



National Unrest

Ill fares the nation that is contented. The spirit of unrest breeds progress. The surest sign of our resistless energy is the national habit of chewing gum.

It is a healthful habit, too, if the gum is **SMITH BROTHERS' S.B. CHEWING GUM**

This gum soothes the throat and relieves unpleasant irritations. It is made with the same ingredients and with the same flavor as Smith Brothers' Cough Drops—famous since 1847.



Made by the Makers of SMITH BROTHERS' COUGH DROPS Poughkeepsie, N. Y.

Evening World Thrift Campaign

SYSTEMATIZE BUDGET PLAN AND CENTS GROW TO DOLLARS

Envelope System Has Also Brought Good Results—Readers of The Evening World Tell How They Save—One Family Lay By 40 Per Cent. of Income.

The budget plan is the only one which can be relied on to systematize the household expenditures. It makes the income suffice because it forecasts the outgo and sets it off against the income, which is a known quantity. The advertising manager of a national magazine was talking about thrift the other day, and called attention to the extreme difficulty of carrying in the mind any set of figures for a given time. "I find it impossible," he said, "in playing golf, to keep my score accurately without taking a score card along with me. As for keeping track of my household expenses, I would not have even a vague idea of where I stand if we did not run things on the budget plan. I tried the haphazard way for several years, but now I KNOW.

SHOWS THE SUCCESS OF THE ENVELOPE SYSTEM.

The Thrift editor has personal knowledge of a number of homes in

which the envelope system is used with good results. Here is an illustration:

Makes Home Baking Easy

ROYAL BAKING POWDER

ABSOLUTELY PURE

NO ALUM—NO PHOSPHATE

Paterson, N. J.
To the Thrift Editor of The Evening World:
WHAT DO I SAVE?
\$3 per week on a \$15 salary
\$6 per week on a \$21 salary
\$10 per week on a \$25 salary
Thriftily showing when there is a raise the bank account and not the living cost increases.
WHEN DO I SAVE? Every pay day.
WHAT IS MY SYSTEM OF SAVING? A budget was carefully planned. The total for a month was divided into four parts. Then a series of small envelopes were marked with their respective items—rent, bank, &c., and each week the money for same placed therein. The bank envelope holds the same importance as the others and must be as regularly filled.
THE BUDGET: Bank, \$10; table, \$6; gas and electricity, .60; lodge, .30; insurance, .25; rent, \$5; clothes, \$1; incidentals, \$1.85; total, \$25.
HOW DO I SAVE? By paying cash, by dealing at chain stores and by personally doing the marketing.
By having up-to-date kitchen utensils, such as a double boiler and triangular pans, which will cook two or three things over one burner.
By checking up my bills so that I know that the merchant has made no mistake. By utilizing "left-overs."
A BANK ADMIRER.

The first item is the key to the success of this budget. Out of an income of \$25 weekly the bank gets \$10, or 40 per cent, and the balance covers the living expenses. Each envelope is drawn upon for its particular account, and it is difficult for an overdraft to occur. Furthermore, a housewife who figures closely enough to make one gas burner do the work of two or three will see that the budget never interferes with the savings account.

We have been married four and a half years and have two baby girls. My husband works right in town, so has no lunch or carfare expense. Holidays, of course, he gets deducted, so that week a holiday comes in his salary is always \$418. Our rent is \$21 per month. Our heat, of course, is our own expense, but as it is a hot water system it only requires four or five tons of coal, amounting to about \$30 per year.

We have what we call the envelope system, with a cash box containing twelve envelopes for our weekly items, as follows: Bank, \$5; clothing, \$2; personal allowances (for both), \$2; household, \$5; insurance, \$1.50; incidentals, \$1; light and fuel, \$1; rent, \$3.25; telephone (expense shared with another tenant), 25 cents; washing, \$1; total, \$25.

This is an exceptionally well balanced budget, with the allowance for the bank deposit prominently displayed. The envelope system again appears as a means for insuring the proper distribution of income. The writer's letter indicates that her early experience

not afraid to dye anything. My results have always been good. I am engaged, so I put something away in my hope chest every week. My Christmas list numbers thirty, so I start in July to "JANE" presents.
With a wife thus inclined it is certain that a policy of thrift will prevail in her household. The bank account is being built up as a matter of course, and on an allowance of \$5 weekly a balance of \$500 is commendable. The writer gives plenty of evidence of thrift, so that the hope chest doubtless will be well filled by the time it is needed. Whatever her husband's income may be, it will receive careful handling.

A thorough training along lines of thrift and economy, practised by the writer before her marriage stands her in good stead now that she has a budget to manage.
To the Thrift Editor of The Evening World:
Dear Sir: Have been reading with great interest your letters in The Evening World, and as I too practice thrift and economy in my home I hope my letter will prove both interesting and beneficial to other readers.
Before I was married I worked in the office of a large manufacturing concern, where only hustlers ever practised thrift. I learned to become systematic and methodical. I earned a fairly good salary, all of which I gave to my parents, except \$2, which I was allowed to keep for my own personal use. My parents furnished me only with the clothing I absolutely had to have, so, of course, I had good use for the \$2. An occasional party dress, dance slippers, good gloves, extra hat, fancy waist, presents for my friends, books and magazines, besides various other little things, had to be paid out of my small allowance. That meant close figuring, and that is what started me on the road of economy, which I am still practising, though I am married to a man earning \$25 per week.

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in managing the items classed as luxuries will enable her to enjoy them at the present time on the allowance she receives.
BUDGET SHOWED WHERE HE WASTED MONEY.
This young man diagnosed his own case and prescribed a treatment which effected a cure for his financial ailments.
Bronx.
To the Thrift Editor:
A desire to know how much "profit" I was making prompted me to prepare a sheet with the headings "Necessities" and "Luxuries," with appropriate sub-headings. Appropriate sub-headings were entered. At the end of the month the sheet was totaled. The totals showed me that I was wasting money. Though this was not the information sought it was welcomed. I realized that I had a "budget" (January's) diary in February's budget, that was in harmony with me, not an arbitrary budget, the thought of which was irksome. Besides, the diary showed where savings could be effected.
I was spending too much on cheap amusements. The amusements that give the most fun per dollar do not require as frequent indulgence. Therefore, I saved time. I invested my new found time in study. Information under "Necessities" I found valuable as a guide to the prices of commodities and the shops that gave the most value.
Last year out of a salary of \$12.50 a week I deposited \$100 in the bank. My vacation cost me \$15 a week.

Dental work (in progress) cost me \$10. I belong to a pension fund with insurance provisions (1 per cent of salary). I invested over \$50 in education. (I expect "dividends" to nearly double my old salary as a result of this investment.)
This year, with a substantial increase in salary, I shall have just the same and invest the additional money in building loan associations. The growing demand for money promises good returns for money saved and invested now. Thrift is care and wisdom in managing one's natural advantages.
H. M.

TO CREMATE BODY OF JAMES.

Funeral Services in Chelsea Old Church Friday.
LONDON, March 1.—The funeral services for Henry James, novelist, critic and playwright, who died here Monday, will be held in Chelsea Old Church, a historic structure, near his home, on Friday. His body will be cremated, but the disposition of the ashes has not been disclosed.
With Mr. James when he died were his sister-in-law, Mrs. William James, and his niece, Miss Margaret James, both of Cambridge, Mass. With his nephew, Henry James, they had been his guests for some time, but on Saturday last the nephew sailed for America, having no idea his uncle's end was near.
The newspapers here print long and appreciative obituaries of the novelist. They all recall with satisfaction the fact that Mr. James became a British subject from sympathy with this country in the war.

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FRENCH CHEMIST DISCOVERS SECRET OF ROSY CHEEKS

Remarkable New Tonic Builds Strength, Increases Weight, Revitalizes Entire System.
For a hundred years the greatest physicians have been prescribing cod liver oil in some form or other for people who were run down, worn out, anemic, nervous, or who were recovering from a stage of sickness.
Thousands of other physicians prescribe the cod liver oil extract from a French chemist who has discovered the secret of rosy cheeks. Children love it because it tastes like a candy. People find that it restores the prime activity of youth.
No matter how many tonics you have taken in the past, no matter what disease you have employed for building up your health and strength, go to your druggist today and ask for a bottle of Malt-Ferrin. If you don't find that it supplies exactly what you need—if you don't find that it is delicious to the taste and agreeable to the stomach—if you don't find that it fortifies your system against the common ailments to which we are all apt to fall a victim, take the empty bottle back to your druggist and get your money back, for out this clothing you to remind you.



to the taste, so unpalatable and that few people could take them. But now, however, comes a French chemist who has discovered a method of extracting the medicinal elements from cod livers without using the heavy, greasy substance which heretofore created so many ob-

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Lady's Desk, Sheraton Period, in Mahogany, \$9.98 with inlaid lines

3-Piece Parlor Suite, frames beautifully carved, Mahogany finish with loose cushions of Panne Mohair plush. Polish-wood seats like cut \$32.50

3 ROOMS Completely Furnished \$75
4 ROOMS Completely Furnished \$125
5 ROOMS Completely Furnished \$150

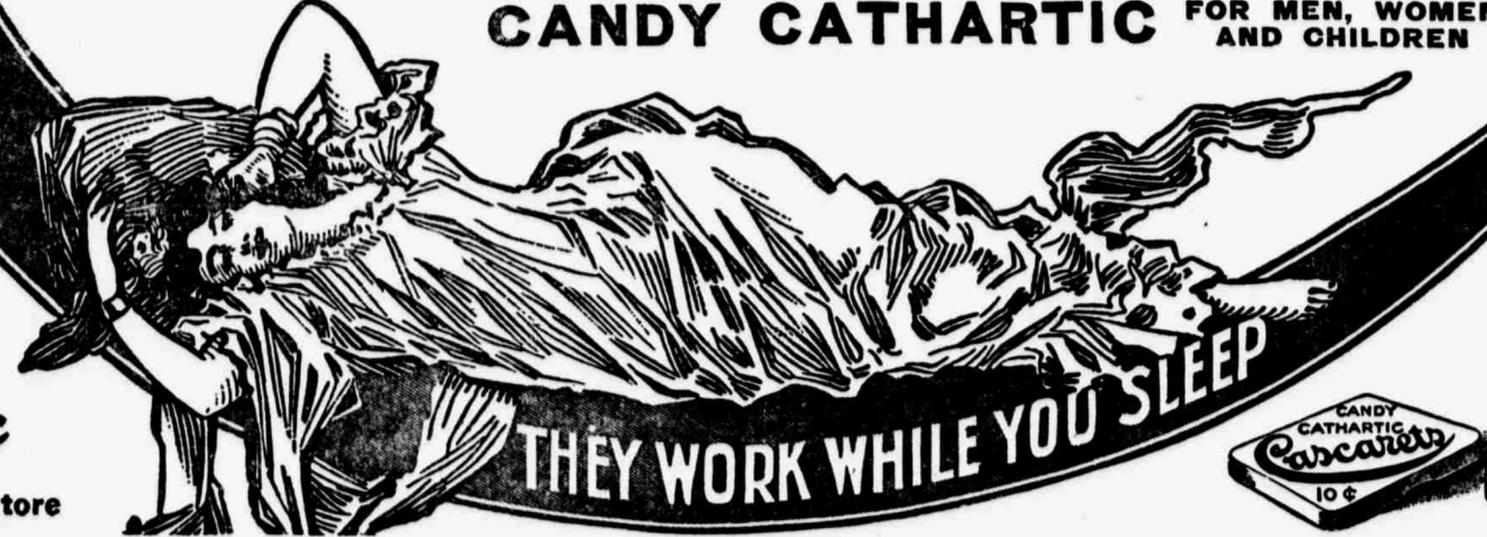
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