Earthly Tracts.

No. 1.—ON THRIFT.

What is Thrift? What is the good of it? Why should we advocate Thrift? As for what it is: thrift is nothing else but the avoidance of waste of every kind. Thus, in the house, the thrifty wife burns up her candle-ends, puts by the remnants of stuff, uses up the fragments of food, makes one sack of coal last as long as her neighbour’s two, and never buys a new saucepan while the old one will last longer. Outside the house, the thrifty man does not spend his money on the things which he does not want. He means to get full value for what he lays out. He can, for instance, pass a public-house without spending twopence on a drink he does not want. He belongs to a club where he can sit or play. Thrift is not necessarily saving up money and nothing else but the avoidance of waste of everything—getting the utmost possible out of it. A thrifty man not only saves all the money that is not wanted for useful and necessary purposes; he also makes the best use of everything—getting the utmost possible out of it.

As for the good of it—there are many ways of answering that question. And first, as concerns advance­ment. All those who are going on in the life of every man one of two things—he is going up, or he is going down. If he is going up, he is a thrifty man, because he must make good use of time, opportunities, and money, in order to be going up. If he is going down, he is not a thrifty man—he must be wanting something—time, money, or opportunities. The things go together. The successful man has always been a thrifty man. Every master of industry hates waste. The prevention of waste is often the only way of making an enterprise pay its way. Partings of success are achieved when a lad has learned first not to waste his money; next, not to waste his time; lastly, not to waste his opportunities. In money, his work brings him so many shillings a week; in time, he has only so many hours; and as for his opportunities, they happen as fortune sends them. But the first thing of all is the habit of saving money.

Next, there is this independence which is gained by saving money put by. Think of the difference between the man of thirty who has saved his fifty pence and the man of the same age who has nothing. If bad times come, the first man can wait; or he can go away to some place where less skill is wanted. Think of what the saving of a few pounds may mean to wife and children. You young men of eighteen look ahead—or, better still, look around you. See the thousands of homes starving because bad times have come and there has been no money saved. Look at the children crying of cold and hunger. In a few years they will be your own children. Save up for them.

Everybody earning wages can save money: it is astonishing how little will keep a man well if he chooses to deny himself superfluous things; but the habit of saving must be learned early in life. Find out how much you really want—what will keep you well and strong. So much for food and lodging; so much for clothes; so much for the Palace, and the Classes, and the Clubs. When you have got to that—stop. Don’t spend a penny more upon yourself. Above all, don’t be in a hurry to be married—there is going to be a paper soon upon early marriages. Save money first, even if you have to wait three or four years. And consider carefully how best to save. Be thrifty—make the most—even of your savings. Here, for instance, are two ways:

1. You may save the money, and put it into the Post Office Bank, and let it accumulate at interest. If you begin early and keep up the practice you will be astonished to find how much there is in the bank after a few years.

2. This, however, is only a good way unless you wish to save up in order to have money in hand, or to emigrate, or to buy a business, or partnership, or something of that sort. A better plan, in a general way, is to buy what is called a deferred annuity. For instance, at the age of 30, say, one would very much like to be able to retire, and sit down in comfort for the rest of his days. Very few succeed in this, but here is a very easy way to do it: I suppose that at the age of 18 a young man can put by 2s. a week, and at the age of 21 perhaps 4s. a week. If he is a wise man he will not marry before he is 27 at least. Men in the professions seldom marry before 30, or even more. A young man of 18 can buy an annuity of £1, beginning to be paid at the age of 30, for a payment of one penny.
The Palace Journal.  

Nov. 23, 1887.

Class XIV.—(1) Walter A. Holmes, 115, Elderfield Road; Clayton Park Nursery, Cobham. (2) T. F. Daynes, 3, Union Square, Bexleyheath. (3) W. E. Harvey, 11, Manor Road, Lower Clapton. 

Class XV.—(1) W. A. Holmes, 115, Elderfield Road; Clayton Park Nursery, Cobham. (2) A. G. Terry, Cottage Nursery, Mary Street, Lower Clapton. (3) W. A. Holmes, 115, Elderfield Road. 

The Judges of the Show were Mr. Head, of the Crayfolds, and Mr. Gordon, the well-known botanist. 

The value of the Prize, given by the Beaumont Foundation, to the best exhibit of Cut Flowers, was £3; the next Prizes, ranging from £2.10s. to 10/- were awarded; for Cut Bionian, from £4 to 10/-; for Cut Bionian, from £2 to 10/-; and for the best group of Cut Flowers, open, a prize of £1. 

The Exhibition was under the personal supervision of Mr. Gordon, the well-known botanist. The purpose of this exhibition was to successfully carry out his programme only visit to the exhibition was needed. The Flower Show, which lasted five days, was visited by thousands of persons, who had also the privilege of visiting the capital Evening Concerts in the Queen's Hall.

The Palace Journal.  

Nov. 23, 1887.

The Flower Show. 

N OTWITHSTANDING the foggy, wet, and bitterly cold weather, Her Royal Highness the Princess Beatrice, on Saturday afternoon, Wednesday, held the Chrysanthemum Show, held within the grounds of the Palace. 

Owing to the inclemency of the weather and the coldness of the air, it was quite unseasonable; but, on the other hand, the Royal family would venture so far; at three o'clock, a cordon was visible at the principal entrance to the Palace, and the band of the Scots Guards, striking up the National Anthem, quickly dispersed the coldness of the air. 

The Show was received by Sir Edmund Hay Currie and the Beaumont Trustees, and was opened by the Princess, without handsome bouquets by Miss Beatrice and Master George William—the children of the celebrated East End balls. 

Immediately the Princess entered the Hall the new spectacle was visible, and, as Dr. Brilli—burst out with "God Save the Queen," the boys of the choir were seen forming the chorus part. A selection on the organ then followed, after which the Princess, preceded by the Chairman of the Beaumont Trustees, and gentleman present, proceeded to inspect the Flower Show— which was held in a large corrugated-iron building in the Park. On her return, Her Royal Highness listened attentively to Madame Riechel¬mann, who was singing "The Beautiful City," and then, turning to the spectators, the Royal lady quietly said, "I hope you have all seen the chrysanthemums and that you are open." 

Led by Sir Edmund Currie, the audience then saw the three most choice blooms of the Princess, who seemed much gratified, proceeded to her carriage, bowing right and left in response to the numerous and loyal salutations she received. 

The Chrysanthemum Show was held, as has been remarked already, for the best exhibit, from and a really good display these winter flowers made. 

There were no doubt many splendid blooms of the following flowers:—Pink carnation, pink and plume, heliotrope, mignonette, maiden-hair fern; whilst the bouquet presented to the lady who accompanied H.R.H. was composed entirely of the choicest chrysanthemums, being supplied by Mr. J. C. Smith, of the Kings Garden Road. 

PRIZE LIST. 


Class II.—(1) T. Betsworth, Gardener to Mr. Browne, Bow Road (3). (2) Alfred Elphick, Gardener to Mrs. Waterlow, Great George Street, Lambeth. (3) G. Brooks, Gardener to Captain Gibbs, 10 Springfield. 

Class III.—(1) Walter Packman, Gardener to C. E. Shaw, Esq., The Elms, Foots Cray, Kent. (2) Thomas Elwesworth, Gardener to Sir Edmund Currie, 32, Priory Road, Wandsworth. (3) W. M. T. Bell, Gardener to W. C. Pickering, Esq., Bexley Hall, Bromley. (4) G. Brooks, Gardener to Captain Gibbs, 10 Springfield. 


Class V.—(1) Walter Packman, Gardener to C. E. Shaw, Esq., The Elms, Foots Cray, Kent. (2) Thomas Elwesworth, Gardener to Sir Edmund Currie, 32, Priory Road, Wandsworth. (3) W. M. T. Bell, Gardener to W. C. Pickering, Esq., Bexley Hall, Bromley. (4) G. Brooks, Gardener to Captain Gibbs, 10 Springfield. 

Class VI.—(1) John Hillier, 13, Priory Road, Wandsworth. (2) J. Hillier, 13, Priory Road, Wandsworth. (3) J. Hillier, 13, Priory Road, Wandsworth. 


Class IX.—(1) W. W. Brown, Gardener to J. H. Strickland, 115, Almack Road, Lower Clapton. (2) T. Betsworth, Gardener to Robert Everard, 32, Priory Road, Wandsworth. (3) W. W. Brown, Gardener to J. H. Strickland, 115, Almack Road, Lower Clapton. 


Class XI.—(1) J. Hillier, 13, Priory Road, Wandsworth. (2) J. Hillier, 13, Priory Road, Wandsworth. (3) J. Hillier, 13, Priory Road, Wandsworth. 


Palace Gossip. 

BY THE SOE. 

"A CHEER'S AN'GANG' YE' TAKIN' NOTES!" 

THERE was one little incident in connection with these east-end flowers which I think might well be referred to in these columns. A number of our east-end chrysanthemums, from the Royal Highness the Princess herself to the flower show that I have been requested to declare this Exhibition. To get so much paid up on attaining a man of fifty what he thinks of that. Office in order to get so much paid up on attaining a man of fifty what he thinks of that. 

The Flower Show, which lasted five days, was visited by thousands of persons, who had also the privilege of visiting the capital Evening Concerts in the Queen's Hall.

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Men who have Risen

PRESIDENT GARFIELD.

[From the New York Times.]

President Garfield has been receiving visits from his friends on the occasion of the approaching centennial of his birth. The national and international interest in his centennial is due to the fact that Garfield was one of the most distinguished, popular, and widely loved figures of the American Civil War era. He was a great orator, a scholar, and a man of high moral character. His death in 1881 left a great void in American life, and his memory has continued to be revered by millions.

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DEBATING SOCIETY.

OFFICERS:—President, Sir E. H. Currie; Chairman, Mr. J. D. Marshall; Deputy-Chairman, Mr. A. Valentine; Secretary, Mr. S. Thomas.

As President of this Society, Sir Edmond Currie (the Vice-President) delivered an opening address, when it is hoped all Debating Members will be present. The following gentlemen have been elected to repre­sent this Society on the Parliamentary Debating Committee:—Mr. W. Marshall, Mr. A. Valentine, Mr. S. Thomas, and J. Driscoll.

All Palace Members are warmly invited to join this section. The Hon. Sec. assures me that the Committee are doing all they can to help his side. It is a most interesting and exciting experience for the Society. This, with his characteristic modesty, Syd. stentorously refused to do, and I hope he will be able to maintain his negative; but he has all his work to do, for no joke for one fellow to transact all the business of a big and promising society like the Palace Debaters.

Subscription, 2/- per annum, or 6d. per quarter. For dates, fixtures, and information generally, apply to T. Morison, Hon. Sec.

CYCLING CLUB.

The Beaumont Cycling Club; terms, 2/6 per annum.

There will be a General Meeting of this Club to-night (Wednesday), at eight o'clock.

On Saturday last, the rugby match was played at Victoria Park (Ground No. 4). Teams—Beaumont against Plaistow Rammers. The Beaumonters drew a blank, but the Palace Members had decidedly the best of the game.

For dates, fixtures, and information generally, apply to T. Morison, Hon. Sec.

RAMBLERS.

On Saturday last, the Rammers, through the invitation of Canon Gregory, made their first outing by paying a visit to St. Paul's Cathedral. It was a most enjoyable and interesting outing. The next day, St. James's Palace and the Jubilee Present were to be visited, but owing to the wet and cold weather, they did not carry out their plans. The Ramsers' Society is getting stronger every day; that the following gentlemen should be chosen in the proceeding:

And should they go till the summer as satisfactorily as they now promise to do. And by the bye, I think there is nothing like a bold advertisement to make a thing more popular. Every advertising will be given to our Palace offices—or of which the Cycling Club could be one of the first.

To join this useful and pleasing feature of the People's Palace. Every information and detail will be furnished by J. Kildare, Hon. Sec.

The Holy Rose.

BY WALTER BESENT.

The Palace Journal. Nov. 23, 1887.

PROLOGUE.

All nights long, until within a couple of hours of daylight, there would be a great struggle between the fleet and the shore, swiftly, yet without hazards. The swiftly rushing ships and the shore would soon meet, and the men would be in a desperate position. But the cannon roared and the shells burst harm­lessly, so far as the soldiers were concerned, for they could not take away with them, so that what had been a magnificent fleet in the evening became by the morning only a poor herd of fugitives. They burnt the arsenal; they destroyed the stores; not until the work of destruc­tion was completed, and the English had made up their minds to go, did they turn their thoughts to the shrinking and panic-stricken people.

What do we, who so often our lives have sat at home in peace, and who are making up our mind to spend a night at the front, think of this? Do we, who, so far, have lived beyond the reach of war, and who, in that time have been as content as the soldiers in the south, and who could not take away with them, so that what had been a magnificent fleet in the evening became by the morning only a poor herd of fugitives?

The English sailors fired the arsenal, and a magnificent fleet in the evening became by the morning only a poor herd of fugitives.

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nowhere on the ship. They comforted her with the hope that he might be on one of the other vessels. But she saw to him no more. Presently her eyes fell upon the inside of a cannon on the deck. It was a sun in blue and white.

'Sister! Sister! Come and look about here.'

'I thought,' she said, 'that we had passed through the pangs of death, and were on our way to the gates of heaven. The people who had made her reason wander for the moment. 'Where are we, sister?'

'Here—in the bayou—on the banks of the Red'—

'I know not. What has happened? What have I there?'

In her hand she carried a bag.

'Oh, my sister!' she said, bursting into tears, 'you are safe; and I have saved the Rose, the Holy Rose, for the Republic!—It is taken up in a determined manner, nothing can be more simple, and comparatively so few learn Phonography is that they are really two or three years old. The editor can stand a joke, but he cannot stand a season. The Editor can stand a joke, but he cannot stand a season.

B. E.—You are saved; oh, you are saved.'

'To be continued.'

THE EDITOR OF THE PALACE JOURNAL.

S. A. C.—At present we are strong that the time is ripe for the Union of the two nations, for the change made be in the class time next term due notice will be given at the proper "custodian"—where it will receive attention.

JUNE R., 28, R. S.—We have handed your communication to the proper person—when it will receive attention. But we implore you, no, we cannot you again to send any such jokes to this office. The Editor can stand a joke, but he cannot stand a season. The Editor can stand a joke, but he cannot stand a season.

M. R. B.—If you care to send in the manuscript it shall receive our attention in the same time we do not think ourselves for it. Many thanks for your good wishes.

M. R. B.—Unusuallycorded; on will appear next week.

H. T. G.—All will come right in time. 'Easy' does it. Sometimes merit is overlooked. We should like to hear from you again soon.

CAXTON.—Bring up Dickens. Think a little less of yourself, and you may receive a season ahead.

G. R. S.—Like your famous journalistic rambles, you are thoroughly documented in this account. It is amusing. It means a good deal. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. It is full of hidden meanings. 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Competition, Puzzles, and Prizes.

Rules and Conditions:

1. No Competitor may take more than one weekly prize in any class in the same week.

2. All Competitors are allowed for sending in answers to Competitions. Thus, the Journal appears on Wednesday, thus giving Competitors in any given number must be received not later than Thursday in the same week, to be considered. They may be sent earlier, but if later, will be disqualified.

3. Every Competitor must, when the subject of the Competition requires the use of pen and paper, write on one side of the paper only.

4. All Competitors must send with their answers their correct names and addresses, on the envelope they should write, "Class A," "Class B," or "Class C," as the case may be.

5. The decision of the Editor is final, and Competitors must not question the justice of his awards.

6. Prizes will be distributed monthly at the Palace, on a day to be announced from time to time in the Journal.

7. Members of the Palace competing in Class B must enclose in their answers a written declaration of their Membership.

8. Boys competing in Class D, when sending in their answers, must state the Classes to which they belong.

9. All answers must be addressed to "The Competition" Editor, The Office, People's Palace, Mile End Road, E.

10. All answers to the special Christmas Competitions must be received not later than noon on Thursday, Dec. 22nd.

This Week's Competitions:

Class A—Open to All.

A Prize of Five Shillings is offered for a list of six of the best words and sentences of English. The Competitors have to do is to send in a list of the names of six words or sentences which they think have done most honour to the English language as it is spoken and written, by the competitors. These names, sentences, or phrases will be considered to be eligible if they are selected from the following six words: Umbrella, elephant, cigar, mantelpiece, cupboard, Parliament.

A Prize of Half-a-Crown is offered for the best figure of a woman, drawn in outline, correct, and beautiful, and given by the effect of its lines and shading.

A Prize of One Shilling will be given to the boy who shall send the best original riddle made out of scraps of stuff.

Quarterly Prizes.

Puzzles are given every week, and marks are awarded for correct answers. The competitors have given most correct solutions, and those for whom your marks in quarter fifteen weeks will be the winners of Quarterly Prizes. Only one set of puzzles is given each week, but the distinction between the four classes is observed.

A—Thus, a prize of One Shilling, and a second prize of Five Shillings, will be given for the best sentences in the English language, as it is spoken and written, by the competitors. These sentences, sentences, or phrases will be considered to be eligible if they are selected from the following six words: Umbrella, elephant, cigar, mantelpiece, cupboard, Parliament.

B—A Prize of Five Shillings will be given to the boy who shall send the best model in clay or paper, made out of scraps of stuff.

C—A prize of Fifty Shillings, and a second prize of Twenty Shillings, will be given to the boy who sends in the best paragraph, of not more than forty words, introducing the best pair of animals, and a second prize of Ten Shillings, will be given to the girl who sends in the best original riddle made out of scraps of stuff.

D—A prize of Ten Shillings, and a second prize of Five Shillings, will be given to the boy who wins most marks in the quarter.

Puzzles for This Week:

Puzzle No. 1: My little number is as follows, my first and last are evergreen. Between them lies a third, so I may be spoken of, as a class of curious words. What am I?

Puzzle No. 2: A number of extra prizes, quite separate and distinct from the weekly and quarterly prizes, are offered below. Four weeks will be allowed to Competitors entering for these prizes—i.e., articles for competition need not be sent in till Thurs. Dec. 29th.

The Palace Journal

Nov. 23, 1887.

Advertisements.

To Palace Members Only.

Members of the People's Palace may advertise in the pages of this Journal at a Reduced Fee. Small Advertisements of an Exchange and Sale description, Houses to Let, etc., can be inserted at the rate of Eighteen Words for Sixpence.

For full information, address the Advertising Agent, A. P. WATT, 2, Paternoster Square.

People's Palace Popular Concerts.

Saturday next, November 26th, at Eight o'clock.


Admission:—Two Pence.

Our Next Number.

Will contain:

1. Men Who Have Risen: President Garfield. (Conclusion.)
3. Original Paper: 'November.'
5. Poem, for Recitation.
6. Competition Column.
7. Answers to Correspondents.
8. Letters to the Editor.

Communications must be written on one side only, in clear handwriting, with the Name and Address of the Sender, addressed to the Editor, Palace Journal Office, People's Palace.
This Hotel, being in the very centre of the Metropolis, adjacent to all the principal Markets and easily accessible to the Courts of Justice and the Metropolis, has fitted up a number of Charming Rooms, and is calculated to supply the wants of Tourists and others. It has been fitted up in the most sumptuous style, and is calculated to supply the wants of Tourists and others. The proprietors are pleased to state that their Refreshment Rooms, as above, are now open, where they will be pleased to supply Dinners, Teas or Suppers to order on strictly moderate terms. They are located at 84 & 85, Farringdon Road, E.C.