

UTILIZE YOUR SPARE TIME AND PROVIDE FOR OLD AGE

Man Who Earns Money That Way Proves Himself 100 Per Cent. Efficient—Apparent Self-Sacrifice in Reality Is Thrift.

Dreading World readers have today the benefit of expert opinion on Thrift in an interview given by George E. Edwards, President of the Dollar Savings Bank, the Bronx.

Your House is in Danger from

"Better Be Safe Than Sorry"

WHY leave your home unprotected this summer, when for a reasonable charge you can adequately guard against loss from broken windows, leaks, fires or robberies?

Holmes Summer Protection provides a thorough and extensive system of protection to homes temporarily vacant.

The Holmes sign is the sign of safety and security, backed by an organization with more than forty years' experience in the detection of trouble and prevention of crime.

We shall be glad to give you full information if you will call, write or telephone to

HOLMES ELECTRIC PROTECTIVE COMPANY

26 Cortlandt Street Telephone Cortlandt 10

TWELVE OPERATING CENTRAL OFFICES.

- 26 Cortlandt St. 426 West 84th St. 518 Broadway. 26 East 59th Street 34 East 14th St. 48 East 79th Street 18 West 27th St. 112 West 84th St. 16 East 33rd St. 129 West 128th St. 44 West 39th St. 81 Willoughby St., Brooklyn

Evening World Thrift Campaign

signed "J. F. M." the chief feature of which illustrates what may be accomplished by a man who is willing to put in extra time on outside work.

"Any man who does what this fellow has done and is doing in working at 100 per cent. efficiency," said Mr. Edwards. "And you can be assured of another thing," he added; "you will never have to worry about a man being thrifty when he is willing to spend his extra time at work. He already knows thrift or he would not be doing it."

"But I differ from him at the very outset of his letter. In saying thrift is self-sacrifice he is mistaken. It may apparently be self-sacrifice, but in reality it is the very opposite, for where does the sacrifice come in when you are laying up money and comfort for the later years?"

Mr. Edwards also made the candid observation that "J. F. M." might have made a further saving, however, if he had arranged his mortgage so that it could have been paid off by installments. The mortgage interest was 5 1/2 per cent., while his money on deposit in the savings bank earned only 3 1/2 per cent., so that he was losing money on the exchange of interest.

WORK THAT MEANS THRIFT ALSO MEANS SELF-DENIAL. The letter under discussion follows:

"BROOKLYN. "To the Thrift Editor of The Evening World: "Thrift is self-sacrifice. The great trouble is we today are leading an extravagant life; we think of the rainy day, but wait until to-morrow to save; we all want to get rich, but won't work for it. Our working day is too short; we have more time on our hands than we can take care of without spending what we ought to save. Who could not do a little extra work besides his regular occupation? Work is the foundation of thrift; it brings along self-denial."

"Ten years ago disaster took away my savings and I was left with \$1,000; my salary was \$75 per month; out of this a portion was taken to reduce the debt."

"The want columns of the newspapers were eagerly scanned, when an advertisement for services of one who was otherwise employed caught my eye. I afterward heard that he was the only applicant. The work paid \$5 a week and I am still on the job. I am now a \$1,200 clerk and my avocation nets me \$10 per week."

"Our home is now free and clear. This was accomplished by work, which is compared to thrift, as it carries with it self-sacrifice. "A TWELVE HUNDRED DOLLAR CLERK."

HERE'S A HINT FOR THOSE WHO WOULD LIKE TO BE THRIFTY. Co-operative buying brings about big savings. I had the opportunity to save in one instance flour out unnecessarily in some other way."

"The men and women of the firm employing my husband and I at a co-operative store. They all subscribed to float the concern which has proved a great success, paying 6 per cent. on its capital stock. At this store I get all staple groceries, coal, butter, eggs, fresh fruits and a number of articles of wearing apparel, as well as turkeys at Thanksgiving and Christmas, at a saving of from 10 to 20 per cent. Besides this initial saving the store declares a yearly dividend on purchases; this amounts to another 6 per cent. Of course, the store few standard articles on which the price may not be cut, but there is still the dividend at the end of the year, which is worth while."

This advantage of co-operative buying is not open to all your readers, but

\$250 IN PRIZES FOR THE BEST COMMON SENSE PLAN OF SAVING.

The Evening World, co-operating with the American Bankers' Association, is conducting a campaign for the best common sense plan of saving.

Cash prizes amounting to \$250 will be given to those who show the most sensible plans of home or domestic financing.

The American Bankers' Association offers \$150 in prizes, and The Evening World adds \$100, making \$250 in all. The prizes will be as follows: First prize, \$50; two prizes of \$25 each; five prizes of \$10 each; ten prizes of \$5 each; twenty prizes of \$2 each.

All correspondence will be kept confidential, but it will be necessary for you to give name and address.

Address all letters to Thrift Editor, Evening World, KEEP LETTERS WITHIN 200 WORDS. The prizes of participating in the campaign is open to every one. There are no conditions.

LA FOLLETTE LOSES PRIMARY Wisconsin Conservatives Far Ahead of "Favorite Son."

MILWAUKEE, Wis., April 5.—Wisconsin has turned down her "favorite son," Senator Robert M. La Follette, in his race for the Republican Presidential nomination, complete return indicated.

The delegation will be split, the conservative buying about twenty out of the delegation of twenty-six. The conservatives will go to the convention instructed which the Progressives are pledged to vote for La Follette.

BANKING AND FINANCIAL. \$100 GROWS TO \$5,264

Had you invested \$100 in the stock of the Reo Motor Car Company when this company was organized in 1904, you would have received \$5,264.25 to date. In the present time, \$1,100.25; you would have received many stock dividends and also a dividend that was paid in the stock of the Reo Motor Truck Company. The market value of the stock is \$4.84. In other words, every \$100 invested a little over eleven years ago has paid back to the investor the equivalent in cash of \$5,264.25 and his investment to date has an actual market value of \$4,164.

IN 11 YEARS TIME \$ 100 HAS GROWN TO \$ 5,264.25 \$ 5,000 " " 82,245.21 \$ 10,000 " " 164,490.42 \$ 25,000 " " 411,225.55 \$ 50,000 " " 822,451.10

Every one knows of the tremendous fortune made by the Reo Motor Car Company. The Reo is not the only automobile company that has carried these tremendous profits. Others have done equally as well or better, and perhaps the very best opportunity ever offered to wisely invest in the automobile industry.

Take the Clubbers for instance. The common stock of this company is now selling about 70¢ per share, and it would be a good idea to own a share of \$100 per share. If you will study the history of the Clubbers you will find that, in addition to the cash dividends distributed in 1910, in December, 1911, another stock dividend of 25¢ per share, and in January, 1912, another stock dividend of 25¢ per share. Suppose you had one share of the stock in 1910. You would have received a stock dividend of 100¢, increasing your holding to 2,000 shares. In October, 1912, a stock dividend of 25¢ per share was declared, increasing your holding to 2,500 shares. In June, 1913, you received another stock dividend of 25¢ per share, increasing your holding to 3,000 shares. This increase was in addition to the cash dividends of 70¢ per share, representing an unlisted stock dividend of 210¢ per share, which you have received.

An Investment of One Thousand Dollars Would Have Provided You Within About Five Years a Tidy Little Fortune of \$25,000.

For the automobile industry to be established along permanent lines, and to become a part of the business, it is necessary that the industry should be established in a country where it is possible to get in the ground floor of a new established company. It is very true that some large profits have been made in the automobile industry during the past few months, but it is not the large profits that are being made here that are of interest to you. It is the fact that the automobile industry is being established in a country where it is possible to get in the ground floor of a new established company.

The management of the Company is in the hands of clean, successful business men, and is operated without an expensive overhead, and the business of the Company is carried on under the most modern, conservative, successful methods.

The Company is incorporated with a capital stock of only \$500,000. Half of this stock, divided into 25,000 shares, is 7% Cumulative, Profit-Sharing, Preferred. After 7% has been paid on the Common Stock it shares equally in all dividends. The possibilities for extremely large profits are so wonderful and seem so large that we hesitate to even make an estimate. However, it is safe to say that the first one thousand new manufacturers will make back to the Preferred Stockholders more than twice the amount of the investment.

C. R. Berry & Co., Inc., 1328 Broadway, New York, N. Y.

Table with columns: Monthly Budget—January, Actual, and Budget. Rows include: Rent, Food, Clothing, Entertainment, Savings, etc.

present income of \$120 per month plus what I earn on the side, but I worked equally well several years ago when my income averaged only \$20 per week.

The thrift editor has always contended that any budget must have plenty of elasticity to stand the strain of varying expenditures. "W. D. B." has covered that phase nicely. After a thorough try-out it is not difficult to arrive at a safe average, and as shown in the above January program, some items will exceed the appropriations, while others will be under.

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"BLACK DOGS" DEMAND RANSOM OF \$5,000 FOR MISSING BOY'S RETURN

Little Billy Clark Will Be Killed Unless Money Is Paid, Band Says in Letter.

ALBANY, April 5.—Five thousand dollars ransom is demanded from Mrs. John Shea for the return of Billy Clark, her eight-year-old nephew, who has been missing eleven days. The demand came by mail and read: To the Owner—If you need your child, he will be returned if you put a price on him for \$5,000. If not, he will be killed by

THE BLACK DOGS.

The police believe the letter genuine. Capt. Laseh, chief of the detective bureau, is working with the postal authorities to discover its source. Mrs. Shea has collapsed. The boy disappeared while with his aunt in a crowd outside a moving picture theatre. There have been many reports of him in various localities, but every one has proved unavailing. The letter is the first definite news that he is alive. Pictures of the boy's sister, holding his photograph, and with the appeal, "Won't you help me find my lost brother?" are being shown at all the local moving picture houses.

The disappearance of the boy has alarmed Albany parents that many children are being kept at home.

WOMAN GIVEN TWO DAYS

To Make Up Her Mind for Surgical Operation. She Refused; Cured by Lydia E. Pinkham's Vegetable Compound.



Philadelphia, Pa.—"One year ago I was very sick and I suffered with pains in my side and back until I nearly went crazy. I went to different doctors and they all said I had female trouble and would not get any relief until I had my mind cured. I had suffered for four years before this time, but I kept getting worse the more medicine I took. Every month since I was a young girl I had suffered with cramps in my sides at periods and was never regular. I saw your advertisement in the newspaper and the picture of a woman who had been saved from an operation and this picture was impressed on my mind. The doctor had given me only two more days to make up my mind or I would be operated on. I had suffered for four years before this time, but I kept getting worse the more medicine I took. Every month since I was a young girl I had suffered with cramps in my sides at periods and was never regular. 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