them cadging for a drink at the doors of beerhouses. All I can say is, if agriculture is in such a very deppressed condition, it is a shame that £45,000,000 of rent should every year be drawn from this depressed industry. (Cheers.)

But the most serious part of Mr. Wyndham's speech was its peroration. That is what you might expect from that kind of oratory. What did he say? He first of all began by saying you must have a small tax, and he ended up by saying that you must go upon higher things—and higher things of course means higher taxes. That is exactly what happens. I really warn those who think they can play with protection to consider what happens in foreign countries. Mr. Wyndham says: "A tax of 2s on corn, what is that? Ah, it is not much, but at the same time there are many poor households in this country where a 2s tax on corn would make all the difference between enough and privation.

THE TAX ON CORN.

But is it going to stay there? In Germany they began with a 2s tax on corn. What is it now?—11s 10d. (Shame.) They began in France with a franc on corn. It is now 12s 6d. That is what Mr. Wyndham calls "going on," attaining to "higher things." (Hear, hear.) And if you look at the price of bread in Berlin you will find the difference between the price of wheat and its price in Liverpool is represented exactly by the 11s 10d tax upon it. Well, is that the prospect? Are we to retain the power of irresponsible chamber merely in order to tax the bread of the people and make it scarcer? We have got a far higher and better work to do than that. (Cheers.) Aye, more, the making it as easy as possible for people to get every commodity that is good for them—that will always be difficult enough at the best—and the making as hard as possible the people's access to every commodity that injures them. (Hear, hear.)

FREE EXCHANGE BETWEEN NATIONS.

That is the Liberal policy. Look at the design of things and you will find that providence intended a free exchange between nations. What land is there that produces the best of everything? What land is there that providence has not given the best of something to? Why is that? Because it was intended they should exchange. This land gives its best to that land. That land in exchange gives its best to this. The result is that we enjoy the benefits that God has given to the children of men everywhere. In a few days we shall be enjoying a great festival. You will find hundreds of thousands of little children gathered around tables in this city, love for confectionery brightening their eyes. As an ingredient of these confections you will have flour that was originally corn sown, grown and harvested on plains thousands of miles away across the seas, lands unexplored centuries ago; spices from the islands of the Mediterranean, dried fruit from the Isles of Greece and the vineyards of Spain. You draw from east and west joy for these little children. You got to them and say, "Little children, let us give three cheers for the free import of all the things the good God gives men." The enemy comes along and sows tares in the field of their joys. He says to them: "Here, little ones, do you know that that which you have been enjoying represents a foreign conspiracy against the industries of this country? (Laughter.) Those things have come from foreign lands, and if you feel any gnawing in an hour or two it is your patriotic conscience that repudiates your disloyalty."

Free access for the people to all the best the earth can produce, protection from the worst—that is our policy. (Cheers.) If there is poverty in the land it is not altogether through foreign competition. It is a certain kind of home consumption. You cannot have a hundred and fifty millions a year spent on stuff that enfeebles the constitution and shatters the brain without some poverty resulting. That is a direction in which we can do something. And we want, too, to do something to bring the land within the grasp of the people. The resources of the land are frozen by the old feudal system. I am looking forward to the springtime, when the thaw will set in and when the children of the people will enter into an inheritance that was given them from on high. (Loud cheers.)

HUNDREDS OF ELDERLY FOLKS ARE GETTING RID OF KIDNEY TROUBLE

SIMPLE PRESCRIPTION GIVEN AND FULL DIRECTIONS TO PREPARE MIXTURE.

That the readers of this paper appreciate advice when given in good faith is plainly demonstrated by the fact that one well-known local pharmacy supplied the ingredients for the "vegetable prescription" many times within the past two weeks. The announcement of this simple, harmless mixture has certainly accomplished much in reducing the great many cases of kidney complaint and rheumatism here, relieving pain, and misery, especially among the older population, who are always suffering more or less with bladder and urinary troubles, backache and particularly rheumatism

Another well-known druggist asks us to continue the announcement of the prescription. It is doing so much real good here, he continues, that it would be a crime not to do so. It can not be repeated too often, and further states many cases of remarkable cures wrought.

The following is the prescription, of simple ingredients, making a harmless, inexpensive compound, which any person can prepare by shaking well in a bottle: Fluid Extract Dandelion, one-half ounce; Compound Kargon, one ounce; Compound Syrup Sarsaparilla, three ounces. Any first-class drugstore will sell this small amount of each ingredient, and the dose for adults is one teaspoonful to be taken after each meal and again at bedtime. There is enough here to last for one week, if taken according to directions. Good results will be apparent from the first few doses.

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A NEW TEST FOR BRIDGES

IF THE BIRDS SETTLE ON NEW STRUCTURE ENGINEERS CONSIDER IT SAFE.

After all, the Blackwell's Island bridge is vindicated, remarks the Engineering News. A new discovery in bridge stresses has been made. The puerile calculations of engineers are set one side by a nature fake—beg pardon, by a remarkable display of ornithological intelligence, which proves conclusively that the much-maligned masterpiece of New York's department of bridges is safe. The great discovery is featured under display headlines by New York's most consciously-virtuous newspaper. We quote as follows:

"Birds on big bridge vouch its strength—Flocks of pigeons, swallows and ducks roost nightly on Queensboro structure—Wouldn't if it was weak—This is according to Kipling and others familiar with bridges.

"An unexpected use is being made of the new Queensboro bridge across the East River by thousands of migratory birds and hundreds of pigeons, which spend the night in the sheltered nooks in the lower deck of the structure. The bridge workers say that in the early morning hours the big cantilever is simply alive with birds of many varieties.

"Edward E. Sinclair, an engineer on the bridge, said yesterday:

"'I have been bridge building for twenty years, but never before saw so many birds and so many kinds of them gather together on a bridge as are now at night on the Queensboro bridge.

"'Kipling, in his "Bridge Builders," points out that whenever numbers of birds gather on a bridge in process of building or nearly completed, it is an indication that the structure will stand all tests. This has also been my experience.

"'I built a bridge in Iowa several years ago, and flocks of birds strangely made their home on it. That bridge, too, was criticised, but it is standing today, and has done twice the work contemplated when it was built.

"'Another bridge whose stability was questioned, to which thousands of birds flocked, was one built across the Missouri River by the Atchison, Topeka and Santa Fe Railroad, and it is doing great work today. Many of my associates in bridge-building have noticed this same instinct of birds. Ornithologists say that birds in numbers won't settle on a weak structure.'"

NEW TREATMENT OF LEPROSY

EXPERIMENT IN BRITISH COLONY '—PRACTICAL TEST OF NASTINE TREATMENT.

Arrangements have been completed between the secretary for the colonies and the Government of British Guiana to enable Professor Deycke, late director of the Military School of Medicine at Constantinople, to carry out a practical test of his "Nastine" treatment for the cure of leprosy, at the colony Leper Asylum at Mahaica, British Guiana. The experiment is considered to be of the utmost importance, for should it prove the success Professor Deycke confidently hopes it is anticipated that the Imperial Government will take steps actively to encourage the adoption of the remedy in other British colonies.

The new treatment was first officially brought to the notice of the secretary of state by Sir Patrick Manson, in the early part of the year, in a letter suggesting that Professor Deycke should be given an opportunity to make a practical and exhaustive trial of his remedy at one of the colonial leper asylums, and the institution at Mahaica, in British Guiana, was mentioned as offering special facilities for the purpose. Lord Crewe accordingly communicated with the Government of the colony asking whether they would be prepared to permit Professor Deycke, in co-operation with the Demerara Government bacteriologist (Dr. K. S. Wise) and the medical superintendent, to apply his remedy on an extensive scale at the Mahaica asylum at his own expense, being allowed such laboratory and other facilities as may be required in the course of his work. The Government readily acceded to the proposal. In the first instance it was intended to place the asylum under the entire control of Professor Deycke, but on the recommendation of Lord Crewe it was afterwards thought better that the medical superintendent should remain in charge, while the medical expert should have an absolutely free hand in anything he desired to be done. Professor Deycke had intended to reach Demerara by the mail arriving Nov. 26, but owing to unforseen circumstances arising at the last moment he was compelled to delay his departure. He is, however, expected to arrive on December 10.

The leper asylum at Mahaica is looked upon as an excellent example of such institutions. It is situated in one of the most healthy of the outlying districts of the colony, where strict segregation can be enforced without resorting to prison-like walls. The latest available returns show that on March 31 last there were 285 males and 118 females in the asylum.

QUEEN VICTORIA'S LETTERS

first and say things and wish for things which I should not consent to.

Though miserably weak and utterly shattered, my spirit rises when I think any wish or plan of his is to be touched or changed, or I am to be made to do anything. I know you will help me in my utter darkness. It is but for a short time, and then I go—never, never to part! Oh! that blessed, blessed thought! He seems so near to me, so quite my own now, my precious darling! God bless and preserve you. Ever your wretched but devoted child,

VICTORIA R.

What a Christmas! I won't think of it.

The Anti-Tuberculosis Society of New York reports that there are 600,000 destitute consumptives throughout the United States and only 15,000 beds for them. A hundred thousand of these people are in advanced stages of the disease.

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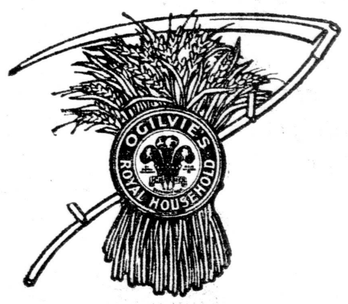

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An experiment in penny dinners for the poor is being made at South Shields, and the intention is to provide meals for 5,000 people. The menu will include mutton broth, rabbit pie, potato hot-pot, Irish stew, and hot pies.

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