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# The Chemawa American

*Printed at Chemawa, Oregon, and Devoted to the Interests of Indian Education*

Vol. XXIII

Wednesday, December 15, 1920

No. 11

### IT PAYS TO SAVE

Thrift is a word we apply nearly altogether to money, prudent living. It means the careful handling of one's money—the wisest possible expenditure of what is ours. It is a subject as old almost as man, but to each generation it seems ever new and is always a timely lesson for all.

Thrift is a friend of man; it is a civilizer; its practice gives an upward tendency to the life of an individual. It is not only one of the principal foundation stones of a fortune, but also the foundation of much which is excellent in character. It improves the quality of individuals and the exercise of thrift is a mighty strong indication of superiority in many ways. The habit of thrift shows self-control; it is proof that a person is not a weakling, not a hopeless victim of appetite, his weaknesses, but that such a person is a master of himself or herself as well as of his money. We know well that a thrifty boy or girl will not be slovenly in habits or dress, but will have a certain amount of system and order; that they will be energetic and industrious and that they are very likely to grow up to be honest and efficient.

Every-one of our readers, especially our students, should cultivate the habit of being thrifty. It means that you have begun to be master of yourself, that you are commencing to develop those grand human qualities—self-reliance, independence, prudence, foresight—and that you are developing your resourcefulness. In other words, it indicates that you have a purpose in life and that you are developing manly and womanly traits. To be thrifty merely requires common sense and the power of resisting selfish enjoyments. It needs no fervent resolution, but only a little backbone and patient self-denial added to horse sense. The more this habit of thrift is practiced the easier it becomes and the sooner you are compensated for the little sacrifices you make. Thousands of dollars are absolutely thrown away each year in the purchase of things not needed by our Chemawa boys and girls—things often harmful, rather than beneficial in any sense. The trash carried onto our campus costs thousands of dollars annually.

Not long ago a very discerning and clever lady visitor at Chemawa remarked that the various educational opportunities offered to Indian students here were remarkable in their high aims; that she could

not pay sufficient compliments to our great school in its well-organized departments; but she said she was compelled to criticize the propensities of our students to throw away so much money for absolutely worthless stuff; that the students were for that very reason largely ruining their careers, that such habits would ruin and cripple any idea of saving. In other words, this constant spending of money—recklessly spending their last cent as they went along—would become fixed habits and would grow and result in the students having no thought for the future and would make of them worthless spendthrifts.

Again, it is known that many of our students write home to their parents for money, stating that it is desired to purchase food and other necessities, money that the parents could not afford to send them, but deprived themselves in order to provide this money for their children—and the children simply wasted such money in buying things that did them harm instead of good.

We maintain that it is a sacred duty of men to save a certain percentage of their earnings for the protection of those who may be depending upon them, as well as for their own protection. Our poor houses are full of spendthrifts.

Young people fail to give much thought one way or the other in regard to the value of money. Just here lies the great fault in nearly all mankind. The ability to accumulate money and property is closely related to the way in which the first earnings are treated. This is true more in the spending than in the earning. It is a fact that nine times out of ten the man or woman who in earlier years of small earnings and light responsibilities have not saved from 25 to 50 per cent of their wages, no matter how small they may have been, will never in later years save anything worth while, regardless of the increase in their income. They spend as they go.

So, students and readers, get the habit of being thrifty. Let our students get the habit of thrift right here at school, for unless you are able to deny yourselves while young and refuse to be led to spend by impulse, you will always be handicapped and will prove no match for the thrifty person in business affairs, or other affairs of life's activities. You will always be "hard-up," or "broke," and borrowing from your friends, finally to be cast upon the human junk pile as worthless.

Every-one at Chemawa, large or small, should have foresight and shrewdness enough to protect his earnings and unless he does he will be forced in the end to admit that poverty hurts. Unhappiness, want and woe eventually overtake the spendthrift and those who depend upon him.