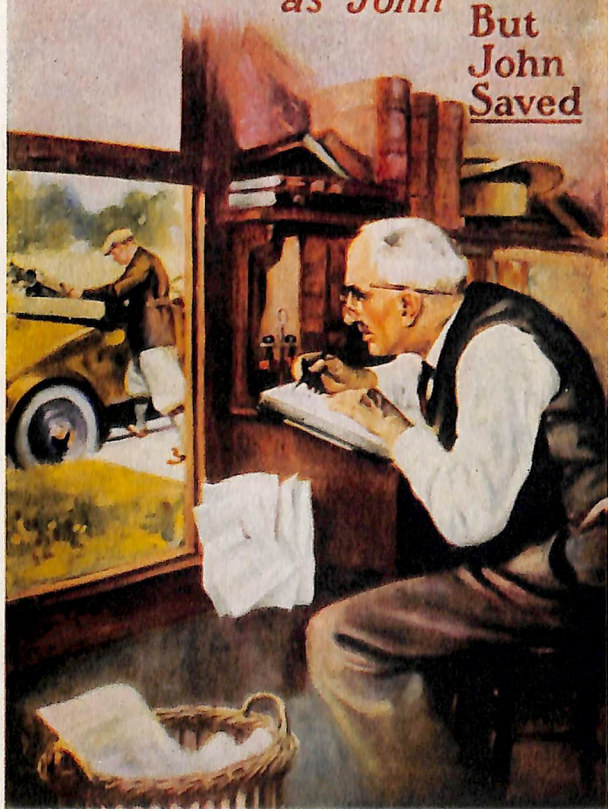


To the Pupil: TAKE THIS FOLDER HOME

*"And I had the same chance
as John"*

But
John
Saved



To the Parents: This is one of a series of lessons being taught in the public schools. Reading this folder will enable you to help your child in the preparation of his or her Essay.

"I Had The Same Chance As John, But John Saved"

Some day you will grow old. Will you have money saved which will draw interest? This will depend on a great many conditions. Not many men grow rich. Some are unfortunate,—some have no ambition. There is no disgrace in growing old without growing rich, but too often a man does not provide for his old age, because he spends all his income. He is certainly foolish. He works one month to pay the expenses incurred in the preceding month. If he had trained himself when young to save something before he spent his income, he would be accumulating a capital which if properly invested, would assure him an income when no longer young.

The old book-keeper sees from the window a man who was a boy with him, showing every sign of prosperity. He is getting into his automobile to go and play golf. The book-keeper is obliged to stay at his desk.

He remembers how in early days when the two men were starting out in life, he spent all he earned, while the other saved part of his income. When opportunity came for investment, he had no money to invest. His friend had enough to take advantage of the opportunity. The paths of

the two young men separated at that point. John saved. The other spent without regard to the future. One man forgot the future. The other prepared for it.

It is the first savings which come hardest. If they are properly invested, they work for you and your future. Frequently as men grow older they are apt to think that other men's success is due to luck or some unworthy cause. Sometimes this is true. Many men work honestly and faithfully without accumulating money, but in general men get an opportunity to enter into a business that pays well because they have been able to accumulate a little money.

The habit of thrift is something more valuable than this money saved. It is an education in judging the value of whatever one has. A thrifty man is always developing a stronger character.

The unwillingness of one of these two young men to save was an indication of indifference in purpose and self-control. Notice how carefully the man by the automobile is dressed and how carelessly the other. Notice, also, that carelessness is to be seen in the way the books and hat are

thrown on the shelf above the desk. A habit of thrift tends to make one careful about all his possessions. He realizes their value. He does not want any sort of waste. He saves himself while he saves money.

It takes will power to lay aside something each month. It is easy to think that some day one's salary will be increased. Probably it will, but so will expenses. A man who gets the habit of spending all he earns will spend a large income as easily as a small income. It is habit that counts in winning success.

Self control is a builder of character. The strength to resist temptation to spend small amounts because one thinks of the future remains a part of one's way of life.

Thrift means wise investment of one's efforts as well as one's income. An easy spender is liable to grow careless in other ways. A penny saved is a penny earned. It is also a penny that earns. A good habit saved is a character saved.

Self-respect is priceless,—but envy of another's success is very often an evidence of an unwillingness to make some sacrifice that a wise plan of life involves.

Begin early to save both self-respect and money. Then old age is not full of envy and regret.