

Thrift fable, when he
was the ant well



**ASSIGN
BUSTER**

Thrift also means self-denial. Our natural tendency is to satisfy our present wants and indulge every passing desire. People with unlimited incomes may afford to do this; but they are very few. The incomes of most of us are very limited, and unless we are very firm with ourselves, we shall spend all we earn as soon as we get it.

It takes a good deal of strength of will to deny ourselves many things we badly want, in order to save up for a rainy day. John Bunyan, in his "Pilgrim's Progress," tells the parable of Passion and Patience, two children who were given sweetmeats in equal quantities. Passion devoured all his in a few minutes; but Patience divided his portion up so that it lasted several days, eating only a part each day. And Passion had the mortification of watching Patience enjoying sweets every day, while he had none. So foresight and self-denial pay in the long run; as the grasshopper found in fable, when he was the ant well supplied in the winter, while he was starving. Savings-Banks are established to encourage us to provide for sickness and old age. They do this, first, by keeping our money safe for us. To keep large sums of money in the house, in a drawer or a hole in the floor is risky; but a good bank is well guarded, and will not lose our money.

Secondly, it rewards us for saving by giving us interest on the money it borrows from us. If you keep Rs. 100 in a drawer, it will still be Rs. 100 at the end of ten years; but if you put it in the Savings-Bank at 4 per cent, interest and leave it there after ten years you will have about Rs.

150. Lastly if you keep your money in your house, you will be tempted to spend it; but if it is in a bank you will think thrice before you draw it out. So

the Savings-Bank is a great help to people with small incomes, in helping them to save their pennies to spend when they are told.