



The Relay Race of Life

Are you exerting all the energy possible to beat the wolf in the first lap, or are you depending on your partner Fate to win in the last lap after you have allowed the wolf to gain two-thirds the distance, when you should rightfully be in the lead? You better see where you stand with the wolf and if you are behind--*speed up.*

In most cases foolish spending is far in the lead of earnings.
This condition should not exist.

S-A-V-E!

Should be the slogan adopted by every family in Bend, and lived up to rigidly. Every business house and industry that is interested in Bend is interested in the financial condition of every family in the city. All sober thinking men know that to save is the only road to a bright future. The man who spends his tomorrow's earnings today, or that even spends this week's pay check before the next one is due, is ignoring the dreaded ghost of an impoverished old age. If you do not prepare for the future now by laying away a small portion of your earnings each week or month, as sure as you live you will spend the autumn of your life cursing yourself for not heeding the knock of opportunity when the possibility to save offered itself. Your earning capacity is large now because your physical and mental condition is at its height. With the coming of old age your efficiency will decrease until you can not earn your daily bread if your livelihood is dependent on your labor.

TODAY IS THE TIME TO PREPARE FOR THE LAST YEARS OF YOUR LIFE

Many who read this talk will no doubt say: "That's old stuff. I know all that without being told." But do you? Yes you do. So do we, and so do the majority of people, just as we know right from wrong. We are taught it from childhood. In fact it is so common that you have neglected to heed. You knew about it yesterday and believed it, and told yourself you would save and start tomorrow, but TOMORROW NEVER COMES. Today its always tomorrow, until you have slipped from sturdy manhood to the feebleness of old age and you are still waiting for TOMORROW.

TODAY IS THE TIME TO START

Forget some of your petty needs—buy only when it is necessary—and when you do buy, judge your purchases by quality, not cost—the most costly is not always the best. When possible, mend in place of throwing the worn garment away. You may not think it looks as well, but it pays in the long run. And above all

DON'T THROW YOUR MONEY AWAY ON RENT

OWN YOUR HOME!

Again I hear you say: "It sounds good." Yes it does. And its possible and profitable. If you are interested in owning your home, your capital is small and you don't know how to go about it, see any reliable real estate man, lay your plans before him, tell him your possibilities, and he will advise you how you can either

BUILD OR BUY A HOME