

The Daily Review.

Towanda, Pa. Friday, March 12, 1880.

EDITORS:
S. W. ALVORD. NOBLE N. ALVORD.

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The Science of Saving.

If any who read these lines are conscious that their pockets are made of such materials that whatever money is put in to them will burn a hole until it gets out, I would advise them, whenever they take air, to leave their money at home, or, better still, to keep an exact account of every penny they spend. It is astonishing how foolish small extravagancies appear when they have to be put down in black and white, after the temptation to indulge in them is over. And they must be put down in detail, and not conveniently classed together under the head of "sundries." No one who has not tried it would believe what a check it is upon personal expenditures to keep a thorough account of money spent, and not only a check, but a help; for prices may be compared, and thus lessons learned from experience. Generally, whenever large savings have been made, they have been effected in little sums. It is very difficult to realize fully the value of small sums. If the pennies and half-pennies that lie loose in the pocket were properly appreciated, there would not be so much pecuniary embarrassment in the world as there is. "Many a mickle makes a muckle." These little savings, as a rule, must be made in personal expenditures more than anything else. When money is put aside to be saved it should be put in some place where it cannot be directly got at. We cannot speak too highly of the savings bank for this purpose. The very fact that a little trouble and a formula have to be gone through with before it can be obtained, prevents its being spent many a time when it most certainly would be if it were close at hand. There are two or three ways in which money can be saved that we should like to mention. The first is by buying in large quantities. Another way to save expense is to pay for everything as you get it. If you do this, you will avoid overcharges and will buy for less. If the money had to be paid at the moment, many an unnecessary purchase would be avoided by all. People who have limited incomes are those who can least afford to live on credit; and, unfortunately, they do it more than any others.

Under the head of "Women and Theft," Col. Forney, in *Progress*, ventilates the follies of Washington Society women. He says, "women have small faith in the honesty of women; they tell you at receptions, parties, and the like, small ornaments are always carried off; that card and photograph albums of reception room tables are regularly plundered, and that artificial and growing flowers are always clipped and torn to pieces if they stand anywhere within the reach of visitors. It is always women who are suspected of these thefts. If women are right in their opinion of women, and you look for an explanation, I do not think you need look far. A lady may do with impunity what a gentleman would never dream of doing, and she knows it. A man dare not gossip, for if he does, and any one is injured thereby, punishment is swift, sure and severe. But to gossip is the privilege of the lady, and she is never called to account. So with this older and graver sin. Suppose, for instance that a rich and aristocratic dame had deliberately stolen one of those rings; what would be the result? Nothing, of course. The affair would be hushed up. But suppose it was a gentleman; well he would be ruined for ever—as much as if he was caught picking a pocket in a crowd."

A condensation of all the laws shows the improvement of the American Post-

office Department since February 20, 1779; and from this bird's-eye view of consecutive legislation on a most important subject we can trace the rapid growth of a system which, beginning when our population was trifling, has since swollen into continental dimensions. One hundred years ago a single letter sent 30 miles cost 8 cents; a hundred miles, 12, 1-2 cents; two hundred miles, 17 cents; four hundred and fifty miles, 25 cents; and double these rates for double letters, and triple letters triple prices. Now, in 1880, a single letter of 1-2 oz. costs three cents for four thousand miles, or from Maine to California. This little table is a volume of progress.

Another plan is now before the public for an Inter-Oceanic Canal. An American engineer has just returned from a survey of the Tehuantepec route, and pronounces it more feasible than either the Panama or Nicaragua routes, being only one hundred and fifty miles long and for sixty miles nearly level. Labor is reported to be plenty and cheap, and the natives are said to be eager to begin operations.

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