

To the Pupil: TAKE THIS FOLDER HOME



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.

Your Future Depends Upon You

Years ago men were accustomed to go to fortune tellers to have their fortunes told. An old fortune teller was regarded as particularly able to forecast the future. Some of them, like the man in this picture, used a crystal ball into which they looked and pretended to say they could tell the future of some one who was looking into it also. Most of this belief was nonsense. No one can foretell the future by any sort of magic, but one thing you can say about the future,—and it needs no fortune teller with a long white beard to tell it to you—, is this: Any one who does not save money in his youth will probably have no money to support him in his old age.

Some men fear to get a reputation for thrift. They say they don't want to be "tight wads." But thrift is not miserliness. It is not mere saving. It is letting the future have an influence in the

present. It is the preparation today for comfort tomorrow.

Your future depends on a great many things, but one of these is very important. And that is the development of the habit of self-control while young. Every time you look at your dollar you should remember that a part of it, if saved and invested, will help you live more easily in the future. The habit of denying one's self something today for the sake of having something tomorrow is an education in itself. A spendthrift in money is certain to be a spendthrift in his time and his health and his opportunities.

The habit of saving is thus a means of developing self-reliance, foresight and that control over one's self which all strong people have.

Suppose that some one was able to look into your future and tell you what

he sees. What would he see? Something you can see yourself,—something for which you are partly responsible. Every one, when young, tries to imagine what he will be as he grows older. Each one pictures for himself what sort of future is most desirable to him. The chances are that those pictures will never become real. Life brings many changes which in our youth we are quite unable to foretell. But a person's habits will be a part of whatever future he has. Carelessness, selfishness, spending one's time in merely enjoying one's self, are enemies of the best sort of later life. Self control, kindness, the ability to save one's health and one's money, last into the future. No one who forms the first sort of habits can have the future that the second sort of habits brings.

In large measure you thus make your own future. And there is no substitute for thrift as one of the makers of a self-respecting future. You need no fortune teller to tell you that. You can tell your own fortune.