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The Habit of Saving.

BY RUTH CAMERON.



They say it takes more power to start an electric car than it does to run it quite a distance without stopping. Even so, it takes more energy to start a good habit than it does to keep it going a long time once you have acquired sufficient momentum along the right track. Especially I think it is this true of the good habit of saving.

To the average person the saving habit is the hardest habit in the world to acquire. I suppose there are some people who are born with a desire to save, but then there are some people born with six toes. The average person has five toes and finds earning an effort, saving a far greater one, and spending as simple and natural a process as breathing.

Tell the average person what saving is a fascinating habit once you have acquired it, and he will look as doubtful as he feels.

And yet that is so. If you can once get a bank account fairly started there really is a great fascination about it.

While you are getting under way, saving will come hard. Only a stern sense of duty, a fear for the future, or an ardent desire to possess something which necessitates saving, will

Ruth Cameron

Fashions and Fads.

Parisian milliners are offering the quill trimmed hat as the latest style. Many jaunty models are adorned with stiff jaunty quills.

Separate sashes worn with lingerie gowns are made of ribbon, bordered with flowers and bowknots formed of narrow taffeta ribbon.

Parisienne are wearing with the slashed skirt sandals slippers laced with ribbon and tied in bows with tiny gold or brilliant buckles.

One of fashion's latest fads is the corsage bouquet of tightly swirled roses of mousseline de soie in pale or vivid colors with a setting of foliage.

For those who cannot wear high collars, there are high turnover varieties with elongated points decorated with medallions of lace and embroidery.

The vest of fancy material is a prominent feature in many of the spring gowns. These do not resemble the mannish waistcoat, but are of brocade in odd designs.

The all-white gown continues to be the favorite for the graduation ceremony. They are sheer and soft, requiring little trimming to produce a very charming effect.

For the collarless blouse of crepe de chine, sheer linen or batiste, there are in the shops quantities of flat collars, gimpes and fichus which contribute just the correct note.

Many handsome coat suits have loosely draped jackets of flowered silk in brilliant colors. Sometimes these are caught above the waist with a prelate sash of a contrasting color.

Especially attractive are the little girls' frocks of cream or white serge, with coats to match. Many of these have collars embroidered of silk of brilliant colors with narrow silk souché.

There is a craze in Paris for serpents of carved or hammered gold, incrustated with jewels. These are clasped about the neck or arms, or crawl gracefully among millady's tresses.

Fichus have made a sudden appearance in the neckwear shops after an absence of several months. They are

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make it possible. But by and by you will come to enjoy seeing that bank account grow just as one likes to see plants and trees and all living things grow. And then some day there will come a time when the joy of making your bank account reach some coveted milestone will be greater than the joy of gratifying some desire such as the wish for a new gown or an automobile.

Then you will know that you have really learned to save.

After that it will come comparatively easy, perhaps too easy, although I think there is not much danger of that with the average person.

Of all the innovations in our schools it seems to me that none deserves so much credit as the school banking system, by which our children are taught about financial matters, given real bank books, and so successfully persuaded to save that the children of this country have banked thousands of dollars this past year.

Just as the muscles of the body grow stronger by use so the muscles of your character strengthen by exercise, and of no set of moral muscles is this any more true than of those of self denial and of deferred enjoyment. The trouble is to get in the habit of exercising them. Now a bank book is the best exerciser possible. If you haven't one already why not get one for yourself and your children just as soon as possible?

Ruth Cameron

sometimes narrower and of slightly different shapes from those of last season.

In choosing the bride's hats it would be wise to select a slightly different style from the small hats seen on pretty heads on the street. The newest ones are of the garden party type large, becoming and trimmed with lace.

The realm of footwear has been invaded by the Bulgarian not, and low shoes of silk crepe or dull silk are in Persian and Bulgarian designs. Stockings in the predominating color used on the silk are worn with these shoes.

The newest sleeve fits the forearm closely, coming well down over the hand, where they are finished with a bell shaped or mitten cuff. From the elbow upward the width increases, and being a continuation of the kimono bodice, there is no seam at the shoulder.

At the Yarmouth Y. M. C. A. Boys' Camp, held at Tusket Falls in August, I found MINARD'S LINIMENT most beneficial for sun burn, an immediate relief for colic and toothache.

ALFRED STOKES,
General Secretary.

Tires.

By H. L. HANN.



Tires are round, elastic imitations of rubber which are attached to automobiles for the purpose of absorbing the bumps, thank-you-ma'ams and other death-dealing jolts. While they are doing this, they also find time to absorb a recherche collection of ten-penny nails, tin-plated tacks and broken beer bottles, which nobody else cares to pick up.

Tires are made of an expensive grade of glucose and cheap grade of hope, and are guaranteed to run 5,000 miles without exploding under the spine of some guest who is riding in the rear seat. When a man buys an automobile the manufacturer throws in four new tires which soon loose both their ambition and complexion and become infested with uneasy airholes known as punctures. A puncture can easily be repaired in half a day so that it will not punct again for several miles.

Tires are filled with air which is continually trying to escape into the outer world. This air is pumped into the tire by hand by an epileptic man, who does not care whether the tire retains its figure or not and who crowds it so full of stray air that it is unable to take a full breath until the owner is nine miles from a garage.

Some tires are fastened to a peculiar device called the demountable

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- Boyers Tomatoes,—3's.

Soper & Moore.

This is one of the greatest inventions of the age. It is called demountable because a new tire can be put on in ten minutes by a man from the factory, while it won't take an automobile owner who has had four years' experience in a round house over two hours and a half. All that is necessary is to raise the hind feet of the automobile out of twelve inches or so with an instrument called a jack, remove several bolts which were driven in with a sledge, cut off the old tire with a pen knife, take off the rim with a cold chisel, fit on the new one with an axe, put back all of the bolts that didn't get lost in the sand, and then extract what is left of the jack. This is an exciting pastime on a hot day, and puts everybody in a happy mood.

A blow-out is a large, perpendicular hole in a tire caused by the air breaking out in one spot with a loud report. The only way to repair a blow-out is to convert the tire into chewing gum.

Have You a Bad Sore?

If so, remember these facts—Zam-Buk is by far the most widely used balm in Canada! Why has it become so popular? Because it heals sores, cures skin diseases, and does what is claimed for it. Why not let it heal your sore?

Remember that Zam-Buk is altogether different to the ordinary ointments. Most of these consist of animal fats. Zam-Buk contains no trace of any animal fat, or any mineral matter. It is absolutely herbal.

Remember that Zam-Buk is at the same time healing, soothing, and antiseptic. Kills poison instantly, and all harmful germs. It is suitable alike for recent injuries and diseases, and for chronic sores, ulcers, etc. Test how different and superior Zam-Buk really is. All druggists and stores at 50c. box. Use also Zam-Buk Soap. Relieves sunburn and prevents freckles. Best for baby's bath. 30c. tablet.

Queen Mary Hates Her Obesity Diet.

Hot Water, Toast and Egg for Breakfast a Positive Penance.

London, June 1.—Queen Mary has become seriously alarmed at her increasing weight, and has now given up eating potatoes and bread and is going through a form of mild exercise early in the morning. Her mother, the late Duchess of Teck, who was an extremely handsome woman, became enormously stout as she approached middle age and Queen Mary is now obsessed by the idea that she may inherit this tendency.

With the exception of the Duke of Connaught all the members of the royal family are large eaters, and the teas with heavy sandwiches, which are served at 5 o'clock in the royal residences, would stagger most middle class families. Queen Mary has a wonderful appetite, and it is a positive vengeance to her to drink a tumbler of hot water in the morning, and to be content with dry toast and an egg for breakfast.

King George, who daily goes through Sandow exercises before an open window in the morning, has become extremely careful about his diet, as he suffers now and again from painful attacks of indigestion, but in spite of all his recent worries and cares he is in far better health to-day than he was when he came to the throne.

Electric Restorer for Men Phosphonal restores every nerve in the body to its proper tension, restores an and vitality. Premature decay and all sexual weakness arrested at once. Phosphonal will make you a new man. Price \$5 a box, or two for \$10. Mailed to any address. The Booklet Drug Co., St. Catharines, Ont.

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