School Children Who Have Saved Millions.

J. H. Thiry, Founder of the School Saving Banks in America

"Emma Lawrence!"

"Yes'm."

"How much for the bank this week?"

"Why, Emma! That makes your bank account $5. You will get interest on your savings from to-day on."

In more than a thousand schoolhouses, in more than a hundred cities, in more than a score of states, dialogues of this kind go on every Monday morning between the teachers and nearly 200,000 scholars who are the thrifty owners of accounts in the School Savings Banks, amounting to nearly a million dollars.

Within a generation, children by the hundreds of thousands have been launched from the public schools into the world of hard reality with the priceless habit of regular saving instilled into their minds. And an old gentleman—a very kindly old gentleman—who is still living and laboring for the advancement of this simple and wonderfully efficient training of American youth in the principles of economy, is responsible for it all.

His name is J. H. Thiry, and his home is in Long Island City, Long Island, where, twenty-two years ago, on March 16th, 1885, he succeeded in establishing in the city schools the first School Savings Bank in the United States.

It is the most interesting development of the savings bank idea since, in the first grapple with the inculbus of poverty that weighed down upon England and the continent, Mrs. Priscilla Wakefield, of Tottenham High Cross, in Middlesex, inaugurated, in 1801, her epochal "Friendly Society For The Benefit Of Women And Children."

Mr. Thiry, who is verging now upon fourscore years and ten, is the father of a brand new baby whom he hopes to live to see a depositor in one of the banks he founded in Long Island City's schools long after he was old enough to have been a grandfather. If any man ever deserved such a reward it is Mr. Thiry.

He was some sixty-five years old when his unselfish efforts to accomplish something for his country in a manner that should have permanent value after he should pass away came to their first, modest fruition.

A good many persons thought him a crank then, just as many good persons have discerned only cranks in other men devoted to one big idea, because they felt its successful advocacy would use up all their energies.

Very simple is the plan he evolved: Teachers in the public schools give only ten minutes of the Monday morning session to collecting the savings of the children. The deposits, recorded in the ordinary roll books, are turned over to the principal, who places them with a bank or trust company.

The child's weekly deposit may be one cent; it may be ten—whatever sum has been saved during the week. When the pupil's savings amount to $1, a bank book is given.

Except in cases of sickness or of removal from the city, deposits cannot be withdrawn until the amount reaches $3, and then only on the second Monday of every month. Deposits of $5 or more bear regular interest.

Withdrawal of money from an account can be effected when it is indorsed by the presence of the child's father or mother, and the signature of the school principal. During the summer vacation, the cashier of the funding bank is empowered to receive or pay moneys in accordance with the rules, requiring identification where the child depositor is not personally known to him, precisely as he does with the "grown-ups."

Extensive as has been the growth of Mr. Thiry's idea, it has not been all plain sailing. Changing school officials have exposed it to setbacks in various localities. The introduction of manual training, gymnasium work and other features that draw upon the time and energy of teachers has caused suspension of the School Savings Bank, until it was realized that the drain of the system was too trivial to be regarded when its great merits morally were duly weighed.

First enthusiasms have waned at times, and, frequently where success was most signal, the rivalries of local banks have brought about the discontinuance of the system in a whole city.

But the report compiled by Mr. Thiry when the system was twenty-two years old—in 1907—showed that pupils of 1,098 schools, in 113 cities, in twenty-two states, have saved a total since the introdction of the system of $5,486,514.48, of which $4,675,897.26 has been withdrawn, leaving a balance of $809,617.22 owned by 177,972 little depositors.

These have succeeded to the lesson of economy taught the long processions of children now developing into prudent men and women. The high proportion of depositors is apparent when their number, 177,979, is compared with the total number of children in attendance at the 1,098 schools —500,727.

All parts of the north shared in the benefit, and the idea seems to have spread nearly straightly westward, with some moderate expansion on the sides of the movement.

In Long Island City, where it was begun, there were 3,200 depositors when Mr. Thiry compiled his figures, with $37,312.80 to their credit.

At Le Roy, in Minnesota, thirty out of the 150 pupils in a school that opened its bank in 1907 started with a fund of $62. The 265 stations of the New York fund, founded in 1888, with 61,114 children out of 150,000 engaged in saving, had $110,980.05 in their books, with a history of $3,003,262.26 of total deposits, and $2,892,282.21 withdrawn.

These are crude, although not meaningless, figures. Their best interpretation can come only from the man whose disinterested patriotism has made them the imposing realities they are. So here is Mr. Thiry's enlightening comment:

"The rapidity with which extreme poverty multiplies its victims is one of the startling facts in social science. The public schools, acting upon every child, must be the great public agency for the arrest of the evil. If every child could be trained to save, as well as give the knowledge and habits which assure his earning power, much would be done toward saving the very poor from temptation and suffering.

"School Savings Banks have already yielded excellent results and, at the same time, have helped to check and prevent pauperism, crime, prodigality and various vices, and lead children to the road of thrift and frugality.

"The united effect of the practical lessons of thrift and economy is a clearing out of the intellectual avenues which open upon the moral faculties.

"By the ennobling power of truth revealed to children and by good surroundings, some uplift is given to their thoughts and purposes toward that life of honest industry and rational enjoyment which makes him who lives it a satisfaction to himself and a blessing to society."

IS A REMARKABLE MAN.

Yuan Shi K'ai is Fighting Opium Habit Vigorously.

The Success Magazine.

Yuan Shi K'ai is a remarkable man. Unlike some of his colleagues, who have travelled and studied abroad, he has never, I believe, been over the sea, yet no Chinese official shows a firmer grasp on this biggest and most bewildering of the world's governmental problems. Practically a self-made man (his father was a soldier), he worked up from rank to rank, himself a part and a product of the antiquated absolutism of his country, until he emerged at the top, a red-button mandarin, a viceroy, with a personality towering above the superstitious, tradition-ridden court, and yet sufficiently able and skilful to work with and through that court.

We have seen in an earlier article how Yuan, then a governor, kept Shantaung province quiet during the Boxer outbreak. It is he who is building up the "new army" with the aid of German and Japanese drillmasters. It is he who succeeded in introducing the study of modern science into the education of the official classes. He is committed to the abolition of the palace eunuch system. He has, within the past few months, made great headway with his bold plan to remodel this land of fossilized ideas into a constitutional monarchy, with a representative parliament. But first, and above all else, he places the opium reforms. Unless this curse can be checked, and at least partially removed, there is no hope of progress.

Little Girl's Dress.

The attractive little dress shown above was developed in navy blue French cloth. The band on the skirt, the over-blouse edges and belt are of Scotch plaid. The over-blouse taps in front in surplice style and short tucks are taken up in the shoulder above the kimona sleeve. A guimpe of China silk was used instead of a lining, and the over-blouse is attached to the skirt. The skirt is made five gores and has short tucks at the top, thus disposing of the fullness around the waist.

COLDS

CURED IN ONE DAY

Munyon's Cold Cure Relieves the head, throat and lungs almost immediately. Checks Fevers stops Discharges of the nose, takes away all aches and pains caused by colds. It cures Grip and obstinate Coughs and prevents Pneumonia. Price 25c.

Have you stiff or swollen joints, no matter how chronic? Ask your druggist for Munyon's 3X Rheumatism Cure and see how quickly you will be cured.

If you have any kidney or bladder trouble, get Munyon's 3X Kidney Cure. Munyon's Vitalizer makes weak men strong and restores lost powers.

Why rent typewriters of doubtful merit when you can rent

Monarch Visibles

The machine famous for light action and beautiful work at the following rates:

ONE MONTH .....$ 4.00
FOLLOWING MONTHS ... 3.00
OR SIX MONTHS $15.00

In event of purchase the rented machine is replaced by a new one and the first month's rental applied on purchase.

We have a large stock of rebuilt machines of other makes which we will sell at bargain prices.

Write for list.

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OLD AGE

Comes to Everyone, But Its Visits May Be Postponed.

Old age is not a question of years. Some men are old at forty, others are young at sixty.

It's a mighty hard proposition to look young, no matter how young you feel if your hair is falling out and your head becoming bald.

Perhaps you are tired trying ineffectual remedies for this evil.

We don't blame you if you are.

Why not try an effective one for a change.

Newbro's Herpicide kills the Dandruff germ—which is the cause of the whole trouble.

"Destroy the cause you remove the effect."

Sold by leading druggists. Send 10c. in stamps for sample to The Herpicide Co., Detroit, Mich. Two sizes, 50c. and $1. G. W. Mahood, special agent.

Every Woman

is interested and should know about the wonderful MARVEL Whirling Spray, the new Vaginal Syringe. It is Most convenient, Most effective, It cleanses thoroughly.

Ask your druggist for it. If he cannot supply the MARVEL, accept no other, but send stamp for illustrated book—sealed. It gives full particulars and directions invaluable to ladies. WINDSOR SUPPLY CO., Windsor, Ont. General Agents for Canada.

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—AT—

GLOVER'S,

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NEWSPAPERS DO IT

ALL BERLIN RAVES OVER BRITISH BEAUTIES.

Adaptability and Many-Sidedness of English Women Excite Teuton's Admiration.

Berlin, March 14.—Just now one topic of conversation has ousted all others in the German capital—everybody is talking about the beauty of the Englishwoman.

The exhibition of old English portrait painters now being held here set the ball rolling, and the newspapers did the rest.

Amid a chorus of praises and compliments one hears the question, "How does she come to be so beautiful?" and the generally accepted solution to the problem is that the climate and the wholesome food are responsible for her charm of complexion while an outdoor life and liking for sport give sweep to her figure and grace to her movements.

One writer indulges in reminiscences of the little red house on the fringe of the wood and the green lawn in front of it, on which the women are playing tennis.

Their movements are so free and easy, their limbs and joints so flexible, their nerves so calm and their muscles so strong that the onlooker sees but the poetry of motion.

This "tennis girl," he tells his readers, may be a poor typewriter girl or the daughter of a duchess.

Then he recalls the sunny May in a country lane and his meeting there a lady in a dogcart, driving a smart pony with the comfort and ease of a trainer and the grace of a queen.

He reviews the sportswoman and the woman who thinks nothing of a long cross-country tramp in the forenoon, and who may be seen in Bond street in the afternoon, one of the fashionable throng, or indulging in a little flirtation with an immaculately dressed admirer in one of the fashionable tea shops.

This adaptability and many-sidedness of her life is another thing which excites the German's wonder and admiration. He cannot understand how she can be equally a lady in the saddle or in the drawing room.

He might even wish to marry her if she would love him, but he is afraid she would prove somewhat expensive. Yet his experience of young wives who have lived in the colonies makes him modify this view somewhat.

They have learned, he remembers, to endure hardships side by side with their husbands, and they have come home as tender and as womanly as though they had never known a danger nor borne the heat of a tropical day.

Nay, their experience has made them, he says, more womanly, for it has melted the icy mist and the cool distance which English ladies always observe in the society of men.

One shadow creeps into the beautiful picture. The frauenrechtlerin, or suffragette, is a type of English lady entirely beyond the German's comprehension.

She is something quite outside the pale of womanhood, and contemplation of her gives him pause in his reflections and dreamings, since she suggests to him possibilities in the English lady quite contrary to his traditional notions of the obedient life.

She has failed in the hunt for a man—this is the explanation offered—and with her departing hopes departed also her self-respect and womanliness, and now she has become a clubdwelling, shrieking fanatic.

She has become a danger to society seeking revenge on the men who, were they Germans, would soon teach her something different and put her out of harm's way.

AMELIA BINGHAM.
In "The Climbers," at The Grand, Monday, March 23th.

BRIGHT EYES, ROSY CHEEKS.

Every Girl Can Make Them By Using Pink Pills.

In the early days of her womanhood every girl—no matter what her station in life—should be bright, active, cheerful and happy. Her steps should be light, her eye bright and her cheeks rosy with the glow of health. But the reverse is the condition of thousands of young girls throughout Canada. They drag along, always tired, suffer from headaches, breathless and with palpitating heart after slight exercise, so that merely to go upstairs is exhausting. This is the condition doctors call anaemia, which means weak, watery blood. In this condition Dr. Williams' Pink Pills is the only safe and reliable medicine. These pills actually make the new, rich, red blood which can alone give health and strength, and thus make weak, listless, pale-faced girls bright, active and strong. Miss A. St. Andre, Joliette, Que., says: "I am more grateful than I can say for the benefit I have found in the use of Dr. Williams' Pink Pills. I was weak, run down and very miserable. I suffered from severe pains in my back and chest; had a bad cough; no appetite and would lay awake most of the night, and what sleep I did get did not refresh me. I tried several remedies, but they did not help me, and I, as well as my friends, feared I was going into a decline. At this stage a friend who came to see me strongly urged me to try Dr. Williams' Pink Pills, and providentially I acted upon the advice. After using a few boxes my appetite improved and I began to sleep much better at night. This greatly cheered me and I continued taking the pills for some time longer, when the change in my condition was really marvellous. I was feeling as well as I ever had done, could sleep soundly at night; the pains and cough had disappeared and I felt an altogether different girl. I am so grateful for what Dr. Williams' Pink Pills have done for me that I cheerfully give you permission to publish this in the hope that it may point the way to health to some other weak and despondent girl."

Dr. Williams' Pink Pills are good for all diseases due to weak, watery blood. That is why this medicine cures rheumatism, indigestion, neuralgia, St. Vitus' dance, partial paralysis and the sideaches, backaches and headaches caused by the troubles women alone suffer from. You can get these pills from any medicine dealer or by mail at 50c. a box or six boxes for $2.50, from the Dr. Williams' Medicine Co., Brockville, Ont.

Up Against It.

Harper's Weekly.

An Albany man recently came upon a small boy in a street of that city who was weeping bitterly.

"What's the trouble, my lad?" asked the Albanian, sympathetically.

"Dick Dorgan hit me," blubbered the boy, punctuating his utterances by a series of sobs, "Dick Dorgan hit me, and pop hit me because I let Dick Dorgan hit me, an' Dick Dorgan hit me again because I told pop, an' now pop'll hit me again because Dick Dorgan hit me the second time!"

Glycerine and lemon juice in equal proportions whiten the hands.

WHEN THE KING EATS

Some Formalities When Edward VII Dines Publicly.

London Tit-Bits.

When his majesty is to preside at a public dinner a variety of formalities have to be rigidly observed. In the first place the invitation—including a list of the committee, the toast list and the speakers—must be received at Buckingham palace at least a month or six weeks ahead of the date proposed for the function. It is then submitted to the king by his private secretary, and if the date does not clash with arrangements made previously, all other details being in order, the invitation is graciously accepted.

A statement must also be sent announcing the hour at which the function is to begin and when it is expected to end. These two points are most essential, as royalty and punctuality are synonymous terms. Moreover, the king does not care to spend more than a certain number of hours at any public dinner, therefore speeches and other matters have to be arranged accordingly.

After these necessary preliminaries have been satisfactorily arranged, the day on which the banquet is to take place is awaited. An hour or so before the commencement of the dinner an official arrives at the banqueting hall. It is his duty to examine the plan of the tables and to see that the chair of the king is suitably placed so as to be free from draughts, noise and other disturbing influences. This official is exceedingly fastidious and his word is law. On not a few occasions he has thrown every one into a state of consternation by demanding a change in the arrangements of a dinner at the eleventh hour. The requirements of his majesty in these and other matters, however, are now so well known that mistakes are of rare occurrence.

As soon as the seating arrangements have been "passed," the special wine which the illustrious guest is to drink arrives in charge of a royal servant. Members of the royal family always send their own wine to public dinners, and, in many cases, their own special brands of cigars also. The wine is in the charge of a responsible servant in the employ of the royal household, whose duty it is to stand behind the chair of his master and wait upon him.

Special care has to be paid to the menu, care being taken that the card contains an assortment of dishes for which the more important members of the royal family have a predilection. The menu is usually short and rarely exceeds four or five courses. Private servants always attend exclusively to the requirements of the royal guest.

Like most of his subjects, his majesty has dining whims. He will on no account, for instance, allow the knives to lie on the table before him together. It is believed that the king puts some faith in the well-known superstition that ill comes from the crossing of knives. Let this be as it may, at all dinners held at Buckingham palace a clean knife is placed beside each guest with every course, and this rule must be rigidly observed at all public as well as private dinners attended by his majesty. And his servants take special pains to see that it is so.

Dinner must be served as soon as his majesty is seated. None save members of the royal family is expected to converse with the king until addressed by him, and a stranger must on no account attempt conversation without a formal introduction. The royal visitor is exceedingly particular on this point, and is most precise in indicating those to whom he wishes to be introduced.

No one is permitted to leave the table at a public dinner until all the members of the royal family have first risen and retired. The king rarely smokes at public functions, but a special room is usually set aside for his majesty's accommodation should he wish to do so.

Have Iron Strength.

Strong people have rich, red blood. The color of the blood is due to the iron in it. When iron is lacking vitality and strength is reduced. Then it is time to take Wade's Iron Tonic Pills (Laxative). This form of iron slips into the blood without tax on digestion and increases energy and vitality. They are a great nerve strengthener and blood maker. In boxes, 25c., at Wade's Drug Store. Money back if not satisfactory.

It Was A Booby Prize.

Philadelphia Public Ledger.

A woman fell from a ferryboat crossing over to Camden the other day, and a poor Irishman sprang over and rescued her. When she was safely landed on the deck her husband, who had been a calm spectator of the accident, handed the brave fellow a quarter.

Some of the bystanders expressing their indignation, Pat said: "Arrah, don't blame the gentleman—he knows best. Perhaps if I hadn't saved her he'd have given me a dollar."

A Winter Comfort.

For pain, cold feet or in seasickness a hot water bottle is invaluable. Especially needed in winter. The right kind here at 50c. up for the two-quart size. Fountain Syringes, Bulb Syringes and all Rubber Sick room supplies, at Wade's Drug Store.

A Cheap Barometer.

From Puck.

Farmer Barnes—"I've bought a barometer, Hannah, ter tell when it's goin' ter rain, ye know." Mrs. Barnes—"To tell when it's going to rain! Why, I never heard o' such extravagance! What do ye s'pose th' good Lord hez give ye th' rheumatiz for?"

"Are you one of those mean-spirited men who ask their wives what they do with the money they receive?" "Certainly not," answered Mr. Meekton. "I don't have to ask my wife. She plays bridge whist."

How a Doctor's Bill Was Avoided.

When the amount of money paid every year by a large family to the physician is footed up, it makes no small item of expense. But to entirely escape a doctor's bill for several years is an interesting accomplishment on the part of Mrs. Jessie Beggins, of Stella, P.O., Ont., who gives this sensible advice: "Very frequently there are ailments in the family that can be avoided if 'Neviline' is used. When my children come in from play with a cough or slight cold, I rub their chests with Nerviline, put on a Nerviline Porus Plaster, and give them a stiff dose of Nerviline in hot water. They are cured at once. For cramps, internal pains, indigestion, Nerviline has never failed, and for outward use there couldn't be a better liniment. By using the Poison Remedies we have avoided doctors' bills for years. Others can do the same. This information is well worth cutting out and keeping for future reference."

The Choice.

March Bohemian.

A young man stood before the mirror completing the finishing touches to a toilet of which he felt justly proud.

He was going to call upon the girl's widowed mother to ask for her daughter's hand in marriage.

At last everything was complete except his cravat. Before him, on the dressing table, spread the two cravats between which his choice rested. One, a neat black with a narrow white stripe, which he had bought himself. The other, a cravat which the girl had given him for a present—a tie such as only women purchase.

"If I wear the black-and-white one I'll look my best," he mused. "On the other hand, if I wear the one she gave me I'll please her immensely, but will look like a fright."

Then he whistled, walked around the room—and carefully tied his cravat.

The mother said "Yes," though there were tears in her eyes, and the girl thought he was the handsomest and best-dressed man in the world.

Which cravat did he wear?

Too Sharp For 'Em.

Rather humorous is the story of John Downey, the great little lightweight. This "Jack" was born in Brooklyn, but in his youth he did more of playing truant than of attending school. He was always out in some back lot boxing with the other boys, when he should have been studying.

"Jack" went one night to see a fight at the Greenwood Athletic Club, "Charley" Banks, the manager, approached Downey with the intention of signing him as a coming attraction.

"Will you fight New York 'Jack' O'Brien here?" asked Banks.

"Sure," replied Downey.

"All right. We'll give you a guarantee of twelve hundred dollars."

"What!" exclaimed Downey. "I guess not! No, sir! A thousand or nothing. I'm no cheap fighter."

And Manager Banks let it go at that.

Appearances Deceitful.

Harper's Weekly.

The story is told of an actor, popular with the matinee girls, who is beset by the fear of being thought older than he is.

The last time this player was interviewed, says Harper's Weekly, it was by a young woman reporter for one of the dailies. She wished to get his views touching the condition of the drama, a subject the actor was not particularly desirous of discussing.

"I'm not sure," said the young woman laughingly, "whether I'm really finding out what you think. You ought to be frank, for your eyes are grey, and——"

"Prematurely so, I assure you, my dear young lady," the player hastened to interject.

Do not suffer from sick headache a moment longer. It is not necessary. Carter's Little Liver Pills will cure you. Dose, one little pill. Small price. Small dose, Small pill.

Buying From Friend.

Philadelphia Press.

"Dubley bought a horse the other day and——"

"Yes; horribly stuck, wasn't he?"

"Ah! you've seen the horse?"

"No; but he told me he was going to buy one from a friend who is in the business."

It Finds The Hurt.

The value of a liniment largely depends upon its penetrating qualities. Smith's White Liniment penetrates to the very bone. It seeks out all inflammation and congestion and removes it. Stimulates the circulation, and by so doing relieves almost at once. The best cure for Rheumatism, Neuralgia and all Strains and Bruises. 25c. at Wade's Drug Store.

Drawing The Line.

Baltimore American.

"I see where a man editor out west has accepted the leap year proposal of a woman editor, provided she can cook."

"Yes, but I'll bet he draws the line at her making 'pi.'"