

Frenchman wrote: "He died at seventy years of age, and had never lived."

It is worth while for a young man to adopt habits of thrift. He may then make adequate provision for his declining years, and leave his dependents in comparative comfort, without having his neighbours despise him for his avarice or closing his heart against the world about him. The accent here is on the word "young"; for in a vast majority of cases the men who save money out of their income begin with their early earnings. The youth who saves \$200 out of his first \$800 is safely on the road to prosperity. If he lets ten years go past without laying by a dollar, he is lost. He will by that time have parted with his will power, or the disposition to exercise it; and it is the lack of will power which makes poor students, drunkards, liars, and criminals, as well as spendthrifts.

The civil service system provides a negative incentive to improvidence. It suggests to the superficial thinker that, so long as he lives within his income, he need not practice the denial which would leave him with an annual surplus. It whispers to him that he has either the superannuation or retiring allowance to fall back on in old age, while the \$2,000 life in-

surance policy which he has taken out, plus his home belongings, will provide for his wife, if she should survive him. His children will take care of themselves. Poor fool! He may never draw a dollar of superannuation money, and the retiring allowance would, at best, barely keep him and his family from starvation. He must save something during the years of his activity, if he is to avoid misery for himself or his loved ones at the end of his term of service.

Now, among the movements which have been begun among civil servants during the past two years—those years which have been so pregnant with plans and undertakings for the betterment of conditions on Parliament Hill—two have presented a positive appeal to thrift. They are, first, the organization of the Civil Service Savings and Loan Society, and second, the working out of various co-operative schemes for the purchase of necessaries. The Savings and Loan Society is yet in its infancy; but it has already given indication of a very considerable capacity to help civil servants in many ways. It has redeemed scores from the clutches of the money sharks; it has enabled others to meet emergencies demanding ready money; it has made it possible for some to

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