## CAUSE AND EFFECT.

He United States $8,000,000$ women must werk or starve. 35 per cent, are without the common comforis of ilife. 90 per cent.
of children who enter seliool at the age of 6 quit and go to work before they reach the sth grade.
heress the causk: out of the average twenty men nineteen them fail to provide for their old age or for their familles. here's the curb: Energy. Thilft, Determination-on your part, and the eficient service of a bank that has a desire to ad-
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