



--- -- -- **YOU!!**

Have Your Creditors a Mortgage on Your Earnings?

Many men are in just that deplorable condition --their earnings belong to someone else. They

have made a practice of spending before they earned and at the end of each month are under moral obligations to turn over their salaries to their creditors. Such people find life a hard pull and unless they realize where they are drifting and make efforts to stop squandering, they are doomed to go through life a failure, and in old age, be dependent upon their children or relatives for a livelihood.



Give them the many advantages of a college education that they may develop their natural talents. The man or woman who has never had the benefit of a higher education is handicapped in their fight for success by the lack of educational training.

It is the ambition of every father and mother that their sons make a business success, and their daughters be a success socially, and the advantages they derive from educational training makes it more easily possible for them to make successes of their lives.

Start a savings account against the day when your son or daughter is old enough to go away to college. Perhaps you didn't have the benefits of a college education; therefore, you are more determined that your children shall not be handicapped in their fight for success as you were. Give your children all the advantages that you can. Make success more easily assured for them, by laying aside money for their educational training.

DETERMINATION

Determine that you are going to save and stick with that determination. It will be hard at first, but make it an iron-clad rule, that you will deposit a part of your salary each week or month. Save systematically and do not spend until you know that you have the money to make such expenditures.

If you will do this, you will find that your spending will not be haphazard—that you will think twice before spending and not buy articles that are not useful and needed.

THRIFTINESS.

It is a habit that is as easy to form as that of being a waster—a spendthrift. The thrifty man plans carefully and uses his intelligence and determination to carry out his plans, while the spendthrift wastes his time, energy and labor to pamper his vanities and indulge his petty desires. When he reaches middle age, he has become cynical and blames the world and despises it, because he hasn't prospered and acquired any of this world's goods, while his brother, who worked no harder, had no more business intelligence than he, is comfortably fixed—owns his own home, his own business and is prosperous and happy. They were created equal—they had equal chances—yet, one is a failure and the other a successful and highly respected business man.

The difference between success and failure is careful planning and systematic saving, and squandering without a thought of tomorrow.

FIRST STATE BANK

"THE BANK OF THE PEOPLE"