

NORTH BADIN

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E. G. Harris and Frank Bancroft, Editors North Badin Edition of "The Badin Tribune."

Thrift

*Bring Up the Child in the Way He
Should Go*

Thrift is just a little saved out of every pay envelope to help provide for the proverbial "Rainy Day." It is impossible for us to get upon our feet until we learn the saving habit—until we learn to save every nickel, every dime, every dollar that we possibly can spare.

One among the most valuable things that one can learn, at home or at school, is that money is the representative of labor; a tangible compensation for efficient service, and not a gift to be had merely for the asking. The penny that is earned by a child is vastly more valuable to him than the one obtained by soliciting. When the child grows older, it will learn that the world does not hand out money merely for the asking, but only for efficient service. The growing boy or girl cannot be possibly taught

a better lesson than to be compelled to render some kind of service for the spending money that he or she uses. Even though the services be trivial, such as carrying wood, bringing water, washing dishes, dusting, or running errands, the value of the lesson remains.

"Human service is like anything else. The greater and rarer its quality, the more it is worth to the world."

But still, you may think that it is not worth as much more as it sometimes receives. And you may think that if the high salaries were cut down and divided among the other workers, these workers would have a great deal more. If that is your belief, read carefully the next paragraphs:

Suppose you had to have an operation; would you pay more to have it performed by the finest surgeon in the country than you would pay an inexperienced stupid doctor?

If you had a lawsuit on your hands, would you pay more for a dull-witted lawyer with almost no legal experience than you would for a keen and trained lawyer?

If you wanted to buy a ring, you would pay more for a diamond than you would for a piece of glass.

If you were going to buy an automobile, you would pay more for a new, high powered, seven-passenger car than you would for a second-hand flivver.

If one can do something that other men cannot do, or can do it better than most men can, nothing can prevent that man's services being sought and well paid for; therefore, it is to our advantage, individually and collectively, to do our very best each day in the various positions we are occupying; and he who serves best will profit most.

After earning money by working, it becomes necessary that it should be spent wisely, in order that the greatest mental, moral, and financial benefit will be derived from it. If a child is merely taught to earn money just to spend it, he is acquiring the habits of a spendthrift, which will surely increase as it grows older, and prove disastrous. Every parent owes a duty to the child, first to train it to earn money largely, and to spend it wisely. Home training helps to decide whether or not a child is to be thrifty or spendthrift; a saver

or a waster; a soldier in the great army of those who toil honestly for their support, or a slacker in the rear ranks, who exists at the expense of those who toil.

Americans know better how to earn than how to save. We need to be constantly reminded of the fact that it is not so much the lack of ability to acquire, as the lack of judgment in expending wisely that occasions penury. Saving is like any other good habit; it requires constant effort on the part of the individuals to acquire, cultivate, and maintain it. The individuals who save no part of their earnings are very unfortunate, because they are squandering valuable energy, with no protection against financial loss which may be caused by sickness, accident, helpless old age, or death. If your besetting sin is American extravagance, the surest way to supplant it is with a good savings method. Any method of saving is a good one, or rather better than none, because the time will surely come when you will be able to save.

If you want to know whether or not you are going to succeed in life, ask yourself this question: Am I able to save any part of my earnings regularly, and work co-operatively? If you cannot do these things, then your case is doubtful. The possession of money by any race means education, independence, influence, and power for the possessor; therefore, it behooves the negroes to be thrifty, economical, and save all the money they can, regardless of the size of their salaries—save, anyhow.

Every man should own his own home; he will be a better husband and father, a better citizen, and more successful man. He will shoulder his musket any day to defend his own home, but he will not respond readily to defend a rented room or boarding-house. Living year after year in a rented home, with never a blade of grass or flower to call your own, with never a feeling of dignity and independence from ownership, will break the spirit of any man who has real red blood in him.

The source of any man's inspiration to be thrifty, economical, to save, to succeed, ought to be found in his own home. Money cannot buy in many other ways the pleasures of a comfortable serviceable home. Money spent buying a