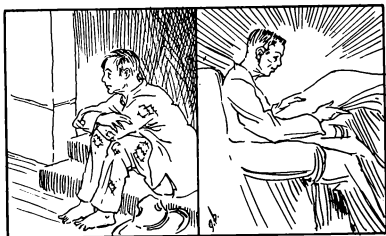


## CHARACTER EDUCATION SECTION

## THRIFT

By Jose Feliciano\*



**A** GREAT many people who suffer from want could have avoided poverty if they had only learned how to live frugally. We look about us and we see needy families that we know are victims of their own thriftlessness. The misfortune of a family that I am about to tell you is nothing unusual: misfortune like theirs we see every day. Yet we do not seem to learn a lesson from their experience.

Here is a man, the sole support of his family composed of his wife and six children. The family live very happily, and they seem to have no worry over the future. Their table at every meal is filled with rich food. They keep servants and own a car. They entertain their friends lavishly. All the children go to school, except the oldest, a young woman who teaches school. They continue to live in this manner until one day, without the least warning, the father dies suddenly from heart failure. To his family this man's death comes like a thunderbolt from a clear sky. The family, needless to say, are now left quite destitute.

There are some facts that must be told about this family, for whom we feel nothing but the deepest sympathy, in order that we might understand their situation and profit by their mistake. As a government employee, the father earned a substantial salary. Every month he received more than three hundred pesos, an income which, by our standards, is not small for a fair-sized family. But what did he do with all his money? He spent it all on his family, saving nothing whatever for a rainy day. Instead of building or acquiring a home of his own, he only rented one and he was perfectly satisfied to do it. His children were accustomed to enjoy

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## SAFETY SECTION

## Going to the Estero

By Mariano Pascual\*

"RAIN! RAIN!"

Ramona jumped with joy. The rain was falling hard. Each little raindrop hit the iron roof like a piece of stone. Ricardo came running to the window.

"Rain! Rain!" shouted Ricardo. "Let us walk in the rain, Ramona."

The two children ran down the stairs without asking their mother permission. They wanted so much to play in the rain.

Outside, they ran up and down the street shouting with joy.

At the end of the street, the water in the estero had risen as high as the banks. Many boys were in the estero. Some were in bancas, some were swimming, some stood on the bank watching those who were swimming.

Ricardo and Ramona went near the estero. They watched the children swimming and they wanted very much to swim also. They were about to jump into the water when they heard somebody shouting. In the middle of the estero a boy was acting in a strange way. He sank into the water, then appeared again. Every time he appeared, he shouted, "Help! help!" Everyone knew that the boy was drowning but no one was brave enough to go near him. Fortunately, a man in a banca came down the estero. The man saw the drowning boy and saved him.

After that, Ricardo and Ramona did not feel like playing anymore. They went home quietly and stayed home all day.

After supper that night, Ricardo and Ramona followed their mother silently wherever she went.

Mother looked at them and said, "Why don't you go to sleep, children? It is time to go to bed."

"We have something to tell you, Mother," said Ricardo. "We went to the estero without asking your permission."

"I know it, children, and I am very glad you told me the truth."

"But we shall never do it again, Mother," promised Ramona softly.

"Why?"

"Because we saw a boy get almost drowned in the water."

Mother looked at her children knowingly.

"I see," she said, "But it is not only drowning that you should be afraid of. Do you remember

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\* Academic Division, Bureau of Education.

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## THRIFT

*(Continued from page 183)*

every luxury of life. With the exception of the eldest, they were not trained to fit themselves into any useful jobs. So when the blow came, they were not prepared to meet it.

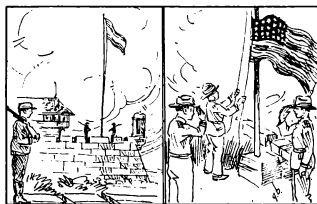
Nobody denies the fact that money is a thing to be spent, and not a thing to be locked up in a chest as a jeweled possession. But even a young child ought to know that money is not meant to be spent in just any manner or for just anything. A person who spends his money thoughtlessly or foolishly soon finds himself in want. It is necessary that one should learn how to spend his money wisely if he is to keep away the wolf from his door.

Thrift is nothing but the wise spending of money; it should not be mistaken for stinginess or miserliness. A miser would deny himself the necessities of life, even if he could well afford to have them, just to satisfy his greed for gold. A person who is really and truly thrifty would not hesitate to buy himself the necessities of life provided he has the money to pay for them. Being thrifty does not mean hoarding money—only a miser does that; it means spending money with good reasons.

Thrift, in the true sense of the word, means the prevention of waste as much as possible. We see how wasteful most people are: they squander not only their money but also their time—even their health. They little realize or they do not realize at all that it is the conservation of these things that makes for security and happiness. Little things saved, like the centavos, may accumulate and amount to something really big some day.

We should learn to practice economy, strict economy because for most of us it is the only way by

## This Month Years Ago



On August 13, 1898, the American forces occupied the City of Manila. That was thirty-seven years ago. Manila was then under the control of the Spanish government. The American fleet, commanded by Admiral Dewey, bombarded the city. At the same time American soldiers were landed. At about 11:20 in the morning, the Spanish forces raised a white flag. General Merritt arranged the terms of surrender with the Spanish Captain-General. The Spanish flag was then pulled down, and the American flag was raised over the Walled City. General MacArthur was appointed Civil Governor of the City. American government was thus introduced for the first time into the Philippines.

As a result of the fight for the occupation of the city, the Americans suffered the following losses: Four men killed, and three officers and 32 men wounded. In the Spanish forces 49 men were killed and 300 were wounded.

The American forces which took part in the attack on Manila consisted of 335 officers and 8,595 enlisted men. In the occupation, the Americans took 13,000 prisoners of war, 22,000 arms and \$900,000 public funds.

## GOING TO THE ESTERO

*(Continued from page 183)*

why your cousin Pablo died? What was his sickness?

"Dysentery!" shouted the two children together.

"Right," agreed Mother. "He died of dysentery. He liked swimming in the estero very much. One day he swallowed some water while swimming. He got sick with dysentery and died."

The children looked at each other which we may provide against the uncertainties of the future. Very few indeed are they who are born with a silver spoon in the mouth.

The vast majority of us have to work for a living and provide against a rainy day.

er afraid.

"But besides dysentery," continued Mother, "you might also get cholera and typhoid fever."

"Why, Mother?"

"Because the water in the estero is very dirty. The dirt from the toilets and the kitchens go there. People throw garbage, dead animals, and even waste into it. Do you remember the dead pig that you saw, Ramona, when we went to market last week?"

"Oh, yes, Mother," replied Ramona. "It smelled so bad."

"Well, it is still raining, children. Will you not play in the estero tomorrow?"

The children hang their heads in shame and promised never to play in the estero again.