

# Why we should Save and How.

*This Pamphlet is Issued by*

## THE IRISH WAR SAVINGS COMMITTEE

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All Irishmen are invited to read this pamphlet, which illustrates the possibility of saving by all classes. There are few persons to whom some part of it does not apply. Read the whole, even if you *think* yourself one of the few.

August 1915.



"I agree thoroughly with a number of people who are moving at present to induce the people to practice thrift and economy. . . . When money is plentiful it is time we should lay up something for the rainy day. . . . If the people waste now there will be a terrible reckoning hereafter. This is a thing which cannot be too prominently kept before the minds of the people at the present time."—  
HIS EMINENCE CARDINAL LOGUE at the Oireachtas, Dundalk,  
26th July, 1915.

"I shall be only too thankful to co-operate in any way possible with your Committee."—HIS GRACE THE MOST REV.  
JOHN B. CROZIER, Primate of All Ireland.

"There is room and need for an educational campaign to make all understand how greatly the nation must benefit by strict economy in the use of money, especially in the buying of commodities produced abroad, and of such as may be fairly termed luxuries."—THE RIGHT REV. THE MODERATOR  
OF THE GENERAL ASSEMBLY (Prof. T. M. Hamill).

"As the newly-appointed Vice-President of the Conference of the Methodist Church (Ireland) I wish to assure you and your Committee that I am in sympathy with the object named, that is, 'exceptional national thrift.'"—THE REV.  
J. OLLIFFE PRICE.

## Why we should Save and How.

THIS pamphlet has been prepared by the Irish War Savings Committee, for the information of the people of Ireland, rich and poor, in city and country, without distinction of class or creed. Every one is invited to read it through carefully, and the Committee believe there are few who will not find something of interest in it.

### I.—WHY WE MUST SAVE.

1. All of us, young and old, rich and poor, can help Ireland now by saving. Saving means spending less than we get. Whatever we save is something kept back from being used on our present needs and held up to be used some other time, or to be added to our store of capital. Saving involves wasting nothing, not even time or labour.

At first sight this act of saving looks rather selfish and mean, and some thoughtless people despise those who are thrifty and prefer freehanded persons, who throw their money about. Those who are well off are generally convinced that to spend all their money is good for trade and gives employment, and by this belief they justify all kinds of self-indulgence. But this is generally wrong at any time, and most of all at the present time. Those who save wisely not only benefit themselves, but they also benefit everybody else. If no one saved, the country would get poorer, and eventually become bankrupt.

It is true that spending on luxury gives employment, but it does not give as much or as good employment as money that is put into industries, or farms which turn out things that are really necessary. If a man who already has a house builds himself another, he gives employment, but if he puts the money into building a cloth factory, he would give just as much employment in building the factory, he would give more and continuous employment in working the factory, and he would help to make clothes cheaper. If he lent the money to someone to build a factory, the effect would be the same. The farmer who saves and buys cattle with the money increases his own wealth and also that of Ireland.

### 2. WHY WE SHOULD SAVE NOW.

At present the cost of living has increased owing to the higher prices that have to be paid for imported goods and to the scarcity of productive labour. This particularly affects the poor and also those with small fixed incomes. Over 6,000,000 men in the



United Kingdom are now either serving in the Army or Navy, or making munitions, or engaged in transport and other services connected with the Army. Their labour is now non-productive, and does not help the country to feed or maintain itself. In peace times they would have helped to produce food or necessities for the nation, or goods which could have been exported and exchanged for food and necessities. These 6,000,000 men have to be provided for either by the labour of those who remain at home or by importing goods and so impoverishing the country. Sooner or later the effect of this will be seriously felt both in England and Ireland—Ireland, owing to her geographical position depends on England for her trade. We all remember how the Irish cattle trade was affected when English ports were temporarily closed owing to the foot-and-mouth disease. Again the beneficent working of the Land Purchase Acts depends on British credit.—Even in peace time the greater portion of the food consumed in the United Kingdom is imported from abroad. When the War is over the terrible destruction of shipping that has taken place will render transport expensive, and will, therefore, tend to keep up the price of imported food. The cost of living will probably continue high, but owing to dislocated trade, loss of capital, heavy taxation, and the large number of men who will be released from military services, there may be a scarcity of employment. In the past every country has suffered after it has waged a great war. This War is the greatest the world has ever known, and its evil effects will be felt for years to come. Not only does the material prosperity of Ireland depend on the Allies winning the War, but if she is not to become an impoverished country she must save now. As has been truly said by His Eminence Cardinal Logue: "If the people waste now there will be a terrible reckoning hereafter. This is a thing which cannot be too prominently kept before the minds of the people at the present time."

Now, saving is not only a good thing but a national duty on the part of all who have any surplus to spare over what is necessary to their health of mind and body. All true Irishmen should avoid waste of either money, goods, or labour. Labour can be employed either for producing necessities for use at home, and so saving the importing of them, or it can be used for making goods for export which can be sold, and so exchanged for necessities that have to be imported. The more goods we can sell in foreign countries the more money we get to buy in those countries food and goods for ourselves and for our armies.

### 3. COLOSSAL BORROWING.

The Government needs during the War over 1,000 millions a year, and gets a revenue, with the taxes now running, of less than 270 millions; thus it has to get over 730 millions by borrow-

ing. Up to the present the Government has borrowed in the United Kingdom, but if we do not save enough it will be forced to borrow abroad. If it borrows from us, it pays the interest to us; if it borrows abroad, for instance, in America, the interest will be paid to American citizens, and paid out of taxes that we shall be forced to pay. It is, therefore, better for us to save our money and so free the Government from the necessity of borrowing abroad. We shall benefit Ireland and ourselves if we lend it to the Government for the War Loan at  $4\frac{1}{2}$  per cent., or if we employ our savings usefully at home or deposit them in the Post Office Savings Banks or the ordinary Banks.

### 4. TAXATION.

Prior to the War, the taxes of the United Kingdom produced about 200 millions a year. During the past year we have been spending at the rate of over 1,000 millions annually, and we are now spending even more. The difference between what the taxes produce, and what is being spent has been borrowed; already nearly 1,000 millions has been borrowed. Interest will have to be paid on this out of taxes, and pensions to wounded soldiers, widows and others will have to be provided for, material damage made good, etc. If the War ended to-day about £100,000,000 extra would have to be raised annually for these purposes. The War is, however, going on and the cost is daily increasing. The income tax has been doubled, and is now two shillings and sixpence on each pound in the case of ordinary fully taxable incomes. It is much higher on very large incomes. It may be quadrupled, but if so, the yield will not be fourfold. There is, moreover, a limit to every form of taxation, and if you make the tax unbearable, people will evade it by moving themselves and their capital to other countries, or by other means. The only tax which cannot be evaded is one on land, houses, shops and other immovable property, but if you make such a tax too heavy, you will ruin and impoverish the country. It is plain that new taxes will have to be imposed. The farmer, the shopkeeper, the artisan, and even the labourer will all have to pay their share. The cost of the War will have to be provided for, and Ireland will have to contribute.

Those who are now making profits or getting high wages or allowances should save so as to have something to fall back on when their circumstances may be less favourable.

### 5. NATIONAL FINANCE.

In this matter of spending and borrowing a nation is just like a man. The people of the United Kingdom (not the Government) have a total income of about 2,300 million pounds a year. That



is what we make year by year and get from our investments in other countries. Of this we usually save about 300 millions and spend 2,000 millions. At present we are forced to spend about 1,000 millions extra. Where is this extra £1,000,000,000 to come from?

## 6. THE FOUR METHODS.

An ordinary man has four possible ways of meeting an extra charge:—

- (1) He can sell his investments.
- (2) He can borrow from other people.
- (3) He can draw on money he may have lying idle.
- (4) He can save out of what he usually spends.

If he sells his investments he is so much the poorer for the future, for he will no longer get interest on them. If he borrows from other people he will again be poorer, because he will have to pay interest and pay back his debt. If he draws on idle money his cash is gone, and he cannot meet his debts. The only way for him to find the money without leaving himself poorer, is to spend less on things that he used to enjoy, to eat and drink less expensively, smoke less, to keep fewer servants, buy fewer new clothes, travel less, and go to fewer theatres and race meetings; and to grow and make at home more of the things that he has formerly bought, by turning his gamekeeper and groom, and the gardener, who used to grow pretty flowers for him, on to the task of growing vegetables, and by using his maid servants for work in the dairy, and for making and washing clothes for the household.

It is the same with a nation. We can sell investments and borrow abroad to a certain extent, but not much, for there are not many other people who can buy our stocks and shares, or lend us money; and if we do so we are poorer for the future, for we shall receive less interest and have to pay interest on what we have borrowed. We also can draw on our stock of money in hand, but that means sending our gold abroad, and if we do too much of that our great world-wide business will be in danger, because a certain store of gold is necessary as its foundation.

## 7. THE RIGHT THING TO DO.

The right thing for us to do is to spend less ourselves, because if we do that we either use less goods that come from abroad, and so we have less to pay to other countries, or else we use less goods that are made at home, and so we have more goods to send abroad to pay for the goods that we have to buy from other countries.

For instance, if we as individuals buy less food and drink and tobacco, and fewer motor cars and clothes from abroad, then the shells and rifles and harness and horses and motor lorries that the Government has to buy from other countries for our Army and those of the Allies take the place of the purchases that we have done without, and so do not make the country poorer. If we use less of the things that we make at home, then there is more left to be sent abroad to pay for the things that we have to buy abroad.

## 8. FOREIGN PURCHASES.

During the first six months of this year we in the United Kingdom have bought £429,000,000 of goods from other countries and only sold £235,000,000 worth; that means that each day we have been buying from them just over £1,000,000 worth of goods more than they have bought from us. We have to set against this difference the earnings of our merchant ships, the interest on our money that has been invested abroad, and banking and other services that we render to foreigners. In time of peace the difference between the large amount of goods that we buy abroad and those that we sell is fully met by these earnings and services which are sometimes called our "invisible exports." But the services have been reduced since the War began, and if we do not buy less from abroad a big hole will be made in the great wealth with which we began the War.

## 9. THE ONLY WAY.

The only way to stop this ruinous process is to buy less abroad and to sell more. This we can do only by using less ourselves, that is, by saving, and by making for ourselves more of the things that we are obliged to have. For instance, if we all travel by train and omnibus and tram as little as possible, we set free the labour of those who have to run the trains, &c., enabling them to do other work.

If we have any ground, every foot that we can use for growing or raising food in the form of potatoes, oats, vegetables, beef, mutton, chickens, fowl, eggs, &c., is a gain to ourselves and the country.

## 10. EVERYBODY'S BUSINESS.

What we have to do is to carry out, by individual saving and self-denial, a revolution in our national habits. Some people will suffer by it, but they would suffer more if we were beaten in the War, or if we ended the War an impoverished people and a debtor



country. Every consideration must be given to those who suffer, but the nation's existence is at stake and comes first.

This is a matter in which every one can help. If we all save as much as we can, and grow and make as much as we can for ourselves, the collective effect on the nation's financial position will be enormous. We must also do all that we can to check unnecessary spending whenever we can. Some local bodies are still indulging in unnecessary building, street improvement or lighting, and other forms of municipal activity which, at this crisis, amount to extravagance. With the object of stopping this form of waste, the Local Government Board are refusing to sanction borrowing by local authorities, but where the works are undertaken without recourse to a loan, the Government has no effective control. The ratepayers are the real controlling force, and where the local authority shows signs of extravagance the ratepayers should organise to resist it.

## II.—HOW WE CAN SAVE.

1. As chiefs of the domestic "spending departments" women can exert an all-important influence. If they will once make up their minds to the uncomfortable necessity for spending less on our homes and our families, and our amusements and pleasures, the revolution in our national habits that is needed for the War will soon be carried out.

They can do a great work for their country in saving. It is they who have to tell us how to save, to show us how to do it, and ultimately to carry out most of the saving that can be achieved in our homes, by cutting off the things that we can best, in their opinion, do without. With their sympathy and help, our great problem of financing the War is comparatively easy. Without them it can only be solved by methods which will lessen our staying power and leave us at the end of the War much poorer than we need have been.

## 2. HOUSEHOLD EXPENSES.

No one should build a house for himself at this time. Moving (unless to a cheaper house) should be avoided. Those who are obliged to move, or who are setting up house for the first time, should avoid neighbourhoods where rents are high. The wealthy landowner, with more than one estate, should reduce his establishments as far as practicable, and the business or professional man should do nothing for the sake of mere show or appearances. Public opinion should help him in retrenchment and should condemn him if he appears lavish in his expenditure. A professional man should not think it necessary to spend money in order to make people

believe he is doing a good practice. Decorations and enlargements should be cut down as much as possible. No furniture or other household requirements should be bought beyond what is absolutely necessary. The expenditure on pictures, pianos, ornaments, &c., should be severely curtailed. The expenditure on flower gardens should be reduced, and as much of the garden as possible should be used for growing vegetables. The staff of servants should be reduced wherever possible, and, in particular male servants should not be employed. The washing bill might be reduced, more washing being done at home.

The expenditure on coal, gas, electricity, paraffin, turf, &c., should be greatly reduced. When fires are necessary in the sitting-rooms, one fire might be made to serve, instead of having two or three burning; and this might often be lighted only for a few hours in the evening. There should be no fires in the bedrooms, except where they are required for invalids. The gas should remain unlit, or turned very low, except in the rooms where it is in use; the electric light should be turned off when not in use, and one light might suffice instead of two or three. A very considerable saving in the light and fuel bill might be made by going to bed at an earlier hour.

## 3. FOOD AND DRINK.

Under this heading the most obvious saving that could be made is in the abandonment or greatly reduced consumption of whiskey, porter, stout, wine, beer, and spirits. The custom of "treating" should be absolutely given up as a fruitful source of unnecessary drinking. Also, although tea is cheap to drink, its consumption by many persons is immoderate, and might be reduced with benefit to their health and with an appreciable saving of expense. The same may be said of sweetmeats, which are wholesome in moderation but are undoubtedly eaten to excess by many people, especially children. Luxuries of all kinds should be avoided.

Special attention has already been publicly drawn to the necessity of reducing the consumption of meat. Much saving might be effected by better and economical methods of cooking, and by the avoidance of waste. The use of veal and lamb should be avoided.

In many wealthy houses probably more could be saved by a return to simpler meals than even by economy in the quantity or quality of the articles consumed. Eating and drinking between meals should be discouraged by public opinion. Such customs among the rich of the serving of an early cup of tea before rising, or of coffee and liqueurs after dinner, should be dropped.

## 4. CLOTHING.

There is, perhaps, more scope for the saving of money on dress by women than by men, and especially by women of the richer



classes. A great variety in dress, if not necessary, should be avoided, and considered bad form.

With the stoppage or great reduction of entertaining there should be little or no demand for evening-dresses, dress suits, &c., and for ordinary purposes garments of a serviceable description should be worn. Changes of fashion (one of the greatest causes of extravagant expenditure on dress) should be ignored if they cannot be suppressed. Women should take a pride in making their dresses last as long as possible. All not strictly necessary extras, such as veils, gloves, furs, silk garments should not be bought. Women of all classes might make much of their own and their children's clothes and underclothing, and cut down old garments for their children, as was the general custom of a generation ago. Time formerly spent on fancy needlework would be more profitably spent in this way.

Men can save by having fewer changes of costume and by spending less on clothes for occasional wear; by having their suits and overcoats cleaned and pressed instead of buying new ones; by spending less on gloves and ties, and by having still serviceable boots mended, instead of buying new ones.

Excessive expenditure on mourning clothes and on funerals generally should be avoided.

## 5. EDUCATION.

Expenditure on extra subjects, such as music and dancing, might be stopped in cases where such expenditure is incurred merely as a matter of custom, and the child has no aptitude for these pursuits. In the case of young children, the expenses of nurses and nursery governesses might often be saved if mothers would look after their children themselves more than they do.

## 6. WASTE OF TIME.

Time is money, and money buys food. Owing to the requirements of the Army and Navy there is a shortage of labour in every form. No able-bodied man need now be idle. Many rich men who previously spent their time amusing themselves have joined the Army, and have given their lives for their country—many enlisted as ordinary private soldiers—others (like Mr. J. Plunkett, J.P., D.L., who was a long way over the military age) are working as common workmen in factories. No one, merely because he happens to be well off, should now be idle. Every one should be engaged at productive work.

Women, particularly in agricultural districts, which include most of Ireland, could greatly assist in productive work on the farms. At present in continental countries the greater part of the

growing and saving of the crops is done by women. The women of Ireland are not less capable. Many, even the daughters of farmers, consider it below their position to work on farms. They would be willing to work as clerks in a bank or post office, but not to weed mangolds or pull turnips. Others although willing to do a little work on their own farms, would consider it wrong to take employment on the farms of others. All this false pride and degenerated sentiment should cease. The man or woman who works is a benefit to Ireland and should be looked upon as such.

## 7. TRAVELLING, AMUSEMENTS, &c.

Unnecessary travelling should be avoided, and travelling for pleasure should be reduced to a minimum. No motor cars beyond what are absolutely necessary should be used, except for charitable purposes. If they remain unused, the expense of petrol and upkeep will be saved, and the chauffeur, if one is employed can be released for productive work. The expenditure on tennis, golf, rowing clubs, &c., should be strictly limited, as also subscriptions to other clubs. People should only indulge in theatre-going to a moderate degree. Much also might be saved by less frequent visits to picture palaces and music halls.

Among the well-to-do-classes, expenditure on hunting, shooting, &c., should be reduced or abandoned, except in so far as the killing of game for food is concerned. Entertaining of all sorts at private houses should be kept within the most moderate limits. The smoking of cigars and the consumption of tobacco generally should be greatly reduced.

The giving of presents on all sorts of trivial occasions should cease. Where presents are given, such as on the occasion of a marriage, they should not be costly, and should be articles of real service; in many cases they might take the form of War Loan Vouchers. Testimonials and tips to servants might also take this form. The purchase of jewellery should be discountenanced.

In this connection it may be suggested that the custom of taking children for long holidays, and the giving of many treats and parties and of costly presents, might be greatly curtailed, while many persons would find it possible to save by spending less on their hobbies.

## 8. RACE-MEETINGS.

With the exception of a few meetings at Newmarket, racing has been suspended in England; but has been continued in Ireland nominally for the purpose of assisting horse-breeding.

It is to be feared that many attend race meetings who are in no way interested, either as breeders, owners, or trainers of horses.



This should, as far as possible, be avoided. The attending of race meetings is to be deprecated for the following reasons:—

It leads to—

- (1) Great loss of time and idleness.
- (2) Unnecessary expenditure on trains, motors, and other conveyances; loss of coal, petrol, tyres, labour, &c.
- (3) Drinking, particularly in country towns.
- (4) Betting, which means the support in unproductive work of a number of book-makers at the expense of those who bet and can ill afford to do so.

### III.—WHERE TO ECONOMISE.

1. Every man, woman, and child can do a service to the country at the present time by endeavouring in every reasonable way to economise food.

The United Kingdom as a whole has to import the bulk of its food supplies from abroad. Waste in any part of the United Kingdom, therefore, means that more food must be imported, and this makes it necessary to pay the foreigner more, to the impoverishment of this country. It is the poor especially who are affected by this, because of the high prices that are caused by shortage. The more the well-to-do can save, the better it will be for the poor.

Also, if all the food that is now being wasted could henceforth be saved and properly used, the country would have more spare money, more spare ships (which would otherwise be used to bring in food), and more spare men to devote to reproductive purposes and the War; each family would have more money to save and invest, and the prices of food materials would be kept down.

We can all help our country every day and every hour to gain these advantages by stopping all waste of food in our homes.

### 2. IMPORTED ARTICLES.

An examination of the list of articles which are annually imported into Ireland will show at once that there is much room for the exercise of economy in respect of many of them. The purchase, especially of foreign luxuries, means the sending abroad of our wealth without receiving any adequate return. It means the waste of money which might otherwise be devoted to the development of productive industries at home or to the support of the country through the War Loan.

Although Ireland is a great food-producing country, it imports a large amount of food stuffs from abroad. For instance, in the

year 1913, when our imports amounted to a total value of £73,073,149, we imported no less than £26,000,000 worth of Farm Produce, Food and Drink Stuff. Some of these food articles that we get from abroad are in the nature of necessities of life, and some are only luxuries.

The chief food stuffs of necessity which we imported in 1913 were: bacon to the value of £2,048,116; wheat to the value of £3,368,903, and flour to the value of £2,629,049. If, by scrupulously avoiding all waste of these articles, we could reduce our consumption of them, it is plain that we should need to buy so much less from abroad, and that we should, therefore, have all the more wealth for ourselves. We can thus promote directly our country's interests by being careful in the use of our food.

### 3. FOREIGN LUXURIES.

Besides articles of necessity we import others that we might well do without, or which at any rate we might use less extensively.

We received from abroad, in 1913, nearly 33 million pounds of tea, that is, about  $7\frac{1}{2}$  pounds per head of the population. The corresponding figure in England is about  $6\frac{1}{2}$  pounds. The greater consumption of this commodity in Ireland is made worse by the fact that we use more expensive blends. On grounds of economy and of health we should drink less tea and cheaper tea.

Sugar and sugar goods were imported at the rate of nearly a million pounds a day. Although the food value of sugar is admittedly high, especially for children, it seems fairly certain that there is a great opportunity for economy here, and particularly for less eating of sweets, the most expensive and unwholesome form in which sugar can be taken. The confectionery imported into Ireland in 1913 was valued at nearly half a million sterling.

Besides food, there are other imports in the use of which a great economy is desirable. Of these the most striking is, perhaps, the group which comprises piece goods, ready-made goods, drapery, and apparel. Our imports under this head, in 1913, reached the enormous total of £16,270,927. When it is considered that a large quantity of such manufactures is also produced within the country it will be apparent that there is here ample scope for the exercise of economy.

Some saving might also be effected in the item "Boots and Shoes," of which we imported £1,673,998 worth in the same year. The wearing of strong serviceable boots, by both men and women, instead of light and hitherto fashionable shoes, would in the long run, not only be an economy, but a benefit to health.

Tobacco, which is nothing but a luxury, was imported to the value (excluding duty) of a million sterling. The money saved by



a reduction of the tobacco bill might be diverted from the pocket of the foreigner to better uses at home.

Among the numerous remaining luxuries, the import of which could be checked, are foreign wines, motor cars and cycles, leather and rubber goods, &c.

#### 4. ALCOHOL.

Immense quantities of food materials, such as barley, wheat, potatoes, and maize are used in this country for the manufacture of stout, porter, beer, whiskey, and other spirits. As these beverages are almost valueless as food, and can only be classed as luxuries pure and simple, all this grain is lost for food purposes. If this grain were available for food, both for man and beast, the prices of bread and meat would be lowered. It has been estimated that the annual expenditure on alcoholic drinks in Ireland amounts to the immense sum of about £14,000,000. If every one in the country were to cut down his drink bill by, say, one-half, the saving would come to nearly £7,000,000. This would pay the purchase annuities of all the land of Ireland if it were sold under the Land Acts. The waste in lowered ability to work, now resulting from the consumption of alcohol, would be largely removed, and the gain in national capacity would be even greater than is represented by this monetary gain.

#### 5. HOME PRODUCE.

We should also be sparing in our use of articles of home production. The scarcity caused by the War has much increased their value; the markets of Great Britain, deprived of a large part of their usual foreign supply, are ready to offer high prices for the surplus food stuffs of Ireland. By economy, therefore, in this direction we not only strengthen the country for the war, but bring directly into Ireland a greater share of the expenditure on war supplies.

During peace time the import from foreign places into the British market of such typically Irish products as butter, eggs, and potatoes was very great. In 1913, when Ireland exported £3,735,645 worth of butter, Denmark sent to British markets £10,681,383 worth, Russia £3,831,366 worth, Australia £3,210,733 worth, and Sweden, France, New Zealand, Holland, and the Argentine £6,220,628 worth. Our export of eggs in the same year was £3,019,167, while the import of eggs from Russia and Denmark were, respectively, £4,745,229 and £2,296,843. Of potatoes we sent out £472,826 worth, while £618,953 worth was sent to the British market from the Channel Islands, £558,880 worth from France, £531,061 worth from Holland, and £422,186 from Germany. We have now an excellent opportunity of capturing much of this trade if we increase the quantity of these commodities that we can export, both by saving in our consumption, and by growing and producing more.

#### 6. EAT LESS MEAT.

The War has created a great demand, with corresponding high prices for meat. Irish cattle have been sent to Great Britain in large numbers to satisfy this demand. There is thus in Ireland also a shortage of meat. If we ate less this shortage would disappear, while we should have a greater surplus supply to sell profitably in Great Britain. By eating less meat, particularly during the summer and autumn months, most people would not suffer in the least in health or strength, especially if they were to include in their diet a fair proportion of food which can supply the same kind of nourishment as meat, for instance, oatmeal, whether in the form of cakes or stirabout.

#### 7. ECONOMISE BREAD.

It is on bread that most of us rely for our main nourishment. Four-fifths of the wheat from which bread is made comes from abroad. Bread is the article which is most commonly wasted of all our food materials, and it is the one which the circumstances of this War require to be most carefully husbanded.

There are two ways in which bread can be economised without any real stint:—

- (1) By using every crust and crumb of it for food, and throwing none of it away.
- (2) By only using bread which is at least twenty-four hours old.

Fresh bread is not so easily digested as bread which is a day old. The latter is more satisfying and less of it needs to be eaten. If we avoid fresh bread the amount of wheat which, with our present habits, will suffice for only ten months might be made to last for twelve. This would be an enormous gain in our powers of endurance throughout the War.

A few tables, giving figures of interest to those who have carefully read the foregoing, are annexed.

#### I.—DRINK STATISTICS OF IRELAND.

- (a) In 1913 proceedings were taken in police courts in Ireland against 68,484 persons for drunkenness and other offences against the Intoxicating Liquor Laws.
- (b) In the year ended 31st March, 1914, the number of spirit retailers' licenses issued in Ireland was 17,717, that is, one spirit licence for every 247 of the population. In Scotland there was only one spirit licence for every 475 of the population, and in England and Wales for every 514.
- (c) The quantity of whiskey and other spirits annually consumed in Ireland is about four and a half million gallons. The quantity of porter, stout and beer annually consumed in Ireland is about seven hundred and twenty million pints.



II.—TABLE SHOWING IMPORTS INTO IRELAND IN YEAR 1913. THE CONSUMPTION IN IRELAND OF MANY OF THESE ARTICLES COULD BE GREATLY REDUCED.

	VALUE £
Boots and Shoes .. .. .	1,673,998
Butter, Eggs and Poultry .. .. .	728,492
Coal .. .. .	3,269,344
Confectionery .. .. .	471,925
Cotton and Linen Manufactured Goods .. .. .	6,485,127
Drapery and Apparel .. .. .	7,432,987
Furniture .. .. .	500,951
Fruit, Vegetables, Jams and Preserves .. .. .	1,135,925
Grain, Flour, Meals and Feeding Stuffs .. .. .	13,424,339
Motor Cars and Motor Cycles .. .. .	621,300
Paper and Stationery, &c. .. .. .	1,161,176
Petroleum and Paraffin Oils .. .. .	596,998
Sugar .. .. .	1,903,106
Tea .. .. .	1,224,875
Tobacco and Snuff .. .. .	987,507
Toys .. .. .	33,051
Wines, Spirits, Porter, Ales and Mineral Waters .. .. .	1,234,559
Woollen Goods, Blankets and Carpets .. .. .	1,451,690
Other Imports, Raw Materials, &c. .. .. .	29,335,799
<b>TOTAL IMPORTS TO IRELAND IN 1913 ..</b>	<b>£73,673,149</b>

III.—TABLE SHOWING THE CHIEF IMPORTS INTO THE UNITED KINGDOM IN 1913, OF BUTTER, EGGS AND POTATOES, WITH COMPARISON OF THE AMOUNT OF THESE GOODS SENT OUT OF IRELAND IN THAT YEAR.

	Butter	Eggs	Potatoes
<i>Imported into United Kingdom from—</i>	£	£	£
Argentina .. .. .	394,529	—	—
Belgium .. .. .	—	32,170	180,388
Denmark .. .. .	10,681,383	2,296,843	12,042
Egypt .. .. .	—	356,627	—
France .. .. .	1,505,442	326,102	558,880
Germany .. .. .	2,150	215,816	422,186
Netherlands .. .. .	921,738	490,717	531,061
Norway .. .. .	19,808	—	8,878
Russia .. .. .	3,11,366	4,745,229	—
Spain .. .. .	—	6,255	214,665
Sweden .. .. .	2,017,634	183,462	—
Australia .. .. .	3,210,733	—	—
Channel Islands .. .. .	—	—	618,953
New Zealand .. .. .	1,351,285	—	—
<i>Exported from Ireland ..</i>	<i>5,735,045</i>	<i>3,019,167</i>	<i>472,826</i>