



ST. CATHERINE'S WINDOW IN REFECTORY, DRYBURGH ABBEY.

Financial independence can be secured by most men only by hard, careful saving ; it means preparing in times of peace for the hour when fate may wage war against us, being ready for any sudden storm of sorrow, trial, affliction, accident or adversity, and holding poverty for a time at bay in trying hours when the individual is unable to stand bravely between his loved ones and the world.

Saving means wise economy, careful planing, thoughtful management and prudent forethought in handling the home funds, be they large or small. If met in the proper spirit, it brings husband and wife into closer harmony, more loving co-operation and deeper recognition of mutual helpfulness. The wife, too, then becomes a money-earner, but it is in the sweet atmosphere of her home, where she belongs.

Systematic thrift will accomplish more than spurts and spasms of saving. If the members of the home finance committee decide that they can afford to set aside monthly or weekly a regular stated

sum from the family income, it should be reserved religiously, and this surplus should not be considered as really belonging to them at the time but merely as part of a little fortune they are preparing to come into at a later date. Saving does not imply penuriousness in the home life, but just wise watchfulness against the invasion of the unnecessary, guarding against the little leakages in home expenses, in pitching the key of living in proper harmony with the incoming funds.

There are times when the needs of the home are so pressing and the income so small that it requires most careful straining merely to keep the ship afloat and saving seems impossible, but even here the true spirit of saving may serve to keep at the lowest possible point the creeping invasion of debt that must somehow be paid later. Debt becomes a hard mortgage to be paid off when times brighten, and it is a heavy, clogging burden easier to put on than to cast aside.

—William George Jordan.