The Value of Small Savings

By B. W. CHATTELL,
Of the Illinois Trust and Savings Bank, Chicago.

IT'S A HABIT!

That is the most encouraging thing about saving in a small way. Once get a good start in this practice and it will become chronic. This is the history of the great majority of savings accounts in the institution where my personal observations have been made.

Put it in other words:- ONCE A SAVER, ALWAYS A SAVER.

In this case, then, the main thing is to GET STARTED.

A penny or a nickel will do for a start—provided you do not rob the little home bank before you get a dollar in small coins together and get these out of your own hands and into the hands of the savings bank.

The best savers are often those who have the smallest resources from which to practice their art. And they score ahead of the others because they are quick to learn two things: First—not to wait for too big a sum before depositing; second, not to "fall back" on the bank and use its accumulation under any kind of compulsion short of starvation.

It takes nerve for the very poor to get a snug savings account under way. BUT THEY ARE THE ONES WHO SAVE TILL IT HURTS—who cut into self-indulgence right down to the bone. There is many a story of heroic fortitude and unflinching determination written between the entries in the pass books of savings banks—and many a line of romance, too!

Few persons have any conception of the vast volumes of these small savings. Here are a few facts that are more expressive and interesting than so many adjectives, if they do contain figures:

May of 1901 the savings banks of the world contained $8,908,340,000. Even a Rothschild, a Rockefeller or a Morgan would admit this to be a tidy sum.

This tremendous volume of money was saved by 63,070,000 depositors, making an average of $141.24 for each savings depositor the world over.

Of course the United States led the list in the amount of deposits. Our savers put away $2,597,000,000 against a rainy day.

Then, too, we touch the top notch in the matter of the highest average amount of the individual account—putting this up to $408.30.

To say that the small savings accounts in this country amount to $2,597,000,000 sounds big, but it doesn't mean much to the average man. Perhaps we can better grasp the significance of it by putting it this way: IT IS MORE BY ABOUT $420,000,000 THAN THE WHOLE VOLUME OF MONEY IN ACTUAL CIRCULATION IN THE UNITED STATES—which is estimattd to be $2,177,000,000.

We don't hear very much about savings banks, as compared with other banks—those of a commercial character. But the books show that the individual deposits of the national banks of this country, July, 1901, were only $627,000,000 more than the savings deposits.

In other words, the deposits of the savings banks were found to be about one-third those of all other kinds of banks.

It may be that one reason we hear so little talk about savings banks is because they fail so seldom as compared with other banks. This, of course, is because in nearly all states they are subject to especial restrictions to guard against poor investment of their funds and against runs and panics.

But, to resume the moral pointed by all these figures:

BEGIN THE SAVING HABIT. IT WILL STICK TO YOU and give you thrift in the place of want. And when you get a thousand dollars invest it in some bond or security that is as solid as the Sphinx!

The farm boy who thoroughly masters the intricate work of the farm will stand a better chance for success in the city than the farm boy who has passed over the minor details because farm work was not to his liking.

AN IDEAL SOCIETY

By HON. JOSEPH CHAMBERLAIN,
English Secretary of State for the Colonies.

My conception of an ideal state of society is one in which there would be no deserving poor. Of course this seems impossible, and yet it is what I should consider the millennium will be if it is ever reached.

BUT SUCH A STATE OF SOCIETY WOULD BE POSSIBLE IF EVERY MAN HAD SUFFICIENT WORK AT REMUNERATIVE WAGES, and while we may never realize the ideal we can do much towards attaining such a desirable end.

If employers will cease cutting prices on their commodities and then making up their losses by decreasing the pay of employes, or giving to children work formerly performed by men, they will have taken a step in the direction of the millennium.

If employes will cease underbidding each other in their efforts to secure work, they, too, will have helped to bring nearer to us the blissful day in which the numbers of the deserving poor will be reduced to the minimum.

There should be honest work enough in this world to give every man, willing to work and able to work, sufficient to do, and at wages that would enable him, not only to sustain his family, but to permit him to make provision for accidents.

I do not believe that each man is worthy the same hire, that the expert mechanic is not worth more in wages than the man who works with his hands alone, but if we can give to each man the work he is fitted for, at fair wages for the work he is doing, we shall then have no deserving poor, excepting such as are unable to work, and these can be easily cared for.

For the man who will not work, when work is offered him, in whatever class he may be placed, excepting that of physical inability, I have no thought save that of contempt. NOR HAVE I RESPECT FOR THE MAN WHO WILL NOT PERFORM THAT WORK WHICH COMES TO HIS HAND WHEN HE IS IN NEED, WHETHER IT BE TO HIS LIKING OR NOT. For such cases the government should provide a remedy.

While the world may never see such a millennium as I have attempted to picture, while it may never be possible to give to each man willing to work employment at fair wages, yet the world seems to be gradually nearing such an ideal state of society.

JOHN BULL—"AH, I MUST SIT DOWN AND READ THIS GRATIFYING NEWS OVER AGAIN."

—Chicago Record-Herald.

THE AUTOMOBILE FACE.

Marks Which the Features of Beautiful Women Are Alone Proof Against.

Another facial contortion has been added to the list that has been growing ever since the bicycle face appeared a few years ago when the craze for the wheel became general. The wheeling face was easily recognized. The set expression, the strained eye, and often the sadly drawn-up mouth became distinguishing characteristics of the faces of bicyclists, both men and women.

Since then the coupon thumb and the ticker eye have appeared in Wall street, and golf has had its shin and its arm. Of late it has been asserted by physicians and artists that the eye of the golf enthusiast may be recognized by its fixed, steady gaze, similar to that observable in the eye of the yachtsman, says the New York Sun.

The golf eye, of course, comes from the strain of following the ball's course through the air, just as the sailor's eye becomes fixed from looking over the sea for great distances. Sometimes the forehead wrinkles habitually with both the golfer and the yachtsman.

The hands and arms of the women golf players are easily recognizable. The arms show the brown tinge from the sun half way to the elbow, and no matter how carefully the hands are looked after the fingers of the player show a tendency to become broad and flat, while the game plays havoc with the nails. Manicure operators say that the game has caused a boom in their trade, and that women who once indulged only occasionally in the professional treatment are now obliged to have their nails gone over twice and three times a week.

Doctors say also that golf gives the body a sturdy but graceful pose. Women who drive well over the links unconsciously form the habit of standing very squarely with the feet wide apart and the heels and toes flat on the ground.

The mind is intent on retaining the pose, and it clings to the player when the game is done. The movements of the arms and limbs become freer through the exercise and walking required, and this has produced the so-called athletic type of girl.

Now the automobile has marked its victims' faces with a set expression that tends to become a decided frown. It is already well defined on the features of several well-known men who have taken up the sport.

There is more reason for the automobile face than any other of the others recorded. The strain of running one of the machines is intense. The wind naturally beats against the face, and the operator lowers his head against it and contracts his brows in the unconscious effort to protect his eyes from dust.

In crowded thoroughfares there is always more or less danger of an accident from collision or the running down of careless drivers or pedestrians, who seem in many cases to be dazed by the bell instead of warned by it. Horses have not yet grown accustomed to the whizzing vehicles and frequently rear and run away.

All this danger causes the chauffeur to feel a nervous tension which leaves its mark indelibly on the face. The result is a permanent and disagreeable frown.

Every occupation has its marks. Even the prize fighters who desert the ring for the stage cannot be broken of the custom of crouching as they advance to meet the leading lady in love scenes, with the chin well forward and down and the eye alert instead of tender. Painters and sculptors have queer hand characteristics, the thumbs being specially marked in type.

Librarians readily acquire the studious stoop. Doctors are recognizable by a certain calm demeanor which is a part of the profession.

Actors who, in their work, have to study all the traits of face and manner that mark the different callings and professions, are themselves quite easily recognizable. Priests have been mistaken for actors, but an actor has never been taken for a priest. Both are close shaven, but the actor is apt to be lean and the clergyman stout. The lips of the latter, however, have never the suggestion of elocution of the actor.

The only human beings who seem to escape the inexorable marks of their occupation or fad are beautiful women, whose faces rarely express anything but artistic perfection. Someone has discovered of late that vanity is one of the finest forms of contentment. The beauty habit grows on a woman, and sometimes, sad to relate, on a man, and the result is an unmistakable look of self-satisfaction, which is the distinguishing trait of face.

It is one form of contentment and has its good points, for contentment with conditions is said to be a sure antidote for lines, frowns and the other marks of the too strenuous liver.

A Distinction.

Mr. O'Grady (reading paper)—Oi see here, Bridget, thot a mon fell 15 shtories down an elevator shaft.

Mrs. O'Grady—Oh, the poor mon! Did he die?

"Naw! Oi guess he didn't hov toime. The paper sez he wor kilt inshtantly."—Judge.

Troubles of the Rich.

Mrs. Cobwigger—I suppose you find your social duties much more onerous since you became so rich?

Mrs. Parvenue—Yes, indeed, my dear. I have had to cultivate an entirely new set of acquaintances.—Judge.

THE SURRENDER.

FIND THE INDIAN.

Drink Consumption of Four Great Nations

THE UNITED STATES LEADS FRANCE, ENGLAND AND GERMANY IN SOBRIETY.

MANY reasons have been assigned for the increase of American prestige in the industrial and commercial fields of the world, and especially of our increasing competition with England. That America has been rapidly forging to the front in these lines is no longer disputed, even in England or other European countries, and that what we have gained has been at the expense of European countries is equally well established as a fact. To account for this some have assigned as a reason the more general sobriety of the American artisan as compared with the English workman. J. Holt Schooling, in the Fortnightly Review, says this difference in sobriety exists not only among the artisans of the two countries, but "observation in social grades higher than that of the artisan tends to show that American superiority in this respect is a general superiority not confined to workmen alone. The developed alertness and prompt energy of the American may, it is quite likely, be due in some measure to this relative abstenance from alcoholic drink."

If this abstenance accounts in any way for the growing American supremacy, the illustration will at a glance give a general idea of what a lead we have over the other three great competing countries. It shows France the leader in drink consumption of what are probably the four greatest commercial and industrial countries of the world, but with the United Kingdom a close second. The greatest difference between the two countries is in the kind of alcoholic drink consumed. The great majority of the drink consumed in France is wine, though that country leads in the consumption of spirits as well, while in England beer takes first place and the consumption of wine is reduced almost to the minimum. Nor is Germany far behind either France or England in the amount of drink consumed, though she leads England in the amount of both wine and spirits used, and falls considerably below her in the amount of beer consumed. The following table is explanatory of the illustration, and shows even better than that does the relative positions of the four countries and the superior sobriety of the American people:

DRINK CONSUMPTION PER TEN OF POPULATION.

Country.	Beer, Spirits and Wine. Gals.	Beer. Gals.	Spirits. Gals.	Wine. Gals.
France	336	62	20	254
United Kingdom.	332	317	11	4
Germany	309	275	19	15
United States	147	133	11	3

Looking back over the 15 years 1886-1900, for the purpose of observing the increase or the decrease in drink consumption per head of the population, the following results have been obtained:

AVERAGE YEARLY DRINK CONSUMPTION PER HEAD OF POPULATION.

Country.	1886-1890. Gallons.	1891-1895. Gallons.	1896-1900. Gallons.
France	26.5	31.5	32.3
United Kingdom	29.4	31.1	33.1
Germany	24.4	26.6	29.9
United States	11.8	14.3	14.2

In each country the drink consumption per head of population has increased since 1886-1890, and, with the exception of the United States, there has been an increase during each five-yearly period observed.

Comparing the period 1896-1900 with the period 1886-1890, we see that the percentage of increase per head of population in drink consumption was smaller in the United Kingdom than in any of the three other countries. Germany and France have had the largest relative increases per head of population.

In the United States the increase of 20 per cent. in the drink consumption per head of population is due to an increase in beer drinking; the consumption per head of wine and spirits has declined.

In the United Kingdom, France and Germany the increase in drink consumption per head of population is due to the increased consumption of each kind of drink, but mainly to an increased consumption of beer per head in Germany and in the United Kingdom and to an increased wine consumption in France.

As the results just shown are based upon the records of three five-yearly periods, they are of more importance than results based upon the facts of three isolated years, and they show that a material increase in drink consumption per head of population has occurred in all the four countries during the last 15 years.

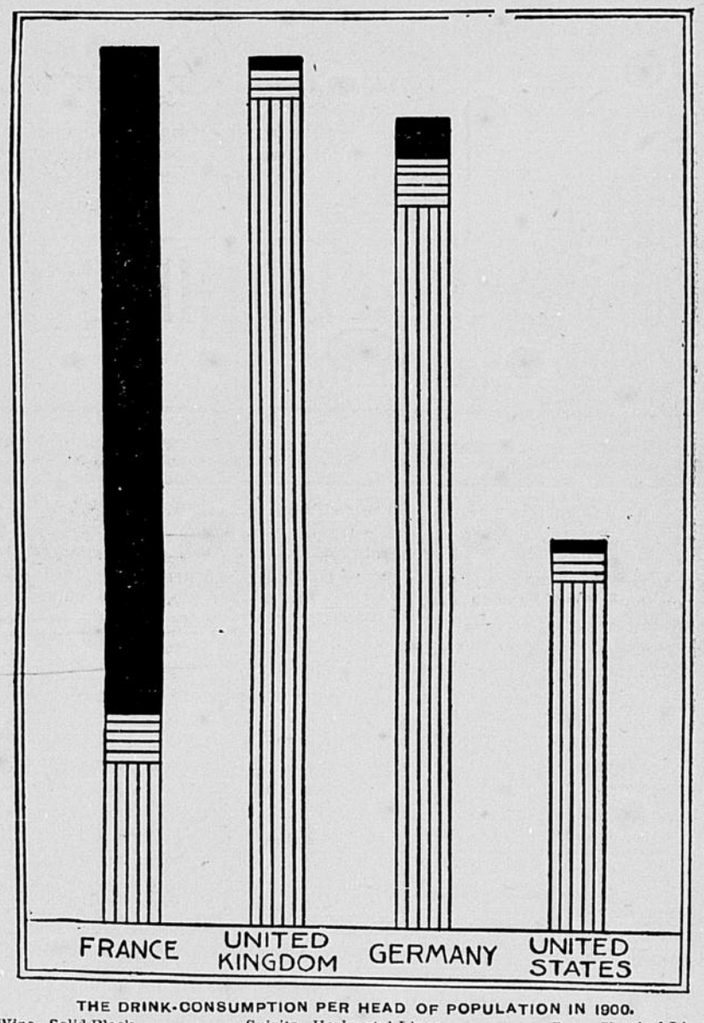
This matter of drink is sometimes dealt with by eliminating from the population all children and all total abstainers—the latter being estimated more or less vaguely. And it has been stated that this method is more correct than the method which deals with the population as one whole. But this "method of elimination" shows only the consumption of drink by drink consumers, and this is a different thing from the consumption per head of population—not a more correct or incorrect statement of the same thing. Moreover, in comparing one country with another, or the same country with itself at different periods, it is desirable to let all the factors of drink and of nondrink come into the account. Certain factors should not be eliminated when we are examining the drink consumption per head of population, which is probably a more useful examination than the ascertainment of drink consumption by drink consumers only; especially as the latter depends largely upon estimate.

That the consumers of alcoholic drinks pay a goodly portion of the expenses of each of these four governments, and especially of the United Kingdom and the United States, is evidenced from the following table, which shows the percentage of the revenue of each of these countries derived from the tax on alcoholic beverages, including both internal revenue on the home manufactured product and the customs duties on the imported product. The table given below relates to the financial year of 1899-1900:

PERCENTAGE OF DRINK DUTIES ON THE NET NATIONAL REVENUE.

Country.	Per Cent.
United Kingdom	36
United States	29
France	19
Germany	18

It is practically impossible to secure from either France, Germany or the United States statistics which would show whether or not drunkenness was on the increase in those countries. Statistics procurable in England, however, offer some opportunity to judge of this subject. The criminal statistics for that country from 1887 to 1899 show a material increase in the number of prosecutions for drunkenness.



THE DRINK-CONSUMPTION PER HEAD OF POPULATION IN 1900.
Wine—Solid Black. Spirits—Horizontal Lines. Beer—Vertical Lines

Its Distinction.

"Rhode Island," said the little girl, "is celebrated for being the only one of the United States that is the smallest."—Youth's Companion.