

"Thrift" Is Corner-Stone To Success and Happiness

(By ANDREW MILLER)

Oregon National Thrift Committee. The week, January 17 to January 24, is set apart in America for observance as National Thrift Week. During this period we are asked to give special consideration to thrift—what it is and how we can apply it in our own lives, not only for this particular week, but as a regular habit which may become a part of our character.

January 17th is the anniversary of Benjamin Franklin's birthday. The celebration of Thrift Week is an honor we pay annually to the memory of this great American. The words that Mr. Franklin wrote through the medium of "Poor Richard's Almanac" have become by-words in nearly every language that is spoken. He had that rare talent of coinng catch-phrases which are full of meaning and have a value for each one of us.

Today the philosophy of Franklin is just as true, just as practical and just as worthy of adoption by each of us as it was when he formulated it. Can we possibly have a finer memorial to this great American, one of the most picturesque, interesting and stimulating figures in our national history, than Thrift Week, which is devoted to the consideration of those practical, homely virtues which he advocated and which he exemplified in his own life?

"Waste Not, Want Not." We all know the saying: "Waste not, want not," and "Diligence is the Mother of Good Luck." Franklin's writings, with such terms and practical expressions, many of which would make good mottoes for us to adopt as resolutions for the year.

What is Thrift? To many the word implies miserliness, being niggardly with one's money and material possessions. Webster defines thrift as "care and prudence in the management of one's resources."

Those who regard thrift merely as being stingy and pillaging all the money they earn, are deluding themselves as to the real meaning of the term, for Thrift has a far broader application than that. Money should not be regarded as more than a part of one's resources although admittedly a very essential and important part. It is chiefly in the use of money, in the wise expenditure of it, that thrift may be practiced.

Our resources, primarily, are three-fold. First and most important, is our physical well-being, the resource of our energy, our vitality. Without health and vigor we are but fractions of what we could become and are seriously handicapped in the exercise of those other powers of intellect and spirit resident within us.

Our time very properly may be held next in the order of importance. Of this factor of our resources Franklin says: "If time be of all things the most precious, wasting time must be the greatest profligality." We cannot accumulate time; its passing is as swift as light. The only way we can save time is by using it.

Of our material resources, the money we accumulate and the property we acquire, these indeed have come to be held by many as the criterion of success in life. To a degree one's wealth is indeed an index as to the care and prudence manifested in the conduct of affairs. No matter how much wealth has been passed on by inheritance or acquired by unusual success in business, without good judgment in the handling of this wealth, it would soon take wings. The saying: "A fool and his money are soon parted" and "It is but a generation from overalls to everalls," have, unfortunately, so many living examples that we need hardly question their truth.

and reservation of those elements of character, physical energies and material resources that enable us to live more completely. And here I think we will find the keynote of all this emphasis on thrift. It is that we may live more completely. A little thinking along this line will show the need for a wider perspective of those factors that constitute life; what life can mean for us if we live more fully, more abundantly, more nearly to the potentialities resident in each of us. And as we quietly think over the matter I think most of my readers will agree that in the majority of cases life has become too much of a hurried routine and that we are losing much of the fullness, the finer flavor of true living that it is possible to develop.

If we accept the interpretation of thrift as being a growth toward life, we should first be prudent in the development, the use and the maintenance of our health. How largely happiness is dependent upon good health! When in good health we are normally in good humor and ready to respond to the appeal of the finer things of life. We handle our work without effort; we go home to our families at night with a smile and a cheery word, and the home circle is made happier thereby. We are a nation of prodigals when it comes to the matter of our physical resources. We eat too much and too fast; we try to do things too much in a hurry, and consequently much of our work shows the earmarks of indifference and mediocrity. We tax our vitality beyond endurance and then whimper when we have to pay the penalty. Simple eating, sufficient sleep, plenty of fresh air and enough recreation at exercise to keep us fit; is a program that will make us all better equipped for the enjoyment of a fuller life. A sensible balance between work and recreation, self-drink call for the exertion of will power. The human body is a high-powered machine, but it is extremely delicate in its mechanism and adjustment. It is capable of tremendous accomplishments, but it is our task to keep this machine in perfect working condition. How seldom do we meet with an example of vigorous health continued to old age? And yet hourly we meet specimens of physical disability, out of running order long before their time.

The second consideration of thrift is that of the wise use of our time. The person who tries to kill time is a criminal, and he always pays the penalty. Many people live as if time were of the least account. It is let go and is never and wasted there. When we encounter a person who is industrious and thrifty with his time, we can be fairly sure that he is an individual who is determined to make a success of his life. The noted English novelist has given us a book entitled, "How to Live on Twenty-Four Hours a Day." I can recommend this book as worth a careful reading. We have but twenty-four hours a day out of which to build our lives. What Bennett tries to do is to suggest an organized expenditure of the day so that real living may be accomplished. The saving of time, in that every minute is put to some good use, is one of the best endeavors that can be attempted by anyone. Dr. Edward H. Grieco, a well-known educational lecturer, has said that if the time lost in waiting for trains and in riding on trains could be turned to study the educational value would be equivalent to a dozen universities comparable with Yale.

Let us consider thrift of material resources and more particularly of money. Most of us know money values and we can readily understand its language. We give precedence to money in our lives because we believe in its power. Money is not the greatest thing in the world; it is merely one essential, important thing and about its importance everyone should inform himself.

Thrift Aids Independence. We seek to acquire money first because of the necessities and comforts of life we may thereby obtain for ourselves and for our families. We wish to become independent, economically independent. And this is a form of independence I wish every one of my readers would immediately resolve to achieve. It must be done for each individual by himself as a question of personal choice and determination. As a nation we fought for our national political independence, but as a nation we cannot fight for individual economic independence. It will demand courage and sacrifice, the giving up of many little personal indulgences, for the insuring of future good. "If Youth knew what Age would crave, Youth would then both get and save."

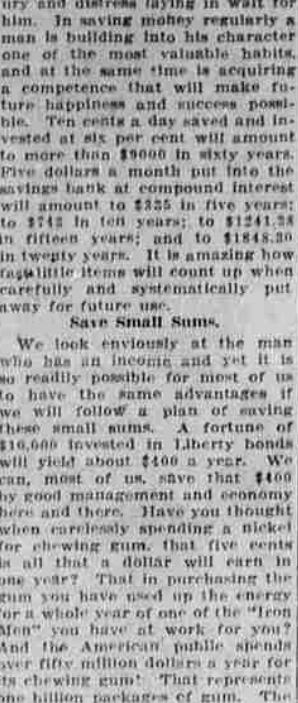
We work for money. That is, we give the best of our services and our time in exchange for money. What we actually do is to convert the best part of ourselves into money, into something that we can use to the best advantage—or to squander foolishly if we choose. The sad part of the whole matter is that few realize the importance of saving money early in life, so that in later years they may be free from the suffering and the humiliation consequent upon being unable to provide for themselves. Approximately one man in a hundred arrives at the age of sixty with sufficient means to be called independent. The trouble is that we want the use of our money now and the comfort of it in the future. It is a constant struggle for the most, between the satisfaction of present wants at the cost of future good. It is the careless "I should worry" attitude is opposed to the systematic, sensible handling of one's affairs.

The goal for each one of us should be to live within his income, regularly to set aside a sum of money, be it ever so small, toward the fund that will some day make him independent, instead of

living to a good age and then find the biting edge of hard times, penury and distress laying in wait for him. In saving money regularly a man is building into his character one of the most valuable habits, and at the same time is acquiring a competence that will make future happiness and success possible. Ten cents a day saved and invested at six per cent will amount to more than \$900 in sixty years. Five dollars a month put into the savings bank at compound interest will amount to \$325 in five years; to \$742 in ten years; to \$1241.25 in fifteen years; and to \$1843.20 in twenty years. It is amazing how a little items will count up when carefully and systematically put away for future use.

Save Small Sums. We look enviously at the man who has an income and yet it is so readily possible for most of us to have the same advantages if we will follow a plan of saving these small sums. A fortune of \$1,000 invested in Liberty bonds will yield about \$400 a year. We can, most of us, save that \$400 by good management and economy here and there. Have you thought when carelessly spending a nickel for chewing gum, that five cents in all that a dollar will earn in one year? That in purchasing the gum you have used up the energy for a whole year of one of the "Iron Men" you have at work for you? And the American public spends over fifty million dollars a year for its chewing gum? That represents one billion packages of gum. The aggregate amount of our apparently trivial expenditures for non-essentials runs into hundreds of millions of dollars each year. Small sums should be put into the savings bank regularly. When a fair amount has been accumulated, ask your banker's advice about an investment that will be absolutely secure and return to you a fair dividend. Right here is where care must be exercised in the selection of investments to avoid the so-called securities or investments that are the curse of the financial world today. Although no definite figures are available, it is certain that each year several hundred million dollars are handed over by the American public to the crooks that deal in bunco stocks. This is done right and left in every part of the country. It is a crying shame that people who have saved tidy sums and have no knowledge of investments should be so foolish as to make so-called investments in this or that highly speculative scheme which promises them a high rate of interest and a quick return on their money. Before you invest, investigate, if a safe rule to follow. Go to your banker or to some other reliable business man and get advice as to investing your savings.

Chooses Her First Love



Elsie Sullivan, 27, just loved to play tennis with Joseph Klein of Cleveland. And to keep a "love set" going she married him—without divorcing her first husband, August Sullivan, also of Cleveland. Klein caused her arrest on a charge of bigamy. A Detroit judge, where the complaint was filed, told Elsie to pick one of her two husbands and depart in peace. She chose Sullivan, her first love.

RABBITS FEED AT HAYSTACKS

Medical Springs (Special).—The rabbits in this vicinity are becoming hungry on account of the deep snow and are coming to the hay stacks in large numbers. Because of the hay wasted in this manner the farmers are poisoning them.

Arch Vanorder was a guest of J. P. Kennedy recently. Mr. and Mrs. L. S. Winth were visitors at the Homer Harsin horse recently.

Mr. and Mrs. Win Duncan were visitors at the Cy Turner ranch a few days ago.

C. Y. Turner was a business visitor to Union recently.

Mr. and Mrs. George Johnson were at Union Tuesday to attend the funeral of their nephew, John Dobbins.

J. P. Kennedy has been on the sick list with a bad cold.

Grange to Install. Medical Springs Grange, No. 427 will hold a public installation of officers Saturday, January 17, Mr. Niece of North Powder, will act as installing officer and the following officers will be installed for the coming year: Master, George Smith; lecturer, Cy Turner; overseer, Marvin Dean; steward, Steward Dalby; assistant steward, Leonard Whitten; chaplain, Edith Dean; treasurer, Matt Dean; secretary, Effie Whitten; gatekeeper, Fred Duncan; clerk, Mrs. Julia Duncan; organist, Edith Turner; flora, Stella Dean; lady assistant steward, Edith Turner.

After the installation the remainder of the evening will be

in celebrating the harbor used to accommodate 500 vessels.

A Giant Among Scrap Books. TACOMA, Wash. (AP)—What is believed to be the largest scrap book in the world is kept by W. H. Martin of this city. The pages are 14 feet long and 20 inches wide. The fifty-fourth page has been completed. Pictures and news items on all subjects are preserved.

Martin has worked on the book 25 years and placed in it material collected from the 25 states in which he has lived. The book is classified into sections devoted to war, athletics, politics, art, crime and other subjects.

Wherever they sell good candy. The sports sub-committee of the territorial sub-committee is preparing a map of all athletic fields and facilities on the islands. Copies will be forwarded to the fleet several months before its arrival.

It is hoped that the Deet baseball championship may be decided here. Several track meets are being scheduled for the fair grounds. Boxing and wrestling also are on the program.

The rowing contest in Honolulu harbor, where the ancient kings of Hawaii held their races, will be thrown open to the fleet crews.

Thrift may be summed up as the economy of Time, Energy and Material Resources.

Thrift in building up and using energy will lead to good health and good health at sixty-five is a goal worth reaching.

Thrift of time leads to respectable accomplishment. What does a man live for and what has he contributed to the good of the community by reason of his living? Let us awake to the value

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spent playing cards, and refreshments will be served. Mrs. J. R. Wanker and daughter, Hazel, were passengers on the stage recently. They are en route to Portland, where they will visit relatives for a week. Mr. Wanker left several days ago with a carload of the Woodson beef cattle. He will join Mrs. Wanker at Portland.

The snow is 24 inches deep and it is still snowing here. From the amount of snow it looks like there will be plenty of water this year.

Mr. and Mrs. C. O. Bloom, who have been spending several days at Baker have returned to their home here.

Mr. and Mrs. Orville Lay have moved to the Wanker ranch during their absence.

On account of the deep snow most of the cars have been put away for the winter and sleds are now in use.

L. S. Winth killed a beef recently. William Steward of Baker was a visitor at the Cottage recently.

Mrs. Len Wilson is reported on the sick list.

This community was shocked to hear of the death of John Dobbins of Union. He has relatives and many friends here who

extend their sympathy to the family in their sad bereavement.

P. J. Powers is out with a proposition for the farmers in this vicinity to withdraw their names from the Theif Valley irrigation project.

The chief interest in life with some people is the 8 per cent they get on their money.

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Just imagine if we had to bargain for fifteen minutes over everything we bought. Yet not so very long ago, every purchase was a matter of bargaining. It is thanks to advertising that it is no longer so today.

We sometimes forget how important advertising is. We do not realize all it is doing for us. Yet, if it had achieved nothing more than to do away with bargaining, it would be a boon to mankind. But it does more. It puts purchasing on a business basis. It protects you against fraud and inferiority. You can plan your shopping according to your pocketbook, and not according to the patience and bargaining ability of everyone you will have to face. When you think it over you must realize that it pays to read the advertisements.

THOSE WHO READ WISELY READ ADVERTISING.