

III. Our people must be trained to be more thrifty and less wasteful in order to become as efficient as we should be. The practical training in thrift must be given practically, not theoretically. The school savings bank should become a national institution. It should be introduced into every city and town school in the Dominion, and ultimately into rural schools as well, when the rural post office delivery is perfected. Children have been trained to be spendthrifts. Friends gave them money in small sums and said, "Here, dear, go and get yourself some candy." The children did not need the candy, so they were trained in the most effective way to spend money for what they did not need. A spendthrift is a man or woman who spends money for what is not needed. True economy consists in saving money that we should not spend.

Even school children should be trained to earn money, as well as to save it. When I gave up my work in Toronto two years ago, the children in the public schools earned before and after school and on Saturdays \$4,534 per week. They, of course, earned far more money during holiday times. During the school year of forty weeks the pupils earned over \$180,000, and they were better in every way for the work they did.

In nearly every department of life we have been wasteful. We are beginning to learn how wasteful we have been. We have begun to make our refuse and our garbage productive. That long train of cylindrical steel cars is loaded with methylated spirits made from the refuse from a beet sugar factory. Those mines are paying expenses by using waste materials formerly thrown in the dump heaps. The smoke that formerly poured out in clouds from those tall chimneys, making the air unfit to breathe and soiling the linen and the faces of the people, is saved and some of the materials required for dyes and high explosives produced from it. The owner of that machine pulling the pine stumps from that field does not charge the farmer large sums for his work as he formerly did. He makes it pay handsomely to extract the stumps, by getting the turpentine out of them. Those immense stacks of straw on the fertile prairies in your great northwest have been burned in the past. The farmers who burned them had to pay very high prices for coal for fuel. Now, a machine has been patent-