If a boy declared war to fight
The origin of saving, said the speaker, dated so far back into prehistoric times that it is almost impossible to determine its exact beginning. In fact, there have been various theories advanced for the origin of saving, but one of the most feasible is the idea that man had a surplus of food and things which might satisfy. In very early times they found they had a surplus of food on hand, and that when the supply was exhausted, they had to go back to hunting. Thus, the two processes of saving in early times were the production of a reserve supply of food and the accumulation of money, with which to procure food, in itself a saving. In early society the two processes went hand in hand.

Methods of Saving.

Touching on the methods of saving, the speaker said man's primary reason for saving was to have a reserve by him or to his family for emergency. It was not in kind. A man could not save in kind. It was not a matter of the house, a house would not go bad. People who placed their savings in the bank allowed other people to borrow money which was saved. That was why saving was profitable to the community. It enabled the productive classes to save, which was necessary for the future. It was upon a realization of the necessities of the future, the risks and wants, needs and desires of the future. Realization of future needs was wise. Supposition is dangerous. It is the same with the saving of the future. Much as a disastrous war would have occurred, how much more saving there would have been if the future was great. Saving had different effects, according to the methods adopted. There were two methods: the individual and the community. People put aside less than they should.

The Result of Saving.

Speaking generally, the broad result of saving was to place the community in a better condition to produce. The capital of a country was not in the fields, but in the banks, in the ships, railways, and warehouses, and so on, those big real things on which the country was based. The community had the possible burden which might be thrown upon the community.

Misconception.

It had been said that saving meant non-production and over-production. With saving taking place, a great deal was going on. It meant that instead of people spending money they were allowing the community to use it. Capital was essential to labor, and labor was essential to capital. The more people saved, the more economic production there would be in the future.

Fallacious Argument.

Another argument was that saving was that it was unwise for the working man to save, because if he did so he would not have anything for his old age. As a matter of fact, in times of unemployment, the working man was in a condition to demand better wages. If industry was not paying him what he was worth, there was a way to force the employer to the bargaining table. The development of certain forms of insurance was an advantage. These forms of insurance were not developed at the time when it was necessary. It was advantageous if the country was new, but there were occasions when it was disadvantageous. If the industries of the country were not well established, it was beneficial.
whole Empire. While it could be repaired there were certain losses that could not be repaired. It was a feeling that this country could be working again. (Applause.)

Workers Must Be Educated.

Sir Oliver Lodge, at the request of the chairman, said he had been present at the inaugural meeting of the Workers Educational Association, and now he was present in his present title. He was pleased to hear that the impression of the movement in Australia was in line with what was happening in other parts of the world. The workers had felt that some knowledge of history and men was necessary if they were to be the leaders they should be. They had felt that they had a right to knowledge and were determined to get it. (Applause.)

It would take time. They were paving the way for a higher education. They were working on the principles of a high standard of comfort, and he was glad of it, for it gave an opportunity to the younger generation to get out of the slums, degrading poverty which was injurious to the soul. For the pioneers were working for the future, and they were likable people. (Applause.)

The worker had realised that life was more than livelihood. They would not give up but would press on with the struggle. The workers in Australia had acquired a great deal of power and responsibility, and they must have a sense of country width. (Applause.)

Personally, touching on the subject dealt with by Professor Gonner, he thought it might be said by many that their wives did the spending. The workers had acquired the habit of guiding their own destiny to a surprising degree.

Delighted with Australia.

Professor Bateson, president-elect of the association, in an invitation speech for the chairman, observed that the principles of spending and saving were now known to all. Speaking of his impression of Australia, the professor said he had been struck by the apparent thrift and prosperity of the community, which was in such striking contrast to the great poverty of London. There might be a chance of the workers being able to get away from the struggle. The people appeared to be well fed, and to have every opportunity of developing their abilities. (Applause.)

Mr. Burgess said the speakers were accorded a hearty vote of thanks.

"YESTERDAY'S PROGRAMME"

SERVICE IN THE CATHEDRAL.

A special service was held in St. Peter's Cathedral, North Adelaide, yesterday afternoon in connection with the visit to Adelaide of Lord Northcliffe, who was the president of the Victoria Institution for the Advancement of Science. There was a large number of scientists present, a portion of the eastern side of the Cathedral being set apart for them.

State Governor (Sir Henry Galway), the Mayor of Adelaide (Councillor A. A. Simpson), members of the City Council, judges, and representatives of other bodies were also present.

Prior to the commencement of the proceedings at 3.30 o'clock, the choir and association entertained the congregation with a procession, singing the hymn, "O Worship"
TRAM EXCURSION

Yesterday afternoon the Adelaide Municipal Tramways Trust ran special cars to enable the visiting scientists to view the city and suburbs. Many of the members assembled at the Town Hall about 2.30 p.m., and a pleasant run to Henley Beach and Back Beach was a source of enjoyment. The weather was fine, and the scenery on both termini was seen under ideal circumstances.

The Chief Justice (Sir Samuel Wray) took part, in his capacity as Chancellor of the University, in the first public function he has been able to attend since he went to Sydney some weeks ago to undergo a serious operation, from the effects of which he has, as yet, not fully recovered. Sir Samuel, despite the fact that he has not quite regained his normal strength, presided over the special congregation at the Adelaide Town Hall, arranged for the purpose of conferring degrees upon visiting members of the British Association for the Advancement of Science. He was enthusiastically welcomed by a crowd outside the hall, and by the large audience within; and, notwithstanding his empty sleeve, he performed his task with customary tact and courteousness.

Sir Stirling offered the Chancellor very hearty and sincere congratulations that he was once again able to preside over a University meeting. Sir Stirling said that, although he knew that these congratulations would be echoed by every member of the community of South Australia. The Chancellor had played many parts, with conscious ability, but nothing in his career had been more worthy than the unceasingly heroic and indomitable courage with which he had faced the ordeal through which he had just passed. Sir Stirling added in these critical moments could not hope to better express it in words:—"He played the man." (Applause.)

For 35 years he had ruled over the destinies of the University, and they hoped they might see him celebrate a half-century of occupancy of the Chancellor's chair. (Applause.) They knew he had not restrained the full measure of his strength, and they had therefore asked him to make no formal reply in their ceremony but to express his thanks by some simple gesture. The Chancellor bowed his thanks to a demonstrative audience.