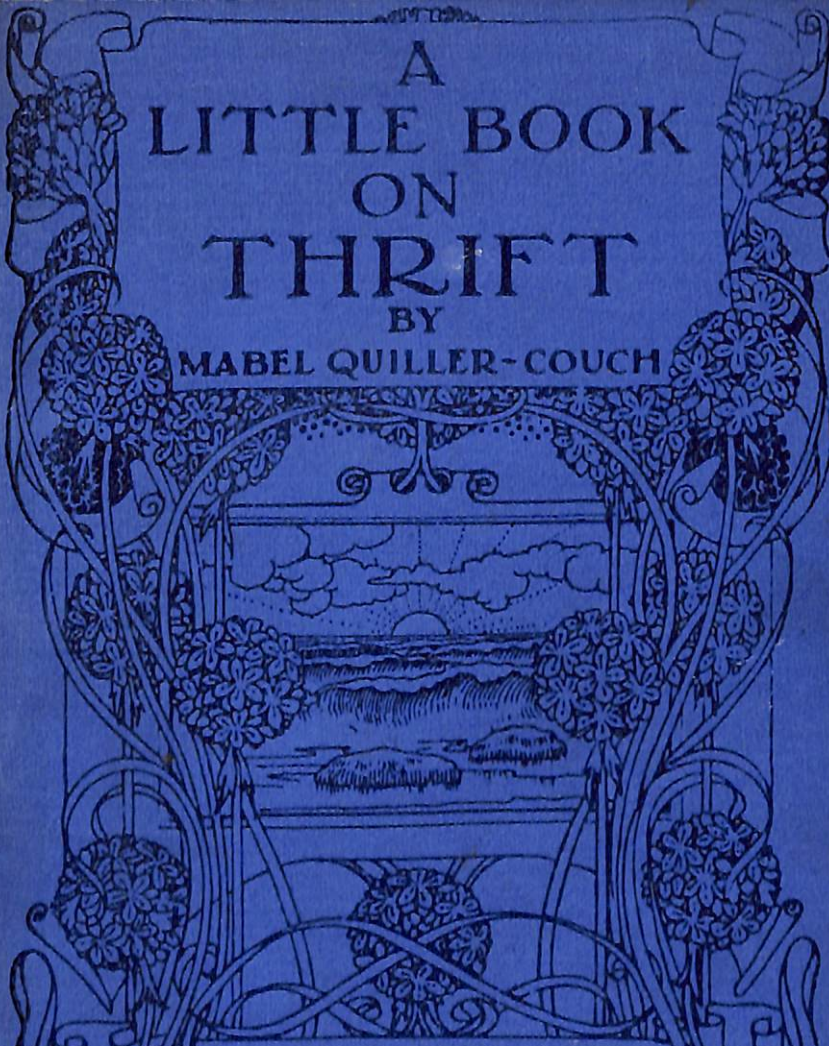
A LITTLE BOOK ON THRIFT

BY

MABEL QUILLER-COUCH



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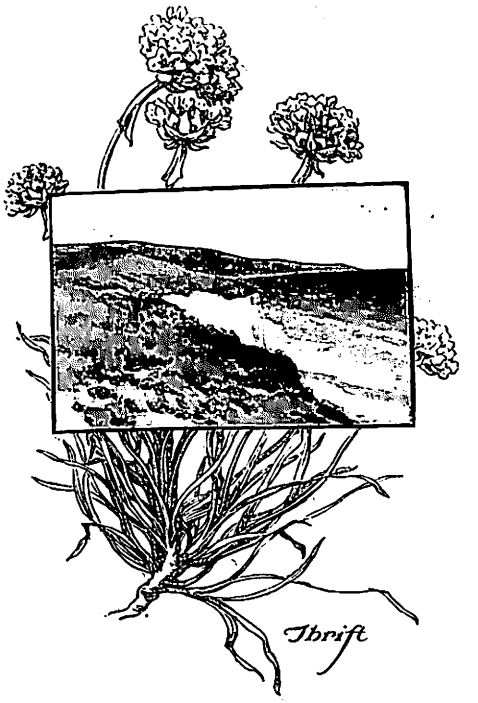
Thrift

"I'VE GOT MY BEER!" [*See page* 65

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LONDON
HENRY FROWDE
OXFORD UNIVERSITY PRESS
HODDER & STOUGHTON
WARWICK SQUARE·E·C

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CHAPTER I

MEANING OF THE WORD—NECESSITY FOR ALL CLASSES TO HELP EACH OTHER

THERE is a sturdy little plant that grows by the sea, thriving and flowering in spite of storms, and gales, and the salt waves breaking over it. With scarcely enough soil to cover its roots, the little plant clothes the barest cliffs with beauty. Its name is *thrift*.

The word that forms the title of this little book is more than the name of a plant. It is a short word with a long meaning, but I think we sum it up by describing it as making the best of things, and getting the most good out of everything; out of our clothes, our money, our time, our homes, our food, our health and strength, our sleeping and waking, our school hours, and play hours. Just as the little plant *thrift* makes the best of

its surroundings, so the quality *thrift* helps men, women, and children to make the best of their lives.

The dictionary tells us that *thrift* means economy, saving. So it does; but it means more than that. It means not only saving what we have, but getting the most and the best out of everything we have, or have to do with. There are many ways in which we can be wise and thrifty, so that the subject must be divided into several chapters, in each of which we must talk about one or two ways only. And very interesting it will be to see how many things can be got out of one thing, and how quite small things, things that seem scarcely worth troubling about, grow into big and very important things.

In this chapter I want you to understand first what the meaning of the word is, and then to observe for yourselves how, if we are to be thrifty, prosperous, happy and contented, we must all work together, both for the good of ourselves, and each other, and of our own country.

For instance, a rich man may wish to build a house to live in himself, or another man may want to build houses to let to those who

need them, and so to earn a living for himself and his family by the rent from those houses. They cannot actually build the houses themselves; they have not the things, nor do they know how; so they must employ and pay masons and carpenters, painters and paper-hangers, labourers, and plumbers, and other workmen who earn their living by the building of houses.

But the mason could do nothing unless the quarryman first dug out the stone, and the stone mason cut it into shape, and the railway brought it from the quarry. The carpenter could do nothing if the wood-cutters had not first cut down the trees, and the sawyers cut them up into planks; someone also must first have planted the trees, someone else must have made the axes and saws for cutting them down and preparing them. Glass-makers made ready the glass for the windows; potters, the chimney-pots and pipes and drains; while others made locks and keys, hinges and window-fastenings, and all the scores of things required, even to the nails and screws.

Then, later, carpets will be needed, and furniture; and if someone had not learnt

how to make them, it would be a very sad thing for those who had to live in the houses. Saucepans and kettles, glass and china, blankets and sheets, coal, gas, and water, all are wanted. Thus, you see, scores of men and women get a living out of the building and furnishing of houses.

There is something else to remember, and that is that though all these people have wages paid to them, and enough to live on, they could not live unless others in turn worked and helped them. They would not have the time or the knowledge to till land, and sow corn, and reap it, and grind it into flour, and then make the flour into bread. So the farmer tills the land and reaps the corn for them, the miller grinds it, and the baker makes it into bread for them, thus doing the work which the builders of the houses could not do for themselves, and, in turn, earning their living.

The builders of the houses could not attend to cows, and make butter, or kill sheep, and prepare wool for blankets and cloth, or tan the skin for leather. So again others step in and do those things for them, for a share of the money they have earned; the glove-

makers, shoemakers, and drapers all make a living, and want to build or rent houses, and so they in their turn provide employment for masons and carpenters.

You will understand now how dependent we all are on each other, how necessary it is for us all to help each other, and how, by doing our own parts well, we can make the lives of others easy and happy and comfortable.

Everyone *must* work in one way or another. The idle and thriftless man is of no help to anyone; he has no money to employ people, or to buy things. The world would soon come to ruin if we were all idle. Hard work may be tiring, and sometimes tiresome and disagreeable; but it should be looked on as an honour and a pleasure. We should be proud to feel that we are doing something in this great wonderful world of ours, something to help our own dear country to be prosperous and happy.

The boy or girl, man or woman, who grumbles at work and dislikes it, and is trying all the time to shirk it, will never get on, or be liked or respected. Grumblers are disliked by everyone, and quite rightly

too. They will not be happy themselves, or allow anyone else to be. They go to bed feeling bad-tempered and miserable, and they get up feeling so; they take no interest in anything or anybody, but by degrees grow to think of nothing but their wrongs or their ailments. They worry themselves ill over a trifle that a busy, healthy-minded person would not give two thoughts to.

If we do not work we must expect to be cold and hungry, and miserable, and looked down upon by everyone. It is, of course, impossible for us all to work with our hands, as at digging, sweeping, weaving, building, ploughing, cooking. If we did, there would not be work enough or money enough to go round. There must always be some who work with their brains instead of their hands. We must have lawyers to protect us from wrong. We must have doctors to help us when we are ill. We must have writers to make books for us, and teachers to instruct us.

When we see the great ships that now cross the ocean, and the great locomotives that run so swiftly from place to place, we know that they were put together by hand; but we may not remember that before any

hand-work could be done, clever engineers made plans for them, which could only be done after hard study.

People roared with laughter when a Mr Edward Pease first suggested having metal lines laid along the roads to make traffic easier. The idea seemed to them ridiculous, but Mr Pease and a young man named George Stephenson paid no heed to their laughter or their meanness in refusing to give any money for the new scheme. For three years they worked away, and at the end of that time had laid twelve miles of the new railroad. That was less than a hundred years ago. Now we should laugh at anyone who suggested our trying to do without tram lines and train lines. But it was the thought, the head work, of Mr Pease and Mr Stephenson that made it possible for us to have these things.

Telegraph, telephones, gramophones, have all been invented for us by men who worked with their brains. Many of them worked with their hands too, to begin with. Very often you find a man who can and must use both; they could never have made their wonderful inventions, had their hands not

been clever enough to carry out what their brains thought of.

For instance, the men whose clever brains thought out the steam-engine were working men. Newcomen was an ironmonger, Calley was a glazier, and James Watt was an instrument-maker.

You see, then, that there are different kinds of work. We cannot all work with our hands, nor can we all work with our heads, but we can all do something; and we shall be most happy, and lead the most useful lives, if we find out what we can do and then do it with all our might. It may be working in the field or garden, in coal mines or iron foundries, in mills or factories; it may be in banks or business offices; it may be at home, sweeping, washing, dressmaking, or simply minding the baby. Whatever we do, let us do it as well as we can; and we shall find some work for our brains in thinking out the best way of doing our ordinary tasks.

CHAPTER II

SELF-ECONOMY—SAVINGS BANKS—PENNY STAMP FORM—CLOTHING CLUB

To begin to save we need not wait until we are grown up. We can begin as soon as we are old enough to understand anything. In fact, we all should begin then.

Many children have so much pleasure, and so many sweets and pennies and presents given them, that they can quite well put by a penny a week; and if it is not easy at first, it will soon become so. If a penny is spent on sweets, the pleasure is soon over and the penny is gone for ever; whereas if you put away only one penny every week, you will have at the end of a year four shillings and fourpence of your very own. If you begin when quite young you will have, by the time you are twelve years old, more than two pounds.

Just think now of what that would buy. It would get a whole set of carpentering or

gardening tools, or an outfit of wood-carving tools; it would pay for a fowl run and the beginning of a poultry farm; it would buy books on any particular subject you wanted to study; or it would pay for lessons in drawing or lace-making, music, or anything else you wished to learn.

All this out of one penny a week, which you would scarcely miss. Not that it would hurt you, even if you did miss it, for self-denial is very good for us all; it teaches us to be plucky, and unselfish, and patient. Boys and girls who have not the courage and patience to deny themselves in anything, are not often of much good to the world. On the other hand boys or girls who are plucky, patient, and thrifty may become useful men and women; and even if they never become great or rich, they can usually manage to have a nice house, good food, good clothes, and a certain amount of enjoyment.

The pluck lies in not giving way, when tempted to spend the penny on sweets or toys, and, later on, on theatres and music-halls, finery, cigarettes and drink; but in bravely dropping it into the money-box. You must be very careful, however, not to let yourself

become mean, but be ready to give the saved penny to any poor person who is greatly in need of it. Meanness is one of the greatest dangers you have to guard against.

When once you have begun to save you will find it become more and more easy to put by a penny now, and a penny then; and you will be surprised how fast money increases when once you have put by a little, and have got out of the habit of wasting it.

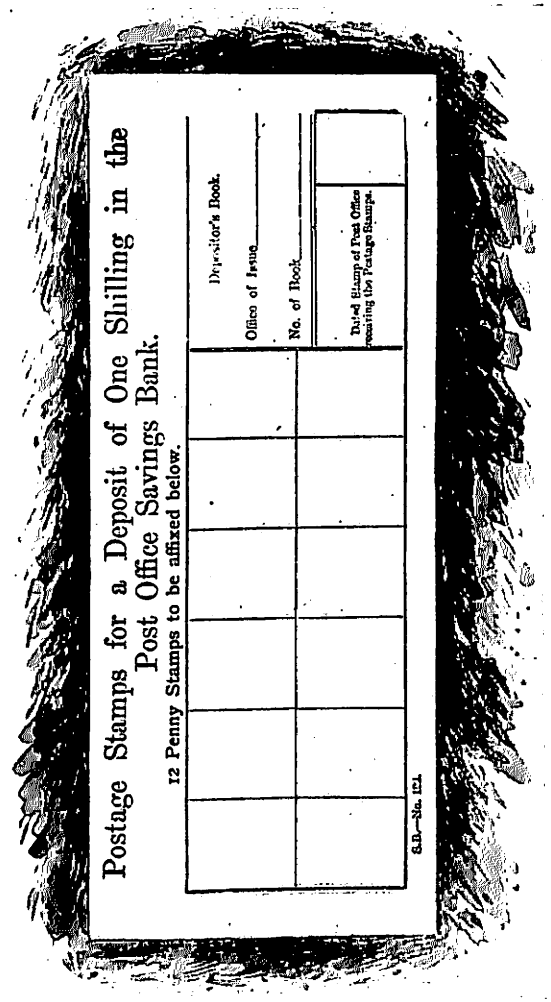
At first when you have a penny you think: "Oh, what is the use of saving it! A penny is nothing." But a penny *is* something, and will do a great deal. Just think, for instance, of what a penny ball of crochet cotton will do. It will make enough strong and pretty trimming for two aprons, or three nightgowns, which will sell for many pennies, or will save you buying cheap common trimmings that will cost much more, and not last half as long. A penny will buy a packet of seed that will supply you with lettuces or cress at several meals, and save two or three pennies which would otherwise go to the green-grocer. It will buy bread enough for a meal.

A money-box is a nice thing to possess, and

part of the pleasure of saving lies in dropping your money through the slit, and hearing it tinkle as it falls. As long, though, as the money-box is handy, and you feel that you can take the money out if you want to, the temptation to do so is at times very great, so great that many of us have not the courage and perseverance to stand out against it.

For these the best plan is, I think, to get from the Post Office the penny stamp forms. Any post office will give you some if you ask for them; then, when you have a penny that you mean to save, you buy a penny stamp and stick it on one of the square spaces on the form. There are twelve of these spaces, and when all are filled up the form must be taken to the Post Office and handed in with your Savings Bank book, and you will have another shilling entered to your account. Or you can wait till you have two or three forms filled before you hand them in; but you must be careful where you keep them, for should they get burnt, or torn up, or lost, your savings will have gone for ever.

It is very good for everyone to save, and it is good for the country too, as every great



and wise man knows. That is why everything is done to encourage us and make it easy and pleasant for us. The Postmaster-General is even thinking of providing money-boxes for us, specially strong and specially locked. These boxes will be provided to save us going to the Post Office with every few shillings we have saved. This will spare the officials a lot of work, and it will be very convenient for those of us who live in the country, and have a long way to walk to pay our money into the Post Office. The boxes will probably be of strong steel, and securely locked, and the key will be kept at the Post Office, so that if we want them opened we shall have to take them to the Office. This is to guard us against temptation.

There is yet another capital way of saving our money, and that is by joining a Clothing Club. If we are wise and thrifty we shall not only save our money for the future, but for the present.

When mothers and fathers have only a little money every week, and many things to get with it, they have, of course, to make it go as far as possible, and very often that is not nearly so far as they want it to go.

CHILDREN PAYING IN TO A CLOTHING CLUB

They can manage to pay the rent, and buy the meat, bread, milk, and coal, and all the food for the week; but to put out many shillings for a new suit, or dress, or boots comes very hard, while to take a whole sovereign to spend on flannel and calico, or new blankets and sheets, is quite out of the question. Yet blankets and sheets, clothes and boots all wear out, and new ones have to be bought somehow.

To meet this difficulty a very wise and kind person started a Clothing Club, and so useful did people find it, that such clubs soon spread all over the country. Every woman and child should join one if they possibly can.

A mother scarcely misses threepence going out each week, but she is very thankful indeed to have, at the end of the year—usually at Christmas time—from twelve to fourteen shillings with which to buy blankets or sheets, or any other kind of drapery she needs.

Every boy and girl should do the same. There is usually a Clothing Club belonging to the Church or other school, and very often it is managed by the Sunday School or Day School teachers. Every week you take a penny or twopence, or more if you can, and

hand it to the person who collects the money, and the payment is entered on a card and in the Club-book. The card you keep and take with you every week. When the spaces in it are filled up, you give it up, and the amount you have paid in is added up; then in a few days you are given an order to take to a draper, to supply you with whatever you want up to the amount of the money you have saved.

In some places the richer people give some money to the club to be divided amongst the members, so that there is a little added to what each has saved. If your club gives what is called a bonus, then the more you have saved the more bonus you will get, probably.

For instance, we will say that you have paid in a penny a week only, which will amount to four shillings and fourpence for the whole year; then if you have a bonus of twopence on every shilling, you will have eightpence added, which will make your money up to five shillings.

With five shillings you can buy something really worth having, something you would otherwise have had to go without—an

umbrella, a pair of boots, a winter hat, a muff, or something that is wanted in the house, such as a nice warm mat for the floor, a pair of curtains for the window, or a warm quilt.

There are some stupid, ignorant persons who sneer at those who save their money and take a little trouble to make the best possible use of it. They love to call them "mean," "selfish," "stingy." It is the man who does not save his money, who is mean, selfish, and stingy. He never is able to help those in trouble, for he spends his money on himself as fast as he gets it, and never puts by a penny. He denies himself nothing, but spends all he has on his own eating and drinking, dress, and pleasure; yet, when he has no money left, he does not at all mind going to those who, by denying themselves many pleasures, have saved theirs, and asking to have the money they have saved.

He sneers at those who are thrifty, because he cannot bear to think that anyone is wiser or better off than himself, or more respected. It would be a sad thing for the world if all were as mean and selfish as the man who sneers, for there would be no one to help

people, no matter how great the trouble they were in.

It is the thrifty, those who have saved little by little, not the extravagant and careless, who have made England the great country she is to-day, so we can afford to scorn those who laugh and sneer. It would be better if we could persuade them to save too, for there would soon be an end to our dear old country if it were not for the thrifty, sensible men, women, and children in it.

CHAPTER III

THRIFT IN THE BUYING AND KEEPING OF CLOTHES

One thing which thrifty persons find is that saving in one way helps them to save in many other ways.

If you have, for instance, saved enough to buy a pair of boots, you will be able to choose a really good pair; or if you saw a real bargain at a sale, as you sometimes do,

you would be able to go in and buy that bargain, and so would save several shillings, for such boots would last a long time, and would bear mending over and over again. But if there is no money put by, and boots are needed, a very small sum has to be squeezed out of the week's wages on pay-day, and the boots that are got have to be of the cheapest.

We all know that showy-looking boots at 2/11½ or 3/11½ are scarcely worth buying; in a very few weeks they are in holes, and they are not worth mending, for the soles are of paper, and the uppers of something that is certainly not good leather; consequently neither will bear stitches or patches. That is why cheap boots are so dear in the end.

Good boots will prove a saving in another very important way too, and that is in the matter of colds and health; for cheap compressed paper boots, instead of keeping the feet warm and dry, only soak up the wet and hold it. Nothing gives one such severe colds, rheumatism, toothache, and all kinds of illnesses as the wearing of wet, sodden boots.

After two or three wettings cheap boots gape at the seams and sides, and, as they will

not bear mending, they are done for, and a new pair has to be got, somehow.

It is the same with all clothes. If a girl buys a good straw or felt hat, it can be cleaned and re-trimmed more than once, and will prove a good servant for two or three summers or winters; but a cheap and shoddy one looks shabby in a few weeks; the colours fade, the hat gets out of shape; if made of felt it cracks, if of straw it comes to pieces.

A good piece of material for a dress can be cleaned, dyed, or washed, and will last for years and look well; a cheap one will "cockle" with the first shower, the colour fades, and the whole dress looks cheap and common.

It is thrifty to buy clothing of a neat and pretty colour, one that will not fade with the sun, or spot with rain. A showy colour is so marked that all the neighbours know exactly how long it has been worn, and soon begin to wonder how much longer it is going to be worn. You yourself grow tired of it too.

The most tasteful way of dressing, and the most saving, is to have your hats and frocks, coats and ties, etc., all of the same colour,

or to match, say of dark blue, or green, or brown; you can vary them in all kinds of ways. For instance, pink or blue or green goes very well with brown, so that with a brown dress you could wear a pink hat one year, and the next year you could brighten up your dress with a little blue. With a brown hat trimmed with blue, you would have quite a pretty change for the winter, at a cost of only a few shillings. There are numbers of ways in which you can alter your costumes and make the same last you two or three years.

We should not, of course, spend much time thinking about dress, but it is only wise to give some thought to it. Everyone should try to be as well and neatly dressed as possible, for persons who go about looking neat and clean, and suitably dressed, show that they have a proper pride and respect for themselves, and they are, in turn, respected by other people. Whereas persons who take no care of themselves, who go about dirty, down at heels, with ragged unmended clothes, and stockings full of holes, show that they have no pride or respect for themselves, and are respected by no one. No one wants to employ them, and so they sink

lower and lower. They have no work, no money, no home or friends, and are despised by everyone.

Everyone can keep himself clean and decent if he chooses.

Another thing that boys and girls must learn and practise early is to take care of their clothes. This is an easy, but most important form of thrift. Do not put on your new or best things to wear every day. Be clean and careful, when eating and drinking, not to drop food and grease, etc., on your clothes. If a very dirty job has to be done, put on old clothes, or a big wrapper apron, which should be kept for the purpose.

To girls especially will fall the making and mending of clothes, and the greater share in taking care of them; but every boy can, and should, brush his own best suit, and hat or cap, when done with on Sundays, and put them away carefully. Never leave clothes all the week through hanging to a peg, with Sunday's dust or mud on them; their shape will be spoilt, and their colour too. Clothes become more shabby from being left like that than they do with wear.

Never neglect to clean your boots every

day. No one can look neat and respectable if his boots are white with the dust or mud of the previous day, and anyone seeing a person with such boots on would at once put him down for an untidy thriftless person. Besides, boots last much longer if the leather is cleaned daily and polished. Boys should learn early too to mend their own boots, for many a shilling can be saved in this way.

Girls can do more than boys in the matter of taking care of their clothes, and theirs being delicate and dainty, they need more care.

There is no saying truer than that "a stitch in time saves nine." It not only saves nine stitches, but the whole garment sometimes. A few stitches neatly run on the inside of a stocking where it is wearing thin will prevent a big hole and an ugly darn, that would make the stocking look old and shabby.

The best hat, when taken off, should be lightly blown on to remove loose dust from the trimming, and the ribbons and bows then wiped with a soft handkerchief, or piece of rag. After which the hat should be laid away in a box or drawer, with an

old handkerchief or piece of paper laid lightly on it to keep off the dust.

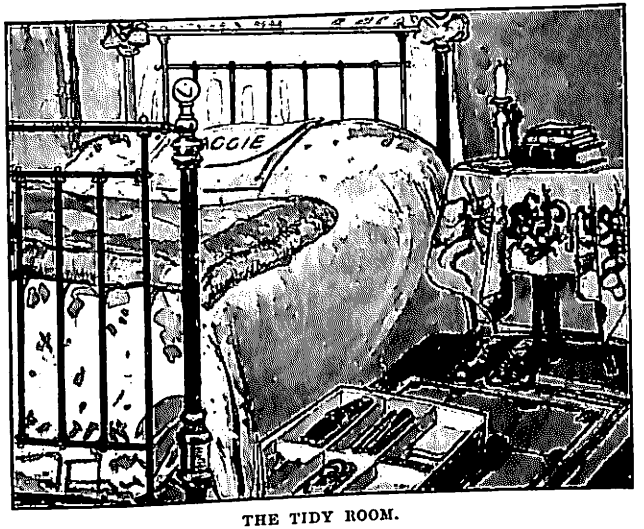
Many girls complain that they have nowhere to keep their things, so they let them lie about the house until they are wanted again.

THE UNTIDY ROOM.

Most, though, can make a place for themselves if they choose to try—and to do so is well worth the effort.

I was once in a bedroom which was shared by the three little daughters of a workingman. The mother apologised with much shame for the untidiness of the room. "It

is Alice's and Mary's fault," she said, "and I am leaving it as it is until they come home from school, so that they may put everything away themselves; and I hope they will be properly ashamed when they know that you



THE TIDY ROOM.

have seen how they left it."

They well might have been! Their boots, dusty as they kicked them off, were lying all about the floor; one stocking was here, another there; one pretty Sunday frock lay on the floor among the boots, another was crumpled upon a chair and had evidently

been sat upon. One hat lay on the unmade bed, the other on the window-seat in the eye of the sun. Hair-ribbons, gloves, sashes, books lay all over the room, and on the bed and in it.

"I should like you to see how different Maggie is, and how she keeps her things," said the tired mother. She had worked hard to buy and make nice clothes for her girls, and this was how they treated them. She led me over to the other end of the room, where everything was so different that I felt almost as though I were in another house.

The bed was neatly made, the nightdress folded and laid on the pillow. By the wall stood a pair of nicely cleaned and polished boots.

"She has to keep her box with all her things in it, under the bed, there is no room anywhere else," said the mother, and stooping she drew it out. "Maggie's great trouble is that her sisters will go and rummage in it, and use her things. She is saving her money now to buy a box with a lock, or a little chest of drawers, and she will get it in time."

Then she lifted the cover. It was only

an ordinary cheap cardboard box, such as drapers have so many of; but little Maggie had divided up the inside by means of strips of cardboard, and so made six divisions. In one she kept her pocket handkerchiefs, all folded, and with sprigs of lavender on them; in another were her gloves laid out flat and smooth; in another her hair-ribbons, belts and ties; and in another two pairs of nice black stockings, which were kept for Sunday wear only.

The sight of that box was a lesson in the care of clothes. "She is the same about everything," said her mother; "she keeps her best things specially for best, and she knows exactly where everything is when she wants it, and her clothes last twice as long as her sisters'. She is so quick and handy too. She is only twelve, but she helps me with the washing, and what she makes by that she saves to buy something good with. She is a great comfort. I wish the others were like her."

All through their lives those children have been the same. Maggie is now respected and admired by all who know her. She dresses nicely, has a good home and all she wants,

and is always able and willing to help her sisters—and they are always coming to her for help.

Just as they were then, so are they now, only worse—careless, untidy, dirty, and thriftless. Their husbands earn good wages and have never been out of work, but they never have any money or clothes, they are always in trouble and debt, and everything they can pawn is in the pawn-shop. People who are in debt and trouble soon begin to be untruthful, and not very honest, and quite ready to do a mean thing if they think they can get money by it; and so they go on, until no one trusts or respects them.

When persons begin to be careless and wasteful in small things, they think it does not matter; but it matters very much, for small things do not remain small. The smallest thing in the world is dust, but in one day enough dust will fall to cover everything. It is the smallest thing in the world, yet it keeps an enormous army of people always waging war on it, and thousands of women and girls spend a large slice of their lives trying to get rid of it.

Just as ceaselessly we must daily wage

war on waste and carelessness, and thriftlessness, even the smallest, and all the other bad habits that will get the better of us if we falter in our courage and patience, and plucky determination.

CHAPTER IV

ECONOMY IN FOOD, COAL, ETC.—BUYING LARGE QUANTITIES—SAVING WEEKLY FOR THE PURPOSE

THERE is one way in which poor people throw away a very great deal of their money every week of their lives, and that is by buying food, tea, bacon, etc., and coal in very small quantities at a time.

I know it seems impossible to a father or mother, to pay for a ton or half a ton of coal at a time, when they have only small wages coming in weekly; but if through the summer months, when very little fire is needed, they were to put away in a box two shillings a week, they would find they were quite able to have a ton, or half a ton, in

readiness for the winter. Then they would realise how many shillings they had saved by buying it in this way. If they could buy it when the summer prices were charged they would get it for quite five shillings less than when winter prices began again.

It would be a splendid thing if in every home the parents first of all put aside something each week, even if only a few pennies, and saved them for some special purpose. By doing so they are not depriving themselves of money, they are really giving themselves some more.

A little while ago, when there was a coal famine, coals became very expensive indeed. Many of the very poor could not have fires at all, for the price was thirty-five shillings a ton for quite common coal, or one shilling and ninepence for a small sack.

In time the price went down, and those of us who could have in a ton at a time were able to get it, very fairly good, for twenty-five shillings; but still the trolleys went round to the poor with common coal, with 1/9 cwt. written upon them. So the poor, those who could least well afford it, were made to pay thirty-five shillings per ton for coal which

they could have got for twenty-five shillings had they been able to buy a large quantity. It has been truly said that it is out of the poor that the tradespeople make their fortunes.

Now if those poor people had only had a coal money-box, and been able to take twenty-five shillings out of it—and it would only have taken them twelve to thirteen weeks to save it—they would have saved sixpence on every sack, ten shillings altogether, which would have gone a long way towards buying the next supply.

It is the same with bacon; the mother who sends out and buys just one rasher of bacon, giving three-halfpence for it, is making a present to the bacon-merchant of sixpence on every pound he sells her. Of course the merchant would rather cut up bacon and sell it for one and sixpence a pound than sell a whole pound for a shilling. But why should not the mother or her hungry children have sixpence, or an extra half-pound of bacon for it? I am sure any boy or girl would be very glad of the extra slice.

It is the same with sugar, tea, soap, etc. If you buy them by the ounce you pay

the very highest price for very third-class goods, and the grocer gets a lot of extra money to put in his till; for the tea you buy at a penny an ounce, is really only tenpenny or shilling tea, but you are paying one and fourpence a pound for it. If you could only save your pennies until you have four, you could get a quarter of a pound of real sixteen-penny tea, and a profit would go into your pocket, for the tea would be so much better that you could use less every time you made tea, and still have a better cup.

Better still would it be if two or three families would put their money together and buy a three-pound tin, for every tea-merchant takes something off the price when a customer buys three pounds at a time, and you get it in a tin, which, when empty, comes in most usefully for keeping things in.

There are many little ways, too, by which children in the country can save many a penny, many a shilling, in fact, by just using their wits and keeping their eyes open.

One way is by picking up sticks and gathering fir cones for the fire. Many a time a fire can be kept burning merrily a whole evening through by the nice bits of wood a child can

collect, or Mother be supplied with kindling wood enough to last her for a week, or more. Fir cones, too, which only decay and rot, if left to lie under the trees, will, if brought home, make beautiful bright fires, or will catch up one that is almost out.

Acorns for the pigs can be had for the trouble only of picking them up, while the hedges offer us, free and for nothing, blackberries, for tarts and puddings and jam; nuts; elder-berries for home-made wine, and that excellent medicine, elderberry tea; dandelions for wine or medicine; sloes, cowslips, and mushrooms. A good dinner can be made of mushrooms, and they are delicious if pickled, or made into mushroom ketchup.

All these things help very much. They help the mother to save some of the money she has weekly for housekeeping, and they give a nice change of food, and supply you with useful remedies when ill, far better than those you buy at a shilling or two a bottle. So they save in health as well as in coin.

CHAPTER V

ECONOMY IN COOKERY — FOOD VALUES— WASTE BY NEGLECT OF LITTLE THINGS —THE THRIFTINESS OF TAKING CARE

By "economy" in cookery I do not mean that you should have less to eat, or poorer food, but just the reverse. I want to show you how you can get more, and better food, for the same, or less, money.

Many a girl of twelve has to look after the home, and do the cooking. Of course, she cannot be expected to know, without being told, what is the cheapest and best food to get, and the way to get the most nourishment out of it. Her mother may not be able to teach her; she may have to go out to work, or she may be an invalid, or dead; and people cannot know things unless they are told.

On the other hand it is of no use to tell them things unless they are prepared to listen, and to profit by what they are told. We

should, all of us, be really grateful to anyone who will tell us how to make the most and the best of things; and it is of no use whatever for us to put on a superior or indifferent air, for we shall only end by looking foolish, and by losing considerably. In this world we all have to help each other, but no one who has not yet learnt can teach others.

One of the most wasteful and thriftless things we can do is to refuse to take helpful hints from those who can help us. Narrow-minded obstinacy costs persons quite a lot of money as they go through life.

There is a very great deal of ignorance amongst a large number of people as to the nourishment contained in different kinds of food and the difference caused by the way in which it is cooked.

Nine persons out of ten think that the most nourishing thing in the world is meat, and that they are very hardly used if they cannot have meat twice a day. Yet eighty out of every hundred persons throughout the world never touch meat; they think it food not fit for human beings.

However, I am not going to discuss now whether meat should be eaten or not. In

different countries and climates the people need different kinds of food. In cold, damp England the people could not live on the same food as the people of a very hot climate.

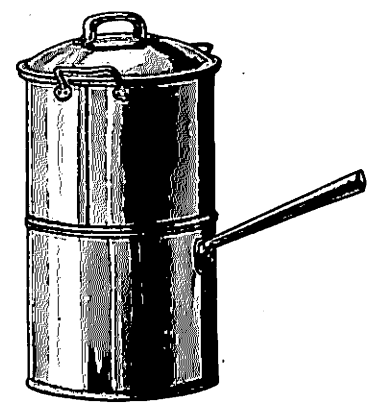
Next to meat, most English people count fish, eggs, milk, bread, butter, potatoes, etc., but a great number of them do not understand that the amount of nourishment to be got out of them depends entirely on how they are cooked; that for all the good there is in it, you might as well eat shavings as meat cooked in the wrong way.

We do not buy food only because the taste is pleasant, or savoury, but because we want it to feed and nourish our bodies and brains, that we may grow into strong, fine-looking men and women, healthy and well, and able to enjoy our work and our pleasure. Therefore we should be careful to buy those things that have the most "goodness" in them, and to cook them in a way that will make them most nourishing and digestible and tasty.

For instance, to take a simple thing such as a potato. If you peel potatoes and boil them, and serve them up for dinner, you are serving a thing that has about as much nourishment in it as a ball of wool. If you

peel and steam them, they are much more nourishing than if boiled; but if you want, as, of course, any sensible housekeeper does want, to have all the goodness that is in the potatoes, you should never peel them before cooking them.

Every thrifty person should have a steamer in her house. It costs little to buy, it saves a great deal of trouble, and food cooked in it is ever so much better than it would be if it were boiled.



To take another article of food well-known to all of you—the cabbage. Nine out of ten English women wash and cut up the cabbage, pop it into a saucepan of water, and boil it until it is soft—and until they have taken nearly every scrap of nourishment out of it. Then they strain off the water, which contains nearly all the goodness the cabbage ever had, and throw it down the sink, and they serve up a dishful of green stuff which

is no more nourishing than a dishful of boiled shavings, and is extremely indigestible. Yet we think ourselves wise persons and good cooks.

If we will boil our cabbages in this way we should keep the water, and use it for making soup. We should save the water that potatoes have been boiled in, if the potatoes have been peeled. If they have not been peeled there is no goodness in the water, it is all in the potatoes. The water in which fish or bacon or meat has been boiled should also be kept, for with some chopped vegetables, some rice, or pearl barley, and a few dumplings it will provide a good dinner for another day.

If we want to cook meat to get all the goodness possible out of it, a most economical and savoury way is to stew it, for then *all* the nourishment is saved. What comes out of the meat is absorbed by the vegetables, pudding, and gravy, and what comes out of the vegetables, etc., is absorbed by the meat. In this way one pound of meat will go as far as two pounds done in any other way.

To make this dish you must peel and cut up some onions, turnips and carrots, and

fry them in a little dripping, with a dash of pepper and salt. Then cut up the meat into small pieces, and fry that too. When it is brown on both sides, lift out the meat and vegetables and lay them in a big saucepan. After that, sprinkle the frying-pan well with flour, add some pepper and salt, work the flour about in the fat in the pan until it is all smooth and brown, stirring all the time; then pour in a good drop of boiling water, let it boil for a minute or two in the frying-pan, after which pour it over the meat and vegetables.

Draw the saucepan to the side of the stove as soon as the stew has begun to boil, and keep it simmering for a couple of hours, but do not let it boil fast. Make some suet dumplings, and about half an hour or so before dinner is to be served pop them into the saucepan. Potatoes can be steamed in the steamer over this saucepan, and you will have a most delicious and nourishing dinner for very little cost or trouble.

If you like you can put a stew of this kind in a strong jar or pie dish, and cook it by just letting it stand in the oven for two hours or so, with no further trouble than keeping

up a moderate fire, not nearly as much fire as you would have to keep up for baking a joint or a pie.

To turn to sweeter things. If you, for instance, want cake, do not buy it ready-made at a shop, but make your own. Every girl should know how to make cake, and bread too, for in the course of her life she may *have* to, or go without, and the knowledge will save her a great deal in money, and a great deal in health. Shop-cake costs twice as much, and does not go nearly as far as home-made cake does.

Speaking of cake reminds me to speak of dripping, and dripping is a very important and valuable article.

When any meat is roasted or baked, be careful to pour the fat that is in the dripping tin into a jam-pot, to save for cake-making or to eat on bread instead of butter. If a little of the brown gravy runs in, too, it does not matter, for it will settle at the bottom of the pot. Be careful though, when you turn the fat out of the pot, or reach to the bottom of it, that you do not waste that rich brown jelly, for it is one of the most nourishing parts of the meat, and will

help to make beautiful gravy if put into a pie, or stew.

If onions have been cooked with the meat, the dripping must be poured into a separate pot, for it would spoil cakes if you used it for them. Another pot should also be kept for the fat that fish has been fried in, for the same fat can be used three or four times for frying fish, but it must not be used for anything else.

The fat, too, that settles on the top of water in which bacon, beef, or mutton has been boiled should all be kept, it comes in for frying, and other purposes. When the water has got cold the fat will congeal on the top; skim it off into a jar or basin, and use, as I said before, the water for broth. Bacon fat is particularly good for frying potatoes or bread, or fish-cakes.

Stale bread can be used up for supper or breakfast by cutting it in slices and frying it in bacon-fat; it makes a very good meal, indeed, especially for little children. Dipping it in water first makes it soft when fried.

The cake we see so much of in shops is mostly made of poor flour, so-called "butter,"

egg-powder, baking-powder, and unwashed fruit.

Now, in the first place currants and raisins should be well washed before they are used. In the second place it is difficult to get good flour, for confectioners and most other people will buy the very white, fine flour, which, any miller will tell you, has little goodness or nourishment left in it. A good, rather dark and rather coarse flour is of three times the value of the so-called "pastry flour."

The egg-powder used in cakes is of no good whatever, and instead of taking the place of eggs, as the advertisements tell you, it only does harm. Then there is the so-called "butter," which is certainly not good butter, and the baking-powder, which is often composed of injurious materials. One cake made of good flour, good home-saved dripping, home-made baking-powder, an egg, and some raisins, is worth pounds of that other stuff.

When making a cake, and hesitating between using raisins and carraway seeds, remember that you want the cake for nourishment, and that the more nourishing you make it, the cheaper it is in the end. Raisins are

very nourishing. In fact you could live well for days on raisins and good bread.

On the other hand a change of food is very important, and a good seed cake, or one without seeds or fruit, makes a very pleasant and wholesome change.

There is one more way in which a mother or elder sister can do a great deal, and that is in the matter of sweets for the little ones. For a very few pence, and a very little trouble, they can make more than a pound of pure toffee, by boiling together a pound of loaf sugar, quarter of a pint of water, a pinch of cream of tartar, and a squeeze of lemon juice.

When this has been boiled for a few minutes it should be poured upon a greased tin or old plate; and, when nearly cold, it should be marked out in squares, so that it can be evenly divided when wanted. This makes quite a lot of good wholesome sweets, which would certainly be better for the children, and cheaper, than the horrid cheap poisonous stuff which they so often spend their money on.

Indeed, a wise mother or sister would make a little store of such good wholesome sweets, and when they wanted to buy, let them buy of her.

CHAPTER VI

THRIFTINESS OF TAKING CARE—WASTE BY NEGLECT OF LITTLE THINGS

THE taking care of little things is so important, and the number of little things to be taken care of is so great, it is difficult to know where to begin a talk about them. In fact, almost everything is worth taking care of, in some way or other, or for some purpose.

Boys and girls, however young, can begin to save little bits of twine, and pieces of paper, empty tins and boxes, empty reels. Empty reels come in usefully for winding off cord and wool, and many other things, or they are useful in making nice strong hanging bookshelves; or, if not wanted for anything else, they help to light fires. For this last purpose too, orange peel should be saved and dried; there are few things so good for catching up a dying fire.

Empty match-boxes make nice doll's furniture. Empty starch-boxes make a beautiful doll's bed, and many a very poor

child, or little invalid, can be made very happy indeed by a present of such. Girls should make a practice of saving all bits of ribbon, calico, cloth, wool, artificial flowers, everything, in fact, of that kind, and keeping them in a box kept for the purpose. Nothing must be wasted. Old calico should be washed and rolled up smoothly, and put away in readiness for cut fingers, and other accidents of any kind.

Even old boots and shoes, if too much worn to be of any use to some poor tramp, or beggar-child, should not be thrown into the dust-bin until all the best bits of leather have been cut out, for odd scraps of leather come in usefully for patching other boots, or for making hinges to rabbit hutches, hen-coops, etc.

Empty bottles should be washed out with tea-leaves and clean water, then stood upside down to drain dry, after which they must be put away carefully, with a screw of paper in the neck to keep all dust out. Corks must be well scrubbed and dried, and put away in a box together.

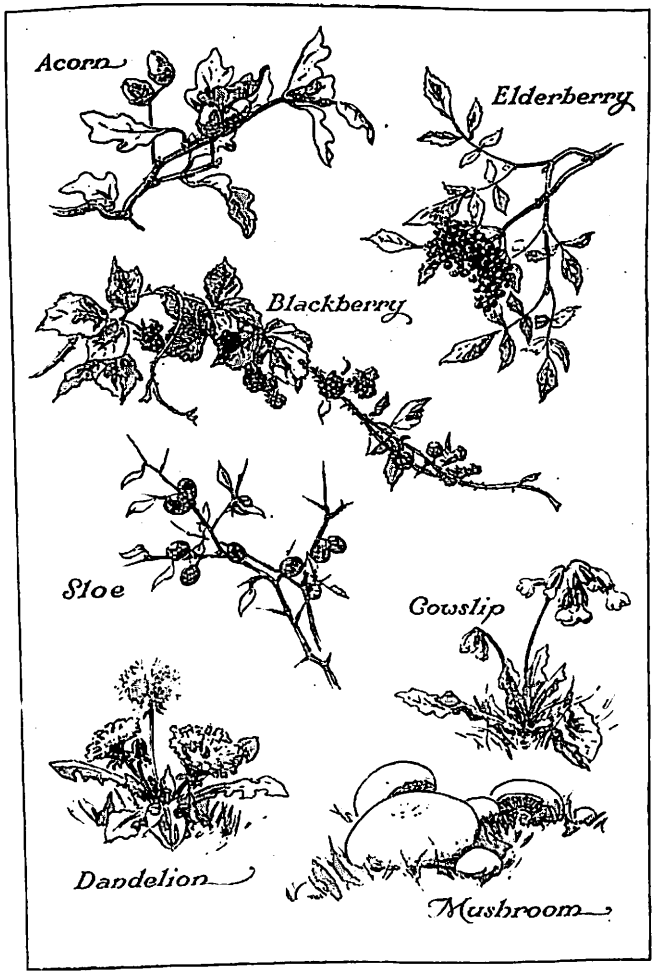
No one knows, until they have tried, what a comfort it is to be able to put one's hand on

a bottle, or cork, a box, or a piece of string or paper when either is wanted in a hurry.

Many of you have a garden at your homes. Where there is a garden, especially one with fruit trees in it, soapy water should never be thrown away; it should be poured around the fruit trees, or over the grass, or over the flower beds, taking care to pour it round the roots, not over the plants.

Speaking of soap reminds me to say that not the least little scrap of soap should ever be wasted. When bits are too small to use, pop them into a jar, and when you have several pieces in the jar cover them with water and pop the jar in the oven, or stand it by the fire. This makes soap-jelly, which is splendid for washing clothes. A quarter of a pound is enough for a gallon of water. If the pieces of soap are rather large, shred them with a knife. By this means you will save a whole large cake of new soap.

When you have once begun, you will soon discover for yourselves how interesting it is to find out how to make the best use of everything, and how many new ways there are in which you can save. Of course you must always bear in mind that you must never



NATURE'S FREE LARDER [See page 32.

A HOME SWEETSTUFF SHOP [*See page* 45

allow yourselves to become mean, or stingy. Meanness is horrid in anyone, or in any way, and very often leads to untruthfulness, dishonesty, and other sins. To be thrifty and economical, and to make the best of all we have, is an honour and a credit to one; but to grow mean is to become dishonourable and contemptible.

There is also another very important form of thrift, and that is the taking care of things, of keeping them mended, and in good order, and of putting things in their proper places.

I daresay some of you know the story of the farmer who did not take the trouble to mend the latch of his gate. It is an old story, but worth repeating, for it shows you so plainly how one little act of carelessness may lead to a great deal of suffering, and a heavy loss.

The gate was one which shut in the poultry and cows and pigs into a yard, or *should* have shut them in; but a piece of the latch was gone, and the gate, in consequence would not fasten. A few pennies and a few minutes' attention would have put it in order, but the farmer thought such a trifling matter was beneath his notice, or he was too lazy; and

" like master like man," as the true old saying goes, none of the farm men attended to it either. From time to time some of the hens got out, and were lost, but still the farmer did not learn wisdom; farmers used to think hens of very little value, and very unimportant —they are learning better now! At last a fat little pig squeezed through the open gate and made his escape.

Now a pig is of value in a farmer's eyes, so must not be lost. A pig does a lot of harm to gardens and crops too, so away tore the cook, the dairymaid, and the gardener, to try to catch the little creature: but, in jumping a ditch after it, the gardener hurt himself so severely that he was in bed for a couple of weeks. The cook, when she got back to the kitchen, found that a lot of linen, which she had left hanging by the fire, was badly burnt; and the dairymaid, having run off in a hurry, had neglected to tie up the cow she was milking, and the cow had kicked a valuable colt that was kept in the same shed, and had broken its leg.

So, for lack of a little industry and the putting out of a few pence the farmer had lost more than fifteen pounds.

The same thing applies to us all, and if we do not meet with such a big loss through one piece of carelessness, we are constantly meeting with small ones. If, for instance, the clothes lines are not brought in after a washing day, they get dirty and rotten, and one day, when hung with clothes, they will break, and drop all the clean clothes into the dirt, and all will have to be washed again.

For want of a stick, and being tied to it, the beautiful tree or plant will at last snap off and be quite ruined. The ragged edge of a mat or a torn carpet, if left unmended, will catch someone's toe, and not only cause, perhaps, a bad accident, but will be torn and dragged until the tear is much larger, and, maybe, beyond repairing. Some women will go about with the braid of their skirt ripped and hanging in a loop; the rip may be a small one at first, but even the smallest is extremely dangerous. A ripped braid will some time or other catch in the heel of the wearer's boot, and trip her up—perhaps when she is going downstairs, or is carrying something very precious, or attempts to spring off an omnibus or train; and then there is a nasty

accident, especially if she is carrying a baby, or the day's dinner, or something else that is very precious. When the baby is injured, or killed, or the dinner ruined, it is of no use to say, "I wish I had mended that braid when first I saw it was ripped."

When you see a thing needs mending, go and mend it at once, or at the first possible moment. A grease spot on clothes or carpet, floor or wall, *must* be removed at once, or it will always be a grease-spot. On the floor it will be a real danger, and is certain to throw someone down; on clothes it is a real disfigurement, and anyone seeing it would think, "Well, I should not care to have much to do with that dirty person!"

Talking of dirty clothes reminds me that there is one way by which you may always know a thrifty, sensible, clean girl from a dirty, unthrifty, foolish one, and that is by her apron. The girl or woman who does her housework, cooks, washes, sweeps and scrubs, without putting on an apron, is dirty, wasteful, and a muddler.

Some have not got aprons, and do not trouble about it. As a rule their clothes are so dirty already that a little more dirt

does not matter. There are others, poor silly, ignorant people, who are too "proud" to be seen wearing an apron. So, though she may put one on when she is working indoors, or at the back of the house where no one can see her, she takes it off when she goes out to clean her knocker, or doorstep, or window. It is not real pride she shows, for pride is not a bad thing; it is simply conceit, and foolishness, at which everyone laughs. No one could possibly think highly of a girl because she does not wear an apron when working; and if she thinks anyone would mistake her for a lady, she makes a very great mistake, for a lady would be too refined and dainty to do house-work without an apron on. She would probably take a pride in having a nice large clean one that would well cover her dress, and protect it from being soiled. She might, very probably, have on a large pair of old gloves too if she were cleaning her knocker and letter-box, so as to save her hands from the smell and stain of the metal polish, and to have them clean and nice if she wanted to touch anything else.

CHAPTER VII

ECONOMY IN HEALTH—THRIFTLESSNESS OF UNHEALTHY HOMES—VALUE OF REST AND RECREATION

EVERYONE of us who is healthy, strong, and well is rich, for "Health is wealth," an old saying tells us, and just as some persons save or waste their money, so others save or waste their health. There is this difference; if you waste your money and lose it, you may, by being careful, get it again, or get more; but if you waste and lose your health you cannot get it again. Certainly not as you had it before.

Nothing is more precious and valuable than good health, and it is the duty of every boy and girl, man and woman, to take care of it.

I do not mean, of course, that you should be constantly thinking about it, and coddling yourselves, and certainly I do not mean that you should be constantly dosing yourselves with all kinds of quack medicines, and harmful drugs and pills, and cure-alls.

But you *must* be clean. A dirty person cannot be healthy and well for long, and as dirty persons always have everything about them dirty too, they are apt to make others unhealthy also.

No matter how tiny their room, or poor the furnishing of it, boys and girls can be clean if they choose to be. It is not everyone who can have a bathroom and a bath, but if you are determined to wash and be clean you can manage it with only a jampotful of water, and a piece of rag to wash with.

Very few are as badly off as that, but it can be done. Indeed a lady who was travelling day after day in one of the most dusty and barren parts of Africa, managed to wash herself with only a tea-cupful of water and a pocket-handkerchief. Water was so scarce in those parts, that when, about once in a long day's journey, they came to a house, the supply of water was so small and so precious, that the people would only spare her the least little drop. Indeed they laughed at her for even thinking of wasting so precious a thing for washing purposes only.

She, though, knew how much better it was for her health to wash in the water than

to drink it. It cleared her skin from the dust that choked it, she felt refreshed and strengthened, her thirst was lessened, her skin could breathe.

Another very important thing to remember is that your clothing must be changed frequently. The wearing of clean clothing is, indeed, even more important than washing the skin, for the perspiration and dirt that are always being thrown out of the skin through its pores, come off upon the clothing, so that to put dirty clothing on a clean skin is simply a stupid, a wrong, and a very unhealthy thing to do. For this reason it is better to have clothing made plainly and of materials that will bear hard wear and a good deal of washing, instead of using cheap materials, and a lot of common trimming, which will neither wear nor wash.

Another important matter is to have your bedroom well aired. The window should be open night and day. On no account should it be closed at night, unless there is a dense fog outside, and not even then if there is more than one person sleeping in the room, for it is better to breathe foggy air than each other's breath.

Great care must be taken too that the bedroom is kept perfectly clean and sweet. The bed must be turned out and aired every morning, and the window thrown wide open, top and bottom; the sheets and pillow-cases must be changed and washed every week, and the blankets should be washed twice a year, or oftener if necessary.

Dust must never be allowed to collect under the bed, or anywhere in the room, and once a week the floor should have a scrub. This must be done early in the day, as soon as possible after the bed is made, so that it may have time to dry before bed-time, for it is wrong and very foolish to sleep in a room with a damp floor.

It is only wise and thrifty to keep your bodies and your houses clean, for dirty houses, dirty bodies, and dirty clothing mean illness, the expense of doctors and medicines, the loss of work, and time, and money. Dirty boys and girls and men and women, with soiled clothes, untidy hair, and dirty skins, are not wanted by anyone.

No mistress wants a girl of that description in her house as servant, and no master wants a boy of that sort in his workshop,

for he would know that a boy or man who could not look after himself properly would not do his work properly. He would be slack and careless, indifferent and idle. A mistress would know the same.

Dirty, untidy servants are too costly, they do so much damage to every house they enter. They soil the paper and paint, table-cloths and curtains with their dirty fingers, they break the china and glass, they let sinks and drains get dirty and choked, and there is the cost of having in workmen to clean the drains, or mend them, and a very expensive matter it is.

Very often too there is much more than the expense of the workmen, for illness comes out of it, diphtheria or fever may be spread through the house, and there is anxiety, suffering, doctor's bills and nurses, and perhaps a life lost.

No one knows how much harm she does by not keeping a sink or a drain clean, or a dust-bin as sweet as possible, nor where the harm will end. It is so easy, too, to keep things in good order, if you will but take an interest in your work, and learn the way, and get into the habit of taking care.

Life, though, should not be all work and care, for it is not thrifty, neither is it making the best of things, to have no play or enjoyment or holiday. Wholesome amusements, good games, and a hearty laugh are as important in their way as work. We work better if we play sometimes, and we come back to our work with fresh spirit, and enjoy it instead of finding it tiresome and a burden.

Our health is better for a good run or walk, or picnic in the open air, for a sail on the sea, a row on the river, for a ride or a drive, a game of cricket, or football, hare and hounds, or skipping.

Everyone, too, should know how to swim and to drive, to row, and to cycle—that is to say, everyone whose health is good, for we never know what we may be called upon to do, nor what may befall us.

Another thing we must remember is, to be careful to put aside some time for reading, for there are many books in the world about which we should all know something; history and travel, stories and poetry, books that tell us of other countries and people, countries that we may go to some day and people we may have to live amongst, books

too that teach us how to do the work we most want to do.

There is just one thing more I would say; it is this—Every boy and girl must have a hobby, something to take an interest in and amuse themselves with. It may be reading or drawing, needlework, carpentering or gardening, poultry-keeping, bee-keeping, or stamp-collecting, scouting, beaten iron-work, or copper-work. It must not be done as an unpleasant duty—but it can be taken up for pleasure or profit, just as it pleases you. Do have a hobby of some sort.

BOY SCOUTS IN CAMP.

CHAPTER VIII

THE BURDEN OF DEBT—ECONOMY OF PAYING READY-MONEY—THRIFTLESSNESS OF DRINKERS—SLAVERY OF THE EXTRAVAGANT, THRIFTLESS MAN

It is the waste of money, not the want of it, which causes most of the misery and suffering in this world. When one has work, one is apt to think one will always have work, and when wages are paid it seems as though there will always be wages coming in, and if we have been wasteful and haven't money enough to pay for all we have bought we think, "Oh, there will be more coming next week. I will manage somehow."

So the week's wages are all spent, and a part of them, at any rate, on things that were not needed; but not a penny is put by for "hard times," and when the "hard times" come, as they are sure to, there are no savings to help, no little store of money to help one to live until good times come

again. In fact, there is often a debt or two owing, even though times have been good.

So, at once, bills are run up at the shops, and as you have to pay more for every ounce of tea, butter, coal, and meat, etc., that you run in debt for, than you do if you pay ready-money for them, the bills soon mount up high enough to frighten you, and make you wonder how they ever can be paid. And so to all the other "worries" is added the worry and burden of debt, and a very heavy burden it is.

If there is money to pay for the things that are had, a penny or two is saved on every shilling. In hard times a penny or two means a great deal. The want of them often prevents a person from going to apply for work when work is offered.

Another way in which the thriftless, wasteful man loses a great deal, and suffers a great deal, is that, having no money at all, he is obliged to take any work that offers, no matter how hard, or how badly paid. He has to take it because he cannot afford to refuse it. He may have to put up with all kinds of injustice, insult or bullying from his employers, yet he will not dare to complain,

or show that he does not like it, for he *must* keep the situation, whatever happens, though the wages are, perhaps, so low that he can scarcely manage to live on them, and can never pay up those terrible back debts.

He is no better than a slave, he is afraid to complain, he is afraid to refuse to do anything he is told to do, he is afraid to ask for more wages.

On the other hand, had he saved some money and lived thriftily, he would have no load of debts to pay off; he would be able to afford to wait until a good situation offered, with kind employers and good wages. He would be respected and trusted.

People who have what is called "proper pride," and who wish to be respected by their neighbours, will always be thrifty and saving. They will not run the risk of being homeless and starving, and ragged, in debt to everyone, and obliged to ask charity. They prefer instead to deny themselves in little things—a glass of beer ever so many times a day, the new hat when an old one can be re-trimmed, the expensive holiday which many think they must have, because others are having one.

They prefer to put by the pennies and shillings which those things would have cost, and so to have something by them when they need it; or to be able to help others who need help.

Did it ever occur to you that if everyone were extravagant, thriftless, and selfish, spending their money as fast as they got it, there would be no one to help anyone? No charities, no hospitals, no holiday funds, or subscriptions to clothing clubs or football clubs. No Christmas trees, or school treats, or many other things.

One of the most thriftless of all is the drunkard, for he spends a lot of money without having anything to show for it, and without anyone being the better for it. He ruins his character, his house, his children, his temper, and his chances, and at great cost.

Very few men or women realise how much that "glass of beer" of which they think so little really costs them. The following story will help you to realise how much money it robs men of in a year.

A working man was asked by his bride on their wedding-day if he would allow her a pint of beer a day. He was rather surprised,

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THE YOUNG BEE-KEEPERS

but as he drank from four to six pints a day himself he did not like to refuse her; so every day she had threepence for her beer, and he supposed she drank it.

When they had been married a year, and the anniversary of their wedding day came round, the husband thought how nice it would be if they could have a holiday, and go somewhere to keep up the day, but he had no money.

"Mary," he said, "we haven't had a holiday since we were married. If I'd got any money we'd go home and see your mother, but I haven't a penny in the world."

Mary's face brightened, for it was not often her husband spoke so kindly; he was generally stupid and cross from drinking so much beer. "If you'd like to go, John," she said, delightedly, "I'll stand treat."

"You stand treat!" he cried, half laughing, half sneering; "have you got a fortune of your own?"

"No," she said, "but I've got my beer!" and from its hiding-place she drew out a little store of money, no less than £4, 11s., the threepences she had had every day for a year, but had saved instead of spending on drink.

Her husband was surprised and ashamed. If one pint a day cost all this money, how much had he thrown away, or put into the brewer's pocket! Why, no less than eighteenpence or two shillings a day, or from twenty to twenty-five pounds a year.

Just think of what that money would have done if he had saved it! Many a poor lady and gentleman, many a working-man, has no more than that to live on.

So shocked was John when he realised the cost of his "glass of beer," that he vowed then and there to have no more, and so his wife's savings became the foundation of their fortunes. They both saved their beer-money from that time, and soon it bought for them a nice little shop; and, as the years went on, they became very "comfortably off," and were able to enjoy their life, for their health and their brains were never muddled and made stupid by drink.

CHAPTER IX

WHAT TO DO ON LEAVING SCHOOL—THE THRIFTLESSNESS OF NOT KNOWING ONE'S OWN MIND—THE THRIFTINESS OF MAKING ONESELF PROFICIENT IN ONE PARTICULAR FORM OF WORK, ALSO OF KNOWING HOW TO SEW, COOK, CARPENTER, ETC.—THE VALUE OF METHOD—ECONOMY OF TIME

Some persons find great difficulty in making up their minds what they will be when they are grown up, and it is, of course, a difficult and serious matter to decide. It is one that must not be settled in too great a hurry.

You should think about it very carefully from the time you are about twelve years old, or even earlier, and, having once made up your mind do not change it again, but begin at once to learn all you can both at home and at school, and from books and magazines that will be likely to teach you something.

Having chosen what your life-work shall be you must next determine to make yourself as perfect in it as possible; whether it be dressmaking, or painting, gardening or cookery, or anything else.

If you do not make up your mind early, and work towards one end, you will waste a very great deal of very precious time, and many very valuable chances; also you will be very miserable.

There are few things that make you so unhappy as not knowing what to do. You think, "Shall I do this?" "Shall I be this, or that, or the other?" and your mind wavers and changes every time you talk to anyone. If you are with a friend who is going to be a cook, you think you would like to be a cook too; the next day you meet a friend who is learning dressmaking, and you get a feeling that dressmaking is the work you would prefer. A boy meets a friend who has a great love for the sea and ships, and after a talk that boy thinks there can be no life to compare with a sailor's. The next day he meets another friend who is learning to drive and to manage horses, and immediately he feels he would like to be a coachman,

until another friend persuades him to be a gardener.

So he goes on, learning nothing that will help him to train for either form of employment. He feels unsettled and wretched, and gradually gets into the way of being idle. He finds it too much trouble to make up his mind, so he gives up trying to do so, and his chances of becoming a skilful workman soon vanish.

You must be a skilled workman nowadays if you want to get on. By "a skilled worker" is meant one who thoroughly understands some particular form of work, and is able to do it well and skilfully.

A skilled worker, whether man or woman, is one who goes on always trying to learn a little more and a little more, and to do his work better and better. He is sure of a good situation and good wages. A girl who is a good cook or housemaid, nurse, or milliner, and really takes a pride and an intelligent interest in her work, can always earn a good living. Boy or girl, though, having once obtained a situation or an opening, must stick to it, and not keep on changing.

As I have said, the great thing to do is to

choose what work you will take up, and then to try to make yourself perfect in it; but that is not to say that you must neglect other kinds. You should be able to turn your hands to many things, as well as to the one. If you are learning to be a dressmaker you should also learn how to wash and iron clothes, how to cook, and how to make and mend all kinds of garments.

A boy who takes up carpentering should also know how to white-wash a ceiling, put in a pane of glass, work in the garden, and mend his own boots. There is plenty of time to learn all these things, and all your lives after—no matter what your position may be, or in what part of the world you settle—you will be thankful for the knowledge. It costs nothing to possess the knowledge how to do things, but, it costs such a lot not to know, such a lot of money, inconvenience, mortification, and time.

Busy, industrious people have time for everything, it is only the idlers who have "no time." The "No-Timers" form a very large body, and it is a pity any more should join them. Whatever you do, do not become one of them, and when you

begin to find yourself saying, "I haven't time," pull yourself up, and do not say it, turn the sentence another way, and "I will make time." It is quite possible to do so.

The reason why industrious people can find time for everything is that they plan out their work for the day, or week; they face what they have to do and they do it, in a methodical, steady, orderly manner. They do not waste half an hour thinking about it, and another half-hour looking for their tools, then ten minutes settling down to work. They have their tools or books, or work, in good order; they begin punctually and work steadily.

One of the first things you must realise is the value of odd minutes. Some persons belong to an "Odd-Minute Society," and keep a piece of knitting, or work of some kind to take up when they have two or three spare minutes, and it is astonishing how many scarves and pairs of socks they make in a year in this way.

A man once kept five friends waiting an hour for him. When he joined them they were very cross with him. "You need not be

annoyed," he said, "I didn't waste so very much of your day."

"You have wasted five hours of it," answered one of them.

Every one of you must learn to be thrifty in the matter of time, to make the most of it, and the best of it, to be tidy and orderly, and thorough in all you do.

There is another large body of people that I will call the "Nigh-Enoughs," for those words, or "Oh, that will do," or "That is good enough," are for ever on their lips.

Now, whatever you do, do not belong to the "Nigh-Enoughs," they are worse than the "No-Timers," for they do more harm. They do nothing thoroughly, they think it does not matter, or they do not know how, or they do not care. But it does matter very greatly too. "Whatever is worth doing is worth doing well."

The "Nigh-Enoughs" are the men who make the flawed axles that wreck trains, and mutilate and kill men, women, and children. They make the imperfect boilers that explode and scald men to death. They lay drains so carelessly that fever and diphtheria rage in streets and towns, and gas pipes so

faultily that houses are wrecked and people killed.

They are the unthrifty, who do little but waste and destroy wherever they go, who do no good to anyone, only harm. We have far too many "Nigh-Enoughs" in the world, you can see them loafing in every town. It is high time that we made up our minds to get rid of them altogether.

CHAPTER X

THRIFT IN THE GARDEN—POULTRY-KEEPING, ETC.—HELPING OTHERS—IDLENESS—BETTING AND GAMBLING

If you have any garden at all at home, it can be turned to good account, no matter how small it is, and something can be made of it with no cost at all but a little trouble on your own part.

To make a garden profitable you must, of course, work in it yourself, not pay someone else to do so. If your garden is too small

to grow potatoes and onions and cabbages, it is for certain not too small to grow herbs in, mint and parsley, and sage, and perhaps mustard and cress and a few lettuces, or even, perhaps, a root or two of rhubarb. You can grow cress and parsley in boxes on your window-sill if you like, while kidney beans would do well against any bit of wall you had, or trained on strings by the back-door, if you put some good soil for the seeds to strike root in.

No matter how neglected and tiny a patch of garden or backyard you have, something can be done with it if care and time are given to it; and it is a fine thing to have done to have turned an ugly, dirty little eye-sore of a spot into a little bit of beauty, full of cheerfulness and sweet scents.

And at what cost? Only a few pennies, and a good deal of pleasant work, and plucky determination to make the best of things. Of course nothing can be done without work, and it is of no use whatever to bury the seeds in the ground unless you first prepare it. To do that you must dig deep, and let the light and air and sunshine into the earth, and you must work into it all the good soil

you can get. For this purpose you should always collect all the dead leaves and grass

that you can, and pile them in a heap to rot. This you must do, of course, long before you want to use it in the ground, for it takes a long time to get properly decayed, but when

it is it forms one of the best manures you can have.

If there is space in your garden and your parents allow you to use it, you could put up a small fowl-run, and keep poultry. The sum of money you have been saving in your money-box could not be put to a better purpose. With some plain deal wood, some rabbit wire, and a pot of paint, a boy with a taste for carpentering should be able to erect quite a neat little water-tight house and run.

For poultry the house *must* be snug and water-tight, or you will have sickness and disease among your fowls, and loss instead of gain, so that it is only wise to take trouble to begin with and make your job perfect. The hens must have a run, too, where they can run about and scratch up grit.

In many little back gardens you can see a few wretched hens shut up in small coops, with no run at all. This is cruelty so great that I would beg any boy or girl to give up all thought of keeping poultry rather than cause them such suffering. Hens kept in such a way cannot be healthy, and of course you want yours to be healthy and

plump, and to lay as many eggs as possible, and to grow fat for market, for you want to make as much profit as you can.

Their food need not cost you much, for you should save all the scraps from the house, the bits left from meals that would otherwise be thrown away, cooked vegetables that are left over, stale bits of bread—these must be soaked in cold water and squeezed dry before giving them—scraps of meat, bacon rind, cooked rice, almost anything, in fact, but tea leaves and coffee grounds. All the waste cabbage leaves and bits of the stump that are cut off before cooking, potato peelings and turnip and carrot peelings should be saved, too, and when there is a good collection, boil them till soft for the fowls.

In the country bees can be kept by any one having a garden and wanting to make the most of it. Honey is a fine thing to have in the house, or to sell. It is beautiful, too, to have honey or eggs, flowers and vegetables, or maybe a plump young chicken to give to a sick friend, or a poor neighbour, who will, you know, be glad of it.

In trying to make the best of things do try to bear in mind always that you do not

make the best of things unless you do the best with them. Whatever you do, do not let your thriftiness turn into meanness. If you feel inclined to do a mean thing, or to be not quite as generous as your inmost heart tells you you should be, then go and give away twice as much as you first intended to. You will not lose by it, you will gain, gain in goodness of heart, and character, and you will be well paid by the gratitude of those you have helped, and you may be sure you will never miss or want what you have given away.

As I showed you at the beginning we are all here to help each other. We cannot get on — the world cannot go on without what is called "mutual help." In work and play, sickness and health, we are all to a great extent dependent on each other and each other's help.

One of the meanest things we can be guilty of is a desire to get off doing our share towards helping others, rendering service to others, and to the world at large. By leading an idle, loafing life we are guilty in this way, we are doing nothing for any one.

Idleness and laziness always lead to other

evils too. "Satan finds some mischief still for idle hands to do." It is quite true. Idlers must have something to do—as long as it is not work, they do not much mind what it is, so they turn to mischief and then to wickedness. Lazy people must have money, or they must starve or work, so they turn their thoughts to ways of getting money without working for it, and it is quite wonderful how much trouble they will take to get it.

Betting, gambling, and card-playing are what they generally turn to; and it does not take very long before they go down and down, from betting to starvation, from card-playing to cheating and lying, and then stealing, and forging, and very often they even go so far as to commit murder.

They will not work, they sneer at those who do, but they will tramp miles to a race-meeting, they will stand idle for hours till every limb aches, as no limbs ache from honest work. They will go hungry, ragged, with their feet out on the ground, disgraceful sights to look upon, yet still consider themselves fine, independent, manly fellows. Whereas, if they were asked to work less than half as hard, their hearts would burn with

indignation, and they would never cease talking of their wrongs.

The people who are for ever talking of their wrongs are those who have none; and the people who are for ever talking of their rights, are those who always forget that others have rights too.

THRIFT IN WAR-TIME

THE importance of Thrift was never more strikingly manifest than at the present time. Never was there a more fitting opportunity of putting into practice the lessons of this little book.

We are engaged in the most gigantic and terrible war in the whole history of the world. On our success depend the future welfare and happiness of our own nation and of all mankind. The war is costing us £1,000,000,000 a year, a sum so immense that we can hardly conceive what it means. If every man, woman, and child in the United Kingdom saved 1s. 6d. every day, the total savings would just about pay the bill which our Government is compelled to incur.

It is, of course, impossible for the most of our people to save anything like such a sum; but it is the duty of everybody to save as much as possible, and to lend their savings to the Government. Now, how can that be done?

In the first place, there must be no waste in the home. We should try to get the utmost out of everything we use—make the most of every scrap of food, every article of clothing: clean and repair our old clothes instead of buying new.

In the second place, we must spend less money on things that we can do without. We are to-day buying much more from foreign countries than they are buying from us. If we buy less, we shall have more money for use in our own country, for paying and feeding our brave soldiers, and for the purchase of the guns and ammunition which they need. If, for instance, we use ½ lb. of tea where we formerly used 1 lb., we shall have 8d. or 9d. more than we had before. Children can do their part in saving by eating less sweets and going less often to the picture palaces.

In the third place, our savings, besides helping us to finish the war, will be for our own good. The Government does not wish us to *give* our money, but only to *lend* it; and it will actually pay us for lending it. Thus all the money we save will be ours still, and will bring us something extra.

You know that if you put your pence into the Post Office Savings Bank you will by and by receive what is called *interest*; that is, the Government will keep your money safe, and will pay you 6d. a year for every £1 you save. Well, it has now promised to do something better than that. Let us see what it will do.

When you have saved 60 pennies, take them to the Post Office. You will then receive a *voucher* for 5s. When you have 20 of these vouchers they can be exchanged for a *bond* of £5, and you will at once be given 4d.—four pennies that will go towards buying another voucher. Then, every half-year, you will be paid 2s. 3d. for the use of your £5, and if you put that 2s. 3d. in the Savings Bank as you get it, in course of time you will be paid interest on that too.

And all the time your £5 is quite safe. The Government has promised to pay it back in thirty years. Let us do a little sum. We will suppose that you are ten years old, that you have bought a bond for £5, and that you put in the Savings Bank every 2s. 3d. you receive as interest and keep it there. You will be forty years old when the Government

pays back your £5. But you will never guess how much money you will have in the Savings Bank. It will be just about £10; that is, you will not only get back the £5 you lent the Government, but £10 in addition! You see, then, that by lending your money to the Government you will not only be serving your country by helping to beat the Germans, but you will also be saving twice as much for yourself.