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Interest to Women**THRIFT SHOULD BE TAUGHT EARLY****Here's a Six-Point Plan For Showing Children
The Value of Money**

(By Arthur Dean, Sc.D.)

I'd like to ask questions about thrift. What are we to do to get our children to think of thrift as being something besides stinginess or close-fistedness? How are we to teach children to be self-reliant in money matters without giving them practical experience?

Is the expression 'charge it' on the part of parents doing harm to children, in that they do not see money pass and, therefore, get little idea of the money value of things charged? Is installment buying a bad example to set before children? If you earned \$5 a day and your boy asked for a \$5 athletic outfit would you explain to him that you were giving him the equivalent of a whole day's work? If your child spent 10 cents for candy and ate it in less than five minutes would it be a good idea to have him figure out how long it would take him to earn it? Or still better, have him earn the 10 cents to find out for himself?

Is it practical to give older children an allowance from which some or all their clothing and most other personal expenses must be paid? Should children in connection with an allowance learn to keep accounts? Or make budgets? Supposing the girls in the family when washing dishes broke something should the cost be taken out of their allowance? By the way, if parents break anything belonging to the children, should they likewise pay the damage?

One of the wealthiest men in the world taught his six children thrift by starting each at the age of 7 with an allowance of 30 cents a week and teaching them to keep an exact record each week of the amount spent. As they grew older their allowance was increased to \$1 a week with an extra 5 cents added each week when the account was accurately kept, and 5 cents deducted when a mistake was shown. But, all told, the allowance did not exceed \$2 a week until the age of 15. After that the allowance was made large enough to buy clothing, provide for all other wants apart from living, education and doctors' bills.

"I take pains," says a financial expert, "to bring home to my young children that they must earn money for themselves and that they must not expect anybody to hand them money for nothing, either now or later in life. For example, my 9 year old started keeping chickens; he does all the work connected with supplying them regularly with food and water and keeping their quarters clean. I pay him 50 cents a dozen for the eggs and he pays for the feed."

"Two younger ones earn money, by shining shoes, bringing in the newspapers and doing other chores within their modest powers."

"Then, every Tuesday morning they deposit most of their earnings in the school bank, holding out whatever they want to give to the church 'buy food and clothing and shoes for poor boys in the city who haven't any parents.' The oldest rarely wants to spend a penny, but the second would rather spend than save and needs a good deal of explaining as to why he should save."

You can perhaps, afford to give your child money without work, but can the child afford (used in another sense) to take it?

In teaching a child thrift I should bear in mind six things: 1. Point out the advantage of being financially independent. 2. Help the child plan a budget, know what he wants, know what he can do without, keep account of what he earns, spends and saves. 3. Have a systematic plan for saving, deposit the money in the bank himself, go at regular intervals to have the interest added and take out only for very good cause. 4. To learn the art of spending money, it is an art to spend wisely. One can be as foolish in saving as in spending. 5. Have the child, no matter what age (of course beyond the baby age), learn thrift by learning how to earn. I believe in paying him for work done around the home; let him seek work among the neighbors. 6. I think a child should be taught to give as well as earn and to save. This means gifts to the church, friends, relatives to those in need and at Christmas time.

ROUGH, RED HANDS INEXCUSABLE**Lotion Should be Used Several Times
A Day and Cream Once a Week**

(By Antoinette)

When your hand is extended in greeting, is it a hand you're proud to show, with skin that is soft, smooth, and beautifully young, or is it chapped, rough, or reddened?

Even in the cold winter months there is no excuse for a rough or reddened skin, as there are such excellent lotions and creams for smoothing away any roughness and keeping the hands in lily white condition.

Don't get the idea if you've had your weekly manicure you have done your duty by your hands and that you can exhibit them with pride.

The manicure is essential but the use of lotion or cream after every hand washing is imperative if the skin is to be kept presentable.

If you've spent the time necessary to being well groomed otherwise, you won't want one false note to mar the whole lovely effect with hands that are not what they should be.

Map out a course of action to keep the hands as lovely as you keep the skin of your face.

Use a hand lotion several times a day, always after washing the hands and at night before going to bed. Once a week use a nourishing cream generously at night, and don't gloves so that the skin may be benefited by the softening effect of the cream left on during the night. There are special gloves with a cream content for this purpose. However, loose cotton gloves will serve the purpose.

If nails are brittle and break easily, take steps to encourage longer and stronger nails. To accomplish this, soak nails for ten or fifteen minutes each night in olive oil which has been slightly warmed.

There are herbal nail tonics for nightly applications which will act as nail reconditioners.

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TEA****BOY-CRAZY GIRLS AND A REMEDY****Best Way to Prevent Trouble Is Companionship
Of Opposite Sex Throughout Childhood**

(By Beatrice Fairfax)

An unhappy mother recently said she was all up a tree over her 15 year old daughter, who is 'boy-crazy.' The girl, it seems, dispenses those 'no introduction necessary' glances, even when out walking with her mother.

"It's common, and so unladylike," says the poor mother, "and positively dangerous."

I agree with her. At the same time I think a less gloomy outlook, a bit of humor, perhaps, would save the situation.

The mother goes on to say she has been more than careful in raising Elizabeth, sent her to the best school, never allowed her to play with any but the nicest girls, and never with boys at all.

Now that is the root of all the poor mother's troubles. If Elizabeth had played with boys they wouldn't seem so wonderful to her now. Girls who grow in families without boys, and have no boy cousins or neighbors' sons to fuss with, so they can discover how selfish, greedy and full of faults is the common or garden variety of male, are apt, like Elizabeth, to show signs of being 'boy-crazy' in their teens.

This same ailment may also attack households where there are only boys. At 17 or thereabouts, a sisterless boy is apt to fall, and fall hard, for the first bit of femininity that crosses his path. Parents should be sympathetic.

If there aren't both boys and girls in the family when children are growing up, the wise mother will borrow some sound, healthy-minded member of the sex she happens to be out of, and let them play and grow up together.

A little girl who has seen a boy 'wolfing' all the best cakes on a plate at the table, neglecting to pass them is less apt to have illusions about the first shock-haired youth she meets than the girl who has not had to watch the cake plate at home.

And a boy who has been 'tattled on' by an angelic little sister or girl friend, doesn't write as much poetry when he's 17 as the boy who has not had to watch his step with small feminine tattlers.

**NOTICE OF SALE**

To the Administrator of the Estate of Annie M. Griffiths, late of the City of Fredericton, in the County of York and Province of New Brunswick, Married Woman, deceased; and to Benjamin J. Griffiths, of the City of Fredericton, in the County of York and Province of New Brunswick, Merchant; and to all others whom it may in any wise concern:

Public Notice is hereby given that under and by virtue of the Power of Sale contained in The Property Act, and under and by virtue of the Power of Sale contained in a certain Indenture of Leasehold Mortgage bearing date the twentieth day of January, A. D. 1919, made between the said Annie M. Griffiths, wife of Benjamin J. Griffiths, of the City of Fredericton in the County of York and Province of New Brunswick, Merchant, and the said Benjamin J. Griffiths, of the City of Fredericton in the County of York and Province of New Brunswick, aforesaid, Spinster, of the other part, and duly recorded in York County Records in Book 170, pages 49-52, under official number 69278, the twentieth day of January, A. D. 1919, there will, for the purpose of obtaining payment of the moneys secured by the said Indenture, default having been made in the payment thereof, be sold at Public Auction in front of the Post Office in the City of Fredericton, in the County of York, on Saturday, the twenty-sixth day of February, A. D. 1938, at the hour of twelve o'clock noon, the lands and premises mentioned and described in the said Indenture of Leasehold Mortgage as follows:

"All that certain lot, piece or parcel of land situate and being in the City of Fredericton in the County of York, known as Lot Number 335 in 'Block 24 of the Town Plat of Fredericton, fronting on the northeastern side of George Street.'"

Together with all and singular the buildings and improvements thereon and the privileges and appurtenances to the same belonging, or in any manner appertaining.

Dated this 21st day of December, A. D. 1937.

(Sgd.) ETHEL M. STEEVES,
Sole Executrix of the Last Will and Testament of Margaret Grieves, deceased, Mortgagee.
Hanson, Dougherty & West,
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