

3 MAY 8 ✓

The Chemawa American

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

Vol. XXVI

Wednesday, January 28, 1925

No. 15

SPENDTHRIFTS

Thrift is a word we apply nearly altogether to money matters, the wise use of money, prudent living. It means the careful handling of one's money; the wisest possible expenditure of what is ours.

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 that is excellent in character. It improves the quality of the individual, 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 his appetite, his weaknesses, but that such a person is master of him- or herself as well as of his money. We well know that thrifty boys and girls will not be slovenly in habit 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 boys and girls should cultivate the habit of being thrifty. It will mean that you have begun to be master of yourself, that you are commencing to develop those grand human qualities—self-reliance, independence, prudence, foresight; that you are developing your resourcefulness. In other words, it indicates that you have a purpose in life and that you are developing manly traits—womanly traits.

To be thrifty merely requires common sense and the power to resist the lure of selfish enjoyments. It needs no fervent resolution, but only a little backbone and patient self-denial added to common "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 may make. Thousands of dollars are each year absolutely thrown away by the boys and girls of Chemawa—the trash that we see them carry to their quarters proves it.

A year or so ago a visitor at the school stated that the various educational opportunities offered to Indian students here are remarkable in their high aims; that he could not pay sufficient compliments to our great school with its well-organized departments, but he said he was compelled to criticize the propensities of

our students to throw away so much money; that the students were for the reason of that very propensity jeopardizing their future careers; that it was a habit that would cripple and destroy any idea of saving.

To put it more plainly, the continuous seeking for an opportunity, a chance, for recklessly spending every cent one can lay hands on as he drifts along results in a habit that will grow until the student has no thought of the future and develops into a worthless spendthrift. Besides, it is known that many of our students write home for money, stating that they needed it for food and other necessities—money that many of the parents could ill-afford to send but deprived themselves in order to provide money for their children, and the children simply wasted the fruits of their parents' sacrifice in buying things that did them harm instead of good.

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

Young people usually 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 of mankind. The ability to accumulate money and property is closely related to the way in which the first earnings are treated. And 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 one-fourth to one-half of their wages, no matter how small they may have been, will never in later years save anything worth while, no matter how much their incomes. They spend as they go.

So, students, this year see how few of you will waste your money. Get the habit of being thrifty now, right here at school, for unless you are able to deny yourselves while you are young and learn to stifle impulse, you will contract the habit of "spending as you go." With such a handicap you will be no match for the thrifty person in business or other affairs embraced in life's activities. You will always be hard-up or broke and constantly borrowing from your friends, and will finally be cast off as a failure and altogether undesirable.

Every one of you here at Chemawa, large or small, should have foresight and shrewdness enough to protect your savings, and unless you do you will in time be forced to admit that poverty hurts; and the outcome is unhappiness, want and woe for the thriftless one and those dependent upon him.