

# SUNSHINE

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### Young Men and their Savings.

It is a difficult thing for young men to save money. Thousands of young men who read this will certainly say "Hear, hear!"

When a young man started in as an office boy, he got a very small salary, it is true, but he should have saved some of it. His salary was increased to say \$400, then to \$600, then to \$1,000, and so on, and still he finds a place for every dollar he received. The demands kept pace with the increases.

It does not require any effort to live up to one's income. Where effort is needed is to keep the expenses down so that there may be a margin saved. It is wisdom on the part of young men to try their utmost to save from the very beginning, and to safely invest their money.

There are not many ways of profitable investment open to young men with their comparatively small earnings.

They can open a savings bank account, and every month deposit a certain amount, but this takes an iron will, as there are so many demands upon their money, and after a few months the likelihood is that this account will not receive special attention; at least this is the general experience of multitudes. Perhaps the reasons for this failure are that the car-