

**LOCAL BANKER TALKS
AT HIGH SCHOOL**
(Continued from Page 1)

7. Own your own home, to secure the greatest satisfaction in your home life.

8. Pay your bills promptly, to meet the moral obligations you have to your creditors.

9. Invest in government securities, to help your country and to make a wise investment.

10. Share with others, to fulfill your religious duty of stewardship.

Fernald's "English Synonyms" groups four words of kindred meaning, "Economy," "Frugality," "Providence," and "Thrift." Economy is a wise and careful administration of the means at one's disposal; Frugality is a withholding of expenditures or sparing of supplies or provisions to a noticeable and often painful degree; Providence looks far ahead, and sacrifices the present to the future, saving as much as may be necessary for that end; Thrift seeks not merely to earn. Economy manages, Frugality saves, Providence plans, Thrift at once earns and saves, with a view to wholesome and profitable expenditure at a fitting time.

As one writer puts it: "The Thrift habit teaches a man to earn largely, that he may save wisely, so as to be able to spend advantageously in the time of need or opportunity when the need is greater or the opportunity is better than the present."

It is not selfishness that prompts the prudent man to avoid reckless spending of money which might better be saved for some good purpose.

Genuine Thrift is free from all suspicion of meanness or narrow-mindedness. It is an entirely praiseworthy thing. Nobody need be ashamed to practice it. In fact, you are more open to just criticism if you do not follow some regular plan of saving.

At times, spending, instead of saving, may be the wisest. Thrift at once earns and saves, with a view to wholesome and profitable expenditure at a fitting time. But the actual accumulation of money is the outward and visible sign that a man is really Thrifty, and, altho Thrift means more than just saving, to a large extent saving is the measure of a man's progress.

Money isn't everything. It can't always buy health and happiness, but if by your present Thrift you are able to get into comfortable circumstances and banish the worry of debt, will you not be doing something that will surely make for health and happiness?

While saving alone is not Thrift, it is an indispensable part of it. However, no one should be encouraged to be stingy. Between saving money sensibly and being a genuine tightwad there is a vast difference.

To Cultivate Thrift

First, learn to distinguish between luxuries and necessities. You do not need all you think you need, and certainly not all you buy. You want things because you see them—that is what shop windows are for. Second, learn to know good value. Learn when and where and how to buy. Learn to judge clothing and shoes, and buy good material—it pays in the end. Third, keep track of your expenses. Know how much it costs to live. Limit your pleasure money and choose wholesome pleasures.

You must realize, early or late, that if you have one thing worth while you may have to do without other things not worth while. You must learn that sacrifice means satisfaction. Deny yourself little things to get big.

Saving money is like swimming; you just save, that's all. There is no patent way. You can only do it by spending less than you earn. Twice two makes four and every little bit added to what you have makes a little bit more, and once you get the saving habit, you necessarily find a good bank, open an account and keep it. It's not how hard you work that gets you ahead, it's how hard you save.

Let me urge upon each of you early in life to frequently consult your favorite banker upon any subject where you think his advice and counsel may be of service. I am sure you will find nearly every banker not only willing but anxious to help you solve the problems which come to you in the saving line, not only, but also in the matter of safe investments. More money is wasted in unwise, speculative ventures each year than would be the case if the banker were consulted more frequently on the subject. Make your banker your business confidant, and I assure you, you will find, in the majority of cases at least, you will feel amply rewarded.

CARD OF THANKS

I wish to thank my many friends for their kindness and for their beautiful floral offerings sent during my recent bereavement.

Mrs. Joseph Demgen.

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DURING the month of January a large number of our friends in Highland Park, Deerfield, Ravinia and Highwood took advantage of our Investment Service and by reason thereof are now the fortunate owners of high grade securities yielding a handsome income rate.

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Florida Oranges, 48c
and juicy.

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Beefsteak, Fresh 18c
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Beef Loin, 18c
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the can 39c

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