

THE TIN SAVINGS BANK.

Charles Lynford was a skilful journeyman in one of our large iron works, in good work and earning good wages. At the age of twenty-seven he married Caroline Bostace, the daughter of a neighbor, who, although she had no money dowry, yet brought him many personal qualifications, combined with habits of thrift, learned under a sensible, God-fearing mother, in an economical household, under the stern teachings of necessity. It was well, perhaps, that Charles Lynford obtained a wife of this character, since he himself found it very difficult to save anything from his weekly wages. Caroline soon became acquainted with her husband's failing. She was uneasy on finding that they were living fully up to their income. She looked forward also to the time when their family expenses would grow larger, and possibly her husband's wages might become less.

It was New Year's. After thought she had purchased a peddler who came to the door a little tin safe such as children commonly use as the money box. This was placed in front of the mantle piece, where Charles would be sure to see it. On entering he called out—

'Hello, Carrie, what's that?' 'Only a little purchase that I made yesterday,' said his wife.

'But what in the world is it meant for?' he inquired.

'Let me explain it to you, Charles,' said his wife playfully. 'Have you a quarter of a dollar in your pocket?'

Charles held out a quarter. His wife took it from his hand and gently dropped it into the box through a slit in the top. Charles laughed.

'So you are taking to hoarding, Carrie? Has my little wife become a miser?'

'No; only a little prudent. But, seriously, Charles, that I want to do every week day morning.'

'What! Drop a quarter of a dollar into this new fangled invention of yours?'

'Exactly.'

'Very well, that will be easy enough. A quarter of a dollar is no great sum. But may I ask what you are going to do with this newly commenced hoard?'

'Lay it by for a rainy day,' replied Carrie.

Charles laughed heartily.

'And what will a quarter a day amount to?' he inquired.

'In a year it will amount,' commenced his wife, seriously.

'Oh, never mind; spare me the calculation.'

'But you don't object to my plan, Charles, do you?'

'Not in the least. I have no doubt it is very prudent and commendable; but you know, Caroline, I never was gifted with much foresight and prudence.'

'Yes, Charles, I am well aware that what you say is true,' said his wife, smiling.

This ended the conversation at the time.

The plan inaugurated by the young wife was steadily carried out. Caroline was not one of those people who eagerly enter upon a new plan and soon tire of it. No; she was thoroughly satisfied of the wisdom of her purpose, and resolved some what, to carry it through. Every morning she obtained from her husband a quarter which was forthwith added to the accumulation.

Sometimes Charles had not a quarter in change, but he had half dollars; one of those he would toss to his wife instead. And she would assure him, laughingly, that this would answer her purpose equally as well. More than once Charles would banter his wife on the subject of her tin savings bank, but this she always bore with significant smiles.

The quarter and half dollars of the husband were not the only accumulations that the tin box received. Charles had early arranged to make an ample allowance for dress, but like a wise better half of a workman, she made her own dresses and thus provided herself with a decent wardrobe at a much less cost than some women not so well versed in the science of household management could have done. After considerable thought and calculation Carrie came to the conclusion that out of her allowance for dress and household expenses she could make a daily deposit equal to that which she exacted from her husband. Of this, however, she thought it best at the present time not to inform Charles, enjoying in anticipation the prospect of being able at some future time to surprise him with the unexpected amount of her savings. At the close of every month Caroline opened her tin box and carefully transferred the contents to a savings bank of higher pretensions and where interest was allowed.

Of his wife's mode of management of the money the husband remained in complete ignorance, nor did he express any desire to know where it went to. He was an easy, careless fellow, spending as he went, enjoying the present, and, like too many men, alas! not feeling any particular concern about the future. At the end of eight years, during which Charles Lynford had been favored with constant work and uninterrupted health, his account books showed that his expenses had not exceeded his income, for he saw there were a few dollars on the credit side.

'That's running pretty close, isn't it?' he said laughingly. 'I take credit to myself for keeping on the right side of the line. But then I suppose you have saved up a good sum.'

'How much do you think?' asked his wife.

'Oh, perhaps one hundred dollars,' answered Charles.

His wife smiled, but did not volunteer to enlighten him to the correctness of his conjecture. So things went on until there came a panic in the iron trade—a panic so severe that tens of thousands of working men and their families were affected by it; and among them were Charles Lynford and his wife.

One evening Charles came home looking very sad—a rare thing for him. Caroline, who had watched the signs of the times, was not unprepared for her husband's sad look. She had expected that the trade of the great iron works would be affected.

'What is the matter, Charles?' she asked cheerfully.

'The matter is, Carrie, that we shall have to economize greatly,' he replied.

'Anything unfavorable at the works?'

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'I think I have, Charles,' said his wife, quietly. 'I have read a little in the paper lately, and I have been looking out for something of this kind.'

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'I do think we shall be able to do so,' said Caroline. 'Both of us are well supplied with clothing, and can do without any more, I think for a year. That will cut off not a little expense. Then there are a great many knick-knacks you are accustomed to buy—little things that you are so kind as to bring home to me frequently. These I can do without. Then we can live more plainly—have less meat and pastry and more oatmeal, and I have no doubt it will, rightly conducted, be an improvement, as far as our health is concerned.'

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'Well, that certainly surpasses my powers, Charles,' said Carrie, smiling; 'but even in that case there is no ground for discouragement. You have not forgotten our tin savings bank, have you?'

'Well, now, I didn't think of that,' said her husband. 'I suppose that you would keep the wolf from the door for a few weeks.'

His wife smiled.

'And in those few weeks,' after a pause, she added smilingly, 'business might revive.'

'To be sure,' said Charles. 'Let us hope that it will be all right, I'll try to trust and not be afraid, and thank God more and more for my clever and thoughtful wife.'

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'Well, keep a good heart!' said his wife, cheerily. 'Matters might be worse.'

The next day was New Year's. Carrie was up bright and early. The house was made neat and trim, and when Charles was ready an inviting breakfast awaited him.

'Isn't this a little extravagant, Carrie?' he asked in a somewhat despondent tone. 'I am out of work, and the worst of it is,' he added, 'there is no hope of better times until spring. How shall we get through the winter?'

'Do you think that business will revive in the spring?'

'Oh, yes; our bosses said that they had every hope that a change for the better in our trade would take place in the spring; but then there are four or five months between now and then. I don't know how we are going to live during the long winter months.'

'I do, Charles. Let us thank God that it is possible for me to say "I do."'

'You!' exclaimed her astonished husband.

'Yes, I do, Charles. We can live on two thousand dollars for five months!'

'Of course we can; but where is that large sum to come from? I don't want to live in debt and if I did, I shouldn't know where to borrow such a sum as that.'

'Fortunately there is no necessity for that. You seem to forget our little tin box.'

'But it is possible the contents can amount to two thousand dollars?' exclaimed Charles in great surprise.

'Yes, and some hundreds to spare,' replied the delighted wife.

'Impossible, Carrie?'

'Wait a minute, and I will prove it.'

Caroline withdrew with a light step for a few moments and then reappeared with her savings bank book. She opened it and pointed to the sum of over twenty-five hundred dollars standing to her credit.

'Are you quite sure, Carrie, that you haven't had a legacy left?' demanded Charles, in amazement. 'Surely a quarter a day has never produced this.'

'No, but half a dollar a day has, with a little extra deposit now and then. I think that we shall, if God be pleased to spare our lives, be able to ward off starvation for a time.'

'All this I owe to your prudence, my dear Carrie,' said Charles, gratefully.

'How can I repay you?'

Charles Lynford remained out of employment until the spring, but then, as anticipated, trade revived, and he was again in receipt of his old wages. More than three quarters of Carrie's fund was still left and henceforth Charles was no less assiduous than his worthy wife in trying to economize and save. The little tin savings bank still stands on the mantelpiece, and never fails to receive a deposit daily.

Loss and Gain.

'I was taken sick a year ago with bilious fever.'

'My doctor pronounced me cured, but I got sick again, with terrible pains in my back and sides, and I got so bad I could not move.'

I shrunk from 225 lbs. to 120. I have been doctored for my liver, but it did me no good. I did not expect to live more than three months. I began to use Hop Bitters. Directly my appetite returned, my pains left me, my entire system seemed renewed as if by magic, and after using several bottles I am not only as sound as a sovereign but weigh more than I did before.

To Hop Bitters I owe my life.

How to Get Sick—Expose yourself day and night, eat too much without exercise; work too hard without rest; do all the time; take all the vile nostrums advertised, and then you will want to know how to get well, in answer to in three words—Take Hop Bitters!

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'Do you think we can reduce our expenses one half?' asked Charles doubtfully.

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