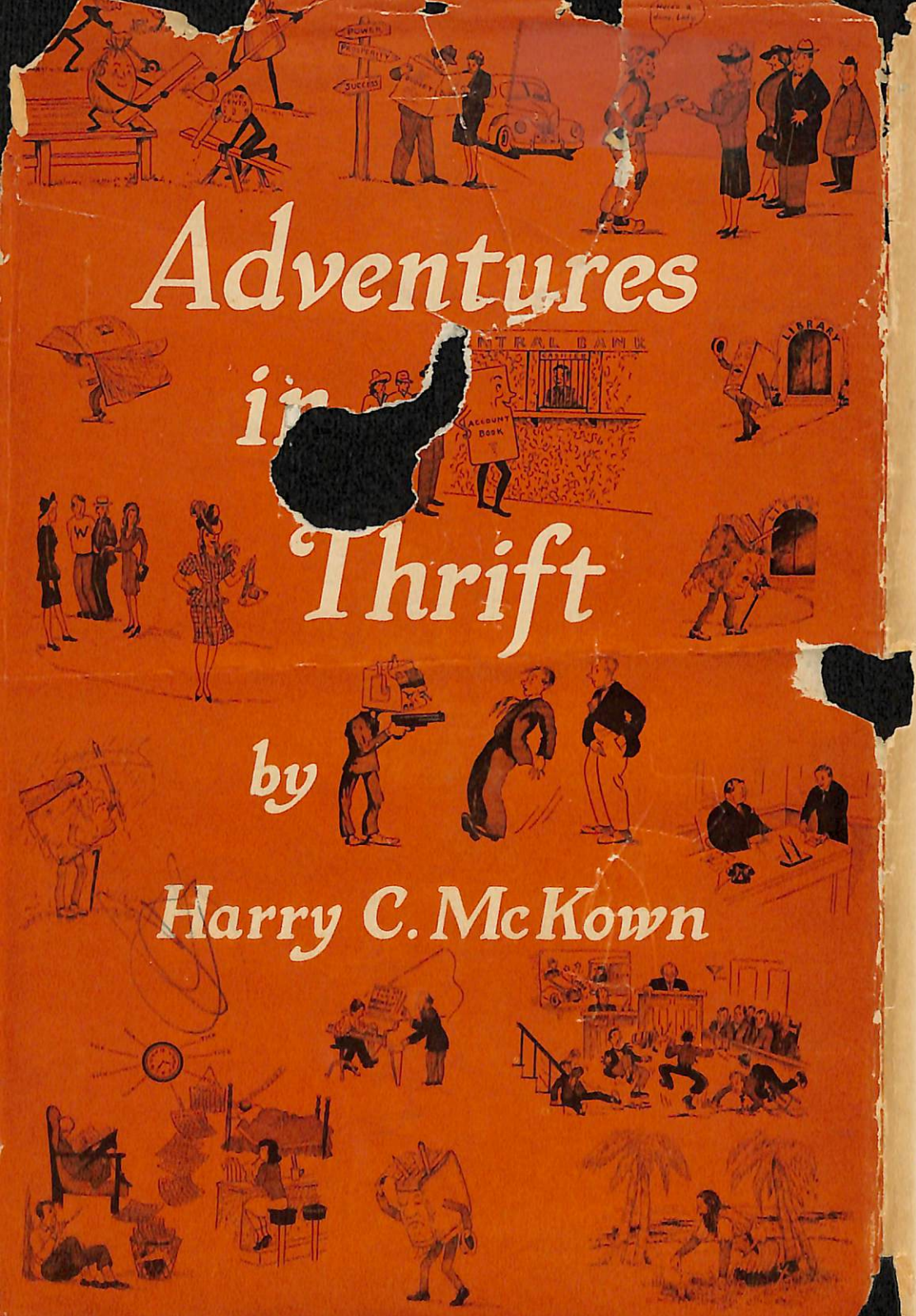




Adventures

in

Thrift

by

Harry C. McKown

ADVENTURES IN THRIFT

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Harry C. McKown

Illustrated by

MARGARET WHITEMORE

This is a thrillingly adventurous book for young people. Here the author offers a timely and complete education in thrift. His characters bring out the fact that thrift is more than saving money—that it includes intelligent earning, spending, giving, and investing money, time and energy.

School Activities Publishing Company

Topeka, Kansas

ADVENTURES IN THRIFT



By Harry C. McKown

To Adolph Thrush
with the best wishes
of the author
-s

Harry C. McKown

Adventures in Thrift

Books by
HARRY C. McKOWN

THE TREND OF COLLEGE ENTRANCE REQUIREMENTS,
1913-1922

EXTRACURRICULAR ACTIVITIES

SCHOOL CLUBS

ASSEMBLY AND AUDITORIUM ACTIVITIES

COMMENCEMENT ACTIVITIES

HOME ROOM GUIDANCE

ACTIVITIES IN THE ELEMENTARY SCHOOL

ADVENTURES IN THRIFT

HOW TO PASS A WRITTEN EXAMINATION

CHARACTER EDUCATION

FOOLS AND FOOLISHNESS

THE STUDENT COUNCIL

AUDIO-VISUAL AIDS TO INSTRUCTION
with ALVIN B. ROBERTS

A BOY GROWS UP
with MARION LEBRON

SO YOU WERE ELECTED
with VIRGINIA BAILARD

THE JUNIOR CITIZEN SERIES
with WILLIAM CLARK TROW
and ROSALIND M. ZAPF

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Adventures in Thrift

By
Harry C. McKown

Illustrated by
MARGARET WHITTEMORE

FIRST EDITION

SCHOOL ACTIVITIES PUBLISHING CO.

Topeka, Kansas

1946

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SCHOOL ACTIVITIES PUBLISHING COMPANY

PRINTED IN THE UNITED STATES OF AMERICA

To the Memory of

MY FATHER

*A fine old gentleman who first
interested me in thrift.*



PREFACE

To all persons "thrift" suggests saving money, and to a great many it appears to suggest little else. During the past few years there has been a phenomenal growth in the various forms of organized school savings—nearly all schools now have one or more of these forms—but during the same period comparatively little development has been recorded in the teaching of the other equally important phases of thrift—spending, investing, and giving. At the present time probably not one school in a hundred makes any real attempt to give vital instruction in these other phases of the subject. It is true that parts of this more complete thrift program are taught in home economics, health, and commercial classes, but this program is not balanced, nor is it available to all students.

A sad commentary on our schools is that they have been so concerned with subjects and values but distantly related to life that they have found little time for such an extremely practical subject as thrift—a topic which will be closely related to the mental, physical, social, spiritual, and emotional life of the individual as long as he lives.

The purpose of this book is to suggest to young people and their teachers, in a non-sermonic way, some of the possibilities in thrift education. The material has been organized around situations natural to the school life of the average boy and girl. Technical discussion has been cut to a minimum. As suggested in the various chapters, most of the material

PREFACE

can be used in home room, club, and assembly programs for representation to the school. Undoubtedly, some of the books suggested in the bibliography could be profitably added to any school's library.

In addition to the recognitions indicated at various places in the book, the author wishes to acknowledge the generous assistance of the following: W. Espey Albig, Deputy Manager, The American Bankers Association; John P. Dix, Northeast High School, Kansas City, Mo.; L. I. Dublin, Second Vice-President and Statistician, Metropolitan Life Insurance Company, New York; L. W. Korona, Taylor Allderice High School, Pittsburg, Pa.; D. D. Lessenberry, Director of Courses in Commercial Education, and Margery L. Allison, formerly Periodical Librarian, University of Pittsburgh; J. W. Mates, Principal, Prospect Junior High School, and Marie R. Messer, South Hills High School, Pittsburgh; L. R. Philblad, Assistant Cashier, Farmers National Bank, Knoxville, Ill.; Wilma Pilger, Senior High School, Galesburg, Ill.; Leland M. Smith, Insurance Broker, Galesburg, Ill.; J. W. Smith, Principal, East High School, Youngstown, Ohio; Dr. H. J. Stack, Director of the Center for Safety Education, New York University; Mabel B. Trilling, Margaret Morrison College, Carnegie Institute of Technology; C. R. Van Nice, Managing Editor, School Activities Magazine; Vivian Weedon, Curriculum Consultant, School and College Division, National Safety Council, Chicago; and Nell B. Woods, State Teachers College, Slippery Rock, Pa. Special acknowledge is made to Sam Blitz, Taylor Allderice High School, Pittsburgh, Pa., whose careful criticisms have improved the manuscript throughout.

HARRY C. McKOWN.

*Gilson, Knox County, Illinois
January, 1946.*

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Adventures in Thrift



I. *The Cow, the Squirrel, and the Student*

"The reason they never talk about horses, cows, and sheep saving is because these animals are dependent upon man and consequently do not need to save," replied Henry, who was more of a thinker than John. "If you did not feed an ant, bee, or squirrel would it starve? No, because it has saved for hard times. But what would happen to a horse, or a cow, or a sheep if it did not have good friends to feed it when it could not get its food from the fields? It would probably starve."

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and want to have some fun. I'll take care of myself when the times comes."

"I don't believe you're right about that," said Mary. "I think that now is always the time to save. Don't you remember what the speaker said about three-fourths of all old people being dependent upon others? Besides, I don't understand saving to mean hoarding. The speaker did not leave that impression with me."

**Worry about
50 years from now?**

"But I'm not old yet, and I can't be worried about what may happen when I am fifty years older than I am now," replied John.

"How much did you earn last summer, John, while you were working at the filling station?" asked Henry.

"About a hundred and fifty dollars."

"Did you save much of it?"

"Well, not much," admitted John. "How could I? You see I made several trips to the city on it and took in all the shows, gave some of it away, and bought some things I wanted."

"Do you have anything much to show for it?"

"No, but I had a god time on it?"

"You can't show that. That's gone. You could have had a good time and still have had part of your money left."

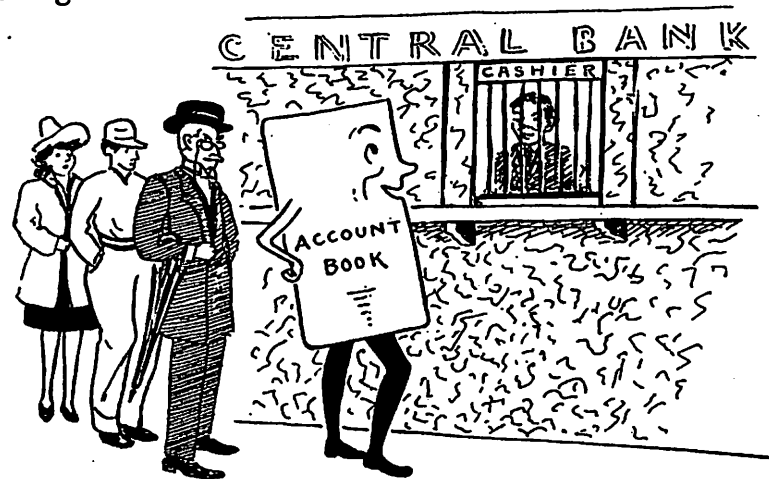
"O.K. Ben Franklin," challenged John, "let's hear your story."

"Well, I earned only a hundred dollars in the store, but I bought my new clothes, some books, took a trip to the city, and have about fifty dollars left in the bank."

"What good is it to you in the bank?" snorted John. "And you can't eat it or wear it" **You can't eat it or wear it**

"Of course, I can't, and I don't expect to keep it forever; I'm going to spend it some day," replied Henry. "But I am going to spend it for something I really need. I'll get something to show for it."

Mary, who had been an interested listener to this conversation, now remarked, "That's right, Henry. Anyone knows that keeping money in the bank and not using it is downright stupid. Idle money serves no good purpose. A miser is no good to himself or anyone else. He's a full brother to a spendthrift. Money should be placed in the bank for safe keeping until a **Spending is saving** real need arises. Keeping it around only tempts us to spend it and often such spending is foolish. Wise spending is saving if anything is."



You Are Your Most Important Bank Account.

"But we don't have much to save," argued John.

"Not much, to be sure. But if we continually put some of what we earn into a bank we will establish a habit of saving, and that is more important now, I think, because none of us has much money to save. If we form the habit of saving it will be easier for us to save and harder for us to take out our money and spend it, foolishly, when we are earning more."

"Well, maybe so, but what are you going to do with the money you save?," asked John, rather sullenly.

"If I go to college, I'll need money," replied Henry. "Or if I want to go into business I'll need it. If any good opportunity for investment arises, I'll need money to take advantage of it."

"And I suppose you are going to college, too, Mary?," asked John.

"I don't know. I hope to continue my education. But even if I don't, being careful about money matters will come in handy in running a house. A good housewife should be able to make money go a long way. Besides, a girl can go into many kinds of business which require some knowledge of saving and spending. And some day you'll be the head of a family, maybe, and you'll have more than yourself to clothe, feed, and house, and habits of saving will come in handy then."

"Nope," said John, "I'm going to marry a rich girl, and won't need to be worried."

"All the more reason for learning something about money and its value now," said Mary. "Somebody had to save her money; and somebody will have to take care of it."

"I'll bet there is a lot of misery in this old world just because people do not save when they have something to save," continued Henry. "I'm not going to get old and grayhaired yet, and I am not going to out-ant the ant or Out-squirrel the squirrel but I don't intend to be a horse or a cow that has to depend upon others."

The three friends were crossing the street when Helen, out of breath, ran up and hailed them.

"Hello, kids, I have been trying to get your attention for two blocks. What are you so serious about? What is the trouble?"

"No trouble," said Mary. "We were just discussing the matter of saving. It all started over the address we had in assembly today."

"Well," said Helen, "I guess we should save something, and I have some money at home in my dresser drawer. That's my bank. I don't have much to save, but I don't want to lose Her bank's a sock! what I do have. I want it safe."

"Don't want to lose it," shouted Mary. "I should think you were trying to lose it when you put it into such a bank."

"But my bank won't go broke as that one here in town did the other day."

"I could break your bank with a brick," chimed in John.

As the four friends stood waiting the passing of an automobile Mr. Smith, a banker, well known to the boys and girls, stopped, tipped his hat, and spoke.

"Hello, young people."

"How do you do, Mr. Smith," chorused the four, in unison.

"We were just talking about your business," said Mary.

"Indeed, and did you have some nice things to say about it?"

"At least fifty percent of us did," laughed Mary. "But Helen is running you some competition. She has a bank all of her own in her dresser drawer."

"That is not a good kind of bank," said Mr. Smith, "but there are, in any city, many people who put their money into similar banks—boxes, cans, stockings, and mattresses."

"But my bank won't go broke," said Helen.

"Yes, it might go broke very easily," replied the banker. "A thief might steal it, a fire might burn it, rats might eat it. But, in any case, your bank does not work for you as mine would if you should put your money into it."

"That's right, too, but how much would your bank pay for the use of my few dollars?"

"Not a great amount, it is true, less than one per cent interest a year, but that is something, and the more you have, the more we pay you for its use. In any case, we'd pay you more for your money than your money would return to us."

"That sounds funny," said Helen.

"Maybe it does, but it really is true. You see a small bank account costs the bank money because it must be looked after just the same as a large account. But we banks are glad to have these small accounts of you young people because we know that

some day they will be larger. Moreover, someday you may need a loan to complete your house, enlarge your business, or meet unusual expenses, and a bank account which has been kept active by regular deposits would be a fine business recommendation for you."

"You may not know that there are two great organizations which promote savings-in-school plans, the American Bankers Association through its Savings Division¹, and Educational Thrift Service.² In both of these plans all money is deposited in some approved local bank, so it stays at home. Of course, during the war the main emphasis has been upon savings in the form of war stamps and bonds, and each is an excellent example of saving."

"If I should put my money into a bank, I do not believe it would be yours," laughed Helen.

"No? Why not?"

"Because you pay less than one per cent interest, and I know of a concern that pays more than that."

"Yes, it may pay more interest, but you would be taking added risk by lending it your money. Almost all banks now pay about what we do. This is standard practice, and it is a safe practice. You know a banker makes his money by lending what you deposit at a rate slightly higher than what he pays you. He pays you one per cent, say, and lends at four. If he pays you four or five, he must lend at a still higher rate. There is competition in banking just the same as there is in any other business, and the borrower will borrow at six rather than eight percent. Thus an as-

More interest,
more risk.

1. 22 East 40 Street, New York City 16.

2. 22 Park Place, New York City 7.

sociation or company which pays a higher rate of interest, cannot compete with the bank which charges loans at a lower rate. Consequently, it must make loans in which the risk is greater, and charge more, and this extra risk is passed on to you along with your added interest. You can deposit your money at a higher rate of interest but it will not be so safe, or it may be tied up in some way or other so that you can not get it back easily when you want it."

"I did not think of that," said Helen. "I have learned something. Thank you."



"Here's my recommendation."

"There is one other important advantage of a bank account. Did you ever think of the bank book as a letter or recommendation?"

"No, I didn't," said John, and neither had the others.

"Well, it is. Many an employer asks for a look at the applicant's bank book. He does not care so much about the amount saved but if something has been saved pretty regularly the record is a strong credential in favor of the applicant."

"In such a case the applicant writes his own letter of recommendation, doesn't he?", said Henry.

Writes his own letter.

"That is a good way to express it."

"By the way, you students might be interested in our Christmas Savings Club."

"I am not sure whether I believe in your Christmas Savings Club idea or not," said Henry.

"Why do you doubt its value?" asked Mr. Smith. In a recent pre-war year \$600,000,000 was saved by 12,000,000 Club members."

"Well, I know that it encourages an individual to save regularly, and I know that it provides a nice sum for Christmas, but it seems to me that the idea of saving the money until Christmas and then spending it is hardly justifiable."

"But don't we all spend money at Christmas?" asked Mary. "And if we do why shouldn't we save all year for it rather than take it from our income all at once?"

"Yes, I know that is logical enough, but if we save for Christmas spending we will look forward all year to spending what we have saved, and I don't doubt but that much of such spending is unwise."

"But the banks encourage it."

"Of course, they cannot lose. You save your money in them and then spend it with the merchant who takes it right back to them. It makes good business, of course, but I'll bet it makes a lot of useless business, too."

"What do you think, Mr. Smith?" asked Mary.

"Well, in a way, Henry is right. Saving for some definite purpose is the proper method of saving, but this purpose should be worthy. Saving all year to spend foolishly would be silly. I expect many people do it. But then you must remember that probably

Saving to spend not always wise. not one club member out of five withdraws and spends all of his savings. Most club members have other savings accounts, too, and our Savings Department is always rushed to accept deposits from club members who do not want to spend the entire Christmas Fund. Moreover, many banks issue little booklets on "Wise Use of Christmas Savings."

"If that is usually the case, I can see no objection to the plan," said Henry, "but if it is rarely the case, then I doubt the value of the Christmas Savings Club."

"And I should agree with you. Remember, though, that nearly all banks have a definite savings plan something like the one we just discussed, a plan in which a person deposits a certain amount each week, ten cents, a quarter, a half-dollar, or other amounts that are too small to be deposited in the usual manner. Often this plan uses a punch-card or stamp-card which, when completely punched out or filled in, is deposited in a regular savings account as the amount of money it represents, say ten or twenty dollars."

"That sounds as if the plan were made for young folks," said Mary.

"Well, that's about right, although many older

folks use it too. Young folks don't have money to deposit so the bank helps them by accepting small deposits. The bank is interested more in habit of saving than it is in the amount of money these folks have." **The bank helps them.**

"That's just what Mary said a little while ago," said Henry.

"And Mary was right."

The group was silent for a moment, apparently deep in thought. Then Helen spoke up: "Let's get back to that higher interest idea again. Mr. Smith, doesn't the Postal Savings Plan pay a higher rate of interest than your bank?"

"Yes, it does, and further, it is perfectly safe because it has the United States Government behind it."

"Then how can your bank compete with it in attracting savings?"

"Well," said Mr. Smith, slowly, "In a way it does compete, and in another way it does not. In this plan the depositor buys non-negotiable postal savings certificates in denominations of \$1, \$2, \$5, \$10, \$20, 50, 100, 200, or 500, and these draw two per cent interest from the first of the following month. If you like, you can exchange these for U. S. Saving Bonds, which pay two-and-one-half percent interest. When you want to make a withdrawal, which you can make at any time, you surrender a certificate, or several of them. For instance, if you had a ten-dollar certificate and wanted to withdraw three dollars, you would have to withdraw the entire ten dollars."

"But you could put seven dollars back, couldn't you?"

"Yes, you could buy a five-dollar and a two-dollar certificate; but again, interest on these would not begin until the first day of the following month. My

Interest on interest. bank's interest is continuous on the balance that is left in the account. I might say, too, that it is also compounded, that is, interest is paid on the deposits plus the accrued interest. In the Postal Plan the interest is not compounded. However, you can collect the interest due, and deposit it."

"If I lost my certificate, would I lose my money?", asked John.

"No," replied Mr. Smith, "The Post Office has a record of your deposits, and upon proper application would issue a duplicate certificate. The original certificate then becomes worthless, of course."

"Could I make deposits of less than a dollar," asked Mary.

"Yes, in a way, by buying savings stamps of 10, 25, or 50 cent denominations. Then when you get a dollar's worth of these you can exchange them for a one dollar certificate. But fractional parts of a dollar are not accepted for deposit."

"If you had some money and knew that you wouldn't need it for some time, Postal Savings or U. S. Savings Bonds would be a good place to put it," said Henry.

"That's right. But you cannot deposit more than \$2,500 in Postal Savings, although you could buy bonds with even more than this amount."

"I guess that wouldn't bother us any," laughed Henry.

"What about Savings and Loan associations, don't they pay a higher rate of interest than banks?" asked Helen.

"Sometimes they do, and sometimes they don't. In fact, they do not guarantee to pay any interest whatever. Here's what happens. At its annual or semi-annual meeting the board of directors examines the record of the year's business, and then sets the amount of interest to be paid on savings accounts. So you see, this rate is dependent upon the year's business. If the business was good, the interest may be high; if business was **High, low, or no interest.** poor, the interest rate will be low, or even no interest at all may be paid. Perhaps, over a period of years, these associations may pay a higher rate of interest than the banks, but remember what we said a little while ago about how increased risk goes with increased rate of interest. Also remember that all depositors must be stockholders."

"You mean that I would have to buy shares in the association before I could deposit money with it?" asked John.

"Yes, that's right, each depositor must buy at least one share before he can deposit in a savings account."

"Does he have to pay for this share all at once?"

"No, most associations have an arrangement whereby the person can pay so much down on a share, and then have each later deposit credited as a further payment. When the share is entirely paid for, he can open a straight savings account."

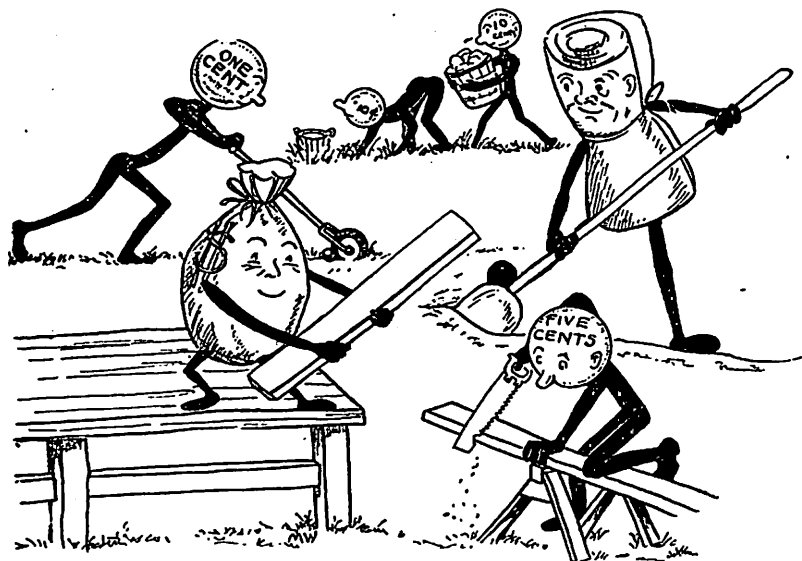
"Can he sell his share of stock to someone else?"

"Yes, he can, but if he has only one share and sells it, he thereby loses his right to deposit."

"If I bought a share from someone else, could I open an account?"

"Yes, you could do that."

"What about withdrawals? Can they be made at any time?"



Put your money to work.

"Yes, the same as at a bank. You see the talking points of this form of saving are a possibility of higher interest, a ready source of loans for property improvement, and the ownership of stock which too will increase in value if business is good."

"But if business is bad and stays bad?"

"Then you would be better off if your money were in my bank."

Another silence, and then, Mr. Smith said: "I'm sorry to have to leave you, but I have an important engagement. However, I'll be glad, and so will any other banker, to talk to you or your friends at any time about these financial matters. If you forget everything else I've said, **Make it work for you.** though, remember this—you worked for your money, now make your money work for you. Goodbye."

"Goodbye," chorused the four friends as he left.

"Say, wasn't that a good session?" said Henry, "Like a short course in banking. Here's my bus. See you tomorrow."

"And ours is right behind it," said Mary. "Goodbye, John."

After Henry and the girls had left, John walked slowly down the street thinking very seriously about their conversation and, in a half-aloud voice said to himself, "There is a lot of sense in what Mr. Smith said—Work for your money and then make your money work for you."



II. Racketeering, Earning, and Unearning

"That's racketeering, and the boy that does it ought to be jailed!"

This statement was made in a general discussion of "Earning," in the regular meeting of Mr. Murphy's home room.¹ The guidance counselor of the school had made an investigation of the ways and methods which students had used to earn money during the past summer. Each student had been asked two questions:

1. How much did you earn?
2. How did you earn it?

These reports were then analyzed and studied by the counselor and his assistants and a composite report made which was sent back to each home room where it could be read and discussed. It was during this informal discussion that the above **Red hot discussion.** statement was made concerning one item on the list, "Watching Automobiles." President Margaret was in the chair, and Mr. Murphy, who had been appointed to lead the discus-

1. You will find a complete discussion of the home room-purposes, principles, organization, programs, and activities, in H. C. McKown's book, "Home Room Guidance," rev. ed., published, 1946, by McGraw-Hill Book Company, Inc., New York City.

RACKETEERING, EARNING AND UNEARNING

sion, was having a fine response from the group.

"I think," continued Albert, "that the boy who watches automobiles is a crook."

"I don't agree with you," said Rupert. "I make good money every time we have a baseball game, by watching automobiles."

"What are you watching them for?" asked Hilda.

"Well, the kids often let the air out of tires, mark up the windshield with soap, scratch the paint, and sometimes break the windows." **Would you jail them?**

"And you keep those things from being done?"

"Sure."

"What would anyone want to do such tricks for?", asked George.

"I don't know, but they often do."

"I don't believe it."

"Well, they do, because I have seen them."

"Why didn't you stop them?"

"Because I had not been paid to watch that car."

"Sure, that's it. You kids mark them up yourselves, and let the air out of the tires in order to get their owners to pay you to leave them alone."

"Well, sometimes some of the kids do."

"If I had my way you would all go to jail. That is highway robbery, and nothing else."

"I agree with you a hundred per cent," said Mr. Murphy. "Students who do these things are no credit to our school. They are not good citizens. There is one student in **He paddled one.** this school, now, that I took across my knee and gave an old fashioned paddling, when I found him soap-

ADVENTURES IN THRIFT

ing my car windows because I would not pay for such protection."

"Didn't his dad make trouble for you?", asked Rupert.

"He did not. The boy said he would tell his dad and I dared him to. If he had, I would have taken him to court, and he knew it."

"We pay the police to protect our property, so why don't they keep the kids from doing this damage?", asked Jeanette.

"They are too busy directing traffic, and doing other work."

"But these kids give service," insisted Rupert. "They locate the spaces left along the street, watch for cars that are coming to park, and direct the cars to these places."

"Who gave the kids the right to control street spaces and parking?", asked Cecil.

"No one did. The kids are just helping the automobilist to find a place."

"And of course he would not be able to find it without the kids' help."

"He can find it more easily with their help."

"I don't believe it, but here is an argument you can't beat. Pennsylvania has passed a law making this business illegal."

Rupert was getting the worst of the argument and as he had no defense he said nothing more. Attention was then turned to other items on the list.

You are, of course, interested in seeing this list, so here it is. It contains only the larger, more general

RACKETEERING, EARNING AND UNEARNING

classifications of jobs and does not include a great variety of small tasks which had been reported. The work of both boys and girls was included in this list in order to save useless duplication of tasks and to make a compact one-sheet report.

For both boys
and girls.

Selling—

Newspapers	Greeting cards	Sandwiches
Magazines	Junk	Eggs
Vegetables	Candy	Chickens
Pop-corn	Fruit	Rabbits
Pies	Cakes	White rats

Distributing window cards	Doing odd jobs
Collecting junk	Running errands
Hunting and trapping	Collecting money
Selling perfume, charms, and postcards	Shoveling snow
Caring for children	Cleaning cellars
Doing general housework	Sweeping walks
Teaching music and dancing	Washing dishes
Shopping for others	Washing cars
Caring for sick	Janitoring
Sewing of all kinds	Shining shoes
Working at soda fountain	Ushering
Playing in orchestra and band	Caddying
"Hopping" bells at hotel	Portering
Driving teams, cars, and trucks	Reading meters
Removing ashes and rubbish	Keeping books
Picking and packing fruit	Watching automobiles
Waiting in restaurants and dining rooms	Tending furnaces
	News writing
	Washing windows
	Beating rugs
	Shoveling coal

ADVENTURES IN THRIFT

Soliciting subscriptions, laundry, orders of various kinds.

Acting as stenographer, telephone operator, clerk.

Clerking in store, shop, and office.

Caring for lawns, yards, and gardens.

Making and selling birdhouses, bird baths, dog kennels, etc.

Putting up showcards, advertising signs, handbills.

Delivering groceries, drugs, papers, handbills, magazines, ice, milk, telegrams.

Working in paint, tire, plumbing, carpenter's, printing, millinery, beauty shop; in store, mill, restaurant, hotel, cleaning and pressing establishment, at filling station, etc.

Working on road and construction projects.

Raising vegetables, flowers, plants, chickens, pigs, white rats.

Acting as life guard, playground director, recreational leader.

After a short pause Mr. Murphy spoke up again: "You know I have been wondering how many of you have been stung by answering advertisements and attempting to win great sums of money, cars, trips, and the like, on the many get-rich-quick schemes found in the cheap magazines?"

Several of the students looked at each other, and after a moment, three or four rather sheepishly raised their hands.

"Will any of you tell the group just what happened after you answered the advertisement?"

After another moment of silence Roy said, "I will, if it will help others."

RACKETEERING, EARNING AND UNEARNING

"Fine," said the teacher. "It will help all of us."

"Well," said Roy, "I answered one where you fit the proper head to the man's body. I sent the answer, which was correct, and was told that mine did not arrive quite the first but that I could win a special prize of getting two thousand votes for selling twenty packages of 'Never-Fail-to-Charms' powder, at ten cents a package. And if I was very prompt I would get a thousand votes extra. I scurried all over the community trying to find folks who were dumb enough to buy this powder. Finally I sold all twenty packages, sent in the money, and received the 'special prize,' a paper tape measure which tore in two the second time I tried to use it."

The group laughed, and so did Roy.

"Any other experiences," asked Mr. Murphy.

"I answered the ad in which you are supposed to put the proper ears on the man's head," confessed Alva, "and then I sold twelve bottles of 'Luv-Me' perfume, at twenty-five cents a bottle. My prize was a patented bone toothpick."

The group had another hearty laugh.

"Did you ever hear further concerning the cash prizes and the car?"

"Yes," said Dick, "I was told that by selling the twelve bottles of perfume I had earned 100,000 more votes and I was well on the way to owning the car, and if I sold twelve more bottles I would win 150,000 additional votes. The extra 50,000 were to be given to show how much the company appreciated my fine salesmanship."

The group laughed again.

"Did you sell the additional twelve bottles?"

"I sold them, finally, and this time the company generously awarded me 175,000 points, and said it would give me 250,000 for my **Generous with votes.** next twelve. But I was disgusted by this time and quit."

"Did you receive any commissions on these sales?"

"I did not. I had sold six dollars' worth of perfume for the company. The company probably made a clear profit of five dollars and a half and I made a clear profit of a bone toothpick."

The class roared.

Still other experiences were given. Enough to warn anyone to beware of attempting to win several dollars, a fine automobile, an airplane, a trip to Europe, and other glittering prizes by the mere task of fitting ears to heads, heads to bodies, discovering dim visions hidden in a picture, matching twin babies, or horses and riders, naming a new product, or working a simple puzzle.

"What other kinds of cheap magazine advertising have you seen?" asked Mr. Murphy. "You mention them and I'll write them on the board."

In a very few minutes the following list had been written:

Devices, schemes, and material to
 Straighten the nose
 Decrease the size of the ears
 Reduce double chins
 Increase height
 Develop form

Grow hair on bald heads
 Straighten bow legs
 Remove fat
 Make feet beautiful
 Eliminate blackheads
 Straighten crossed eyes
 Cure cancer
 Abolish bashfulness

"I know these are not devices by means of which you can earn money. I am listing them in order to show you the general class of advertising which is usually associated with the earning plans we discussed. Let me add four or five other items to this list to show how unreasonable the advertising in such magazines is." He then added and explained

Fortune telling "Mind reading and influencing"
 Mental telepathy "Foretelling future events"
 Ventriloquism "Throwing your voice"
 Palmistry "Telling fortunes by lines in your palms"

"And there are products advertised in these magazines which are guaranteed to pay you, both as a purchaser and as a salesman of them, a fabulous profit. What are they?"

Again Mr. Murphy turned to the board and again the students mentioned contrivances and devices. This list soon grew to include the following:

Good Luck Charms
 Dream books
 "Love Secrets" books
 Lovers' rings
 Automobile gas-saving devices

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Battery rejuvenators

"Love" perfumes

Magic coins

"Here, again, is a list of cheap and utterly foolish products by which many people are 'stung,' both as buyers and attempted sellers. Stay away from them."

"But aren't there good advertisements in these cheap magazines?", asked Ralph.

"Yes, perhaps a few, but not many. Not enough to build confidence."

"It looks like anybody with an ounce of sense would know that no one is going to give away a fine automobile or a lot of cash prizes for just matching heads or solving simple puzzles," said Richard, "and that these are just 'bait.' The stunt behind them is to have a person sell something."

"Do you suppose these concerns ever give away these cars and cash prizes?", asked Gladys.

"I have very, very serious doubts of it," replied Mr. Murphy.

The discussion now shifted back to other items on this list of jobs and a number of the members told of their experiences in the various types.

Finally, Mr. Murphy said, "It is well to remember that while many of these occupations are not particularly remunerative, they do add to income, provide for wise use of what might be wasted time, and also encourage habits of industry and thrift. Remember, too, that many of them lead to nothing."

"But some of them might lead to trades and life occupations," said Ellen.

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"Yes, many of them do, particularly those which cannot be classified merely as common labor. Clerk-ing, office work, raising crops and animals, and working in various kinds of shops as helpers or assistants offer many opportunities for the learning of a useful occupation." **Common labor futureless?**

"How much work do you think a student should do?", asked Leona.

"That depends on so many things that you cannot give any one rule that would fit all cases. One student might work for four hours a day and his school work would not suffer, while another's school work would suffer if he worked one hour a day. In any case, the student should remember that his school work is far more important than any little money he may earn, and he should not be stupid enough to allow a few dollars to interfere with it."

"I heard one time that every day in high school is worth ten or fifteen dollars. 'How do they figure it?', asked Nora.

"They figure that during his work time of, say forty years, an ordinary laborer will earn an average of \$500 a year, or \$20,000. A high school graduate will earn, in the same time, minus his four years in the high school, at least twice that, \$1,000 a year, or \$36,000 for 36 years. The difference between these totals is **Your \$22-a-day job.** \$16,000 which the high school graduate earned by four years in high school."

"In order to make it more clear I shall write it on the board."

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Uneducated laborer—

\$500 a year for 40 years.....\$20,000

High school graduate—

\$1,000 a year for 36 years..... 36,000

Difference\$16,000

Four years in high school, 180 days, equals 720 days.

\$16,000 (difference) divided by 720, equals \$22.22 per day.

"And if you wanted to figure it further you would find that a college graduate earns more than twice as much as a high school graduate, and, consequently each of his days in college would pay him approximately forty dollars."

"Well, that is surprising," said Martha, as Mr. Murphy paused to emphasize the difference.

"Yes, it is surprising. It means, you see, that unless you have a job which pays you about twenty-five dollars a day, you had better stay in high school."

"Those figures look too small to me," said Ralph, "Surely a laborer earns more than forty dollars a month."

"I know these figures appear to be small," replied Mr. Murphy, "But remember that most of the work

of a laborer is done outside and, naturally, it is limited by weather and seasons. Not many laborers work the whole year around. For instance, in most parts of the country, a laborer works regularly only during late spring, summer, and early fall."

"I guess you're right. I hadn't thought of that. But how about the high school graduate? I know

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some of the girls go right into office jobs that pay more than \$83 a month, and they're not limited by the weather."

"That's probably very true, especially now during war times. There are pre-war figures, but they were given out by a great organization after a study of wages, so there must be a lot of truth in them. However—"

"Here's something, though," suddenly interrupted Gladys, "If you increase those wage figures you also increase the difference between them."

"You what?" asked Joe, sleepily.

"The more you increase the wages, the more you increase the value of an education. Look, I'll show you."

Gladys walked to the board and wrote down these figures:

Uneducated laborer—

\$1000 a year for 40 years.....\$40,000

High school graduate—

\$2000 a year for 36 years.....72,000

Difference\$32,000

\$32,000 (difference) divided by 720 days equals \$44.44 per day.

Your salary's raised!

"You see," said she triumphantly,

"Even if you double the incomes you also double the daily value of a high school education."

"Say, you've got something there," said Joe, now thoroughly awake.

"Yes, she sure has," said Mr. Murphy. "And I'm glad she showed you so clearly. I was just getting ready to demonstrate how this difference also in-

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creases, but she beat me to the draw. Thanks, Gladys."

"These new figures mean, then, that unless we have a job that pays about \$45 a day we had better stay in high school," volunteered Ralph. "That's plenty proof, I'd say."

"But some of us have to work in order to stay in school," said Elbert.

"I know it and that is all right," said Mr. Murphy, "but in that case, I should be careful not to work too much or to take too much school work. Many students feel that they have to graduate with their class and so carry a full load of school work and also work a great deal on the outside.

Their school work suffers because they do not make as good a record in it as they would if they did not work so much. Of course this record hurts them when they attempt to go to college or to get a position after they graduate."

"Do you think, then, that some students should take more than the usual four years to graduate?", asked Fern.

"Certainly. Many of them should take an extra semester and even an extra year. When you have completed a semester's, or a year's, work you cannot go back and do it over again or improve it in any way. Your record stands as long as time shall last."

He paused and the group remained silent for several moments as if thinking seriously about this im-

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portant idea. After a little while he continued, "It is no disgrace to drop back a semester or two. No one likes to do it. However, if I could be shown that to do so would pay big profits in later life then I should gladly do it."

"I am interested in what you said about education," said Joe. "What are the relative chances of success of the person with and without education?"

Mr. Murphy pulled open the drawer of his desk, drew out a folder of papers and, after a moment's fumbling, selected a sheet.

"'Who's Who in America' is a book, published every two years, in which are listed the names of men and women who have achieved high distinction. In a recent number there were 6,380 names in this list."

He turned and copied the following figures on the board:

6,380 Names in "Who's Who in America."	
Uneducated	6
Grade School Education	24
High School Education	622
College Education	5,728

"There is the answer," said he.

"It certainly is convincing, too," added Joe. "Thank you."

Another pause.

"Just remember that the most important thing in your lives now is not work outside school but work inside school and so don't allow anything to lower

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It will be tough. your records or shorten your stay in school. Again I say, if you don't make as much as twenty-five dollars a day, don't think of dropping out. You people, no matter what vocation you enter, are going to meet the stiffest competition this world has ever seen, and education is about the only thing that will help you meet it. I'll bet that four-fifths or more of the unemployed are more or less uneducated."

"But sometimes we can drop out and earn money to buy the things we want," said Rachel, "and then return to school."

"That would be all right if the thing you wanted to buy with the money you earned was important enough. But there are very, few things which are that important. I know of one boy who dropped out of school in order to earn money to pay for a second-hand jallopy. Do you think that represents sensible thrift?"

"But it might, if he bought it so he could come to school in it."

"Yes, it might, but he did not buy it for that purpose. He bought it just to tear around in. He lost

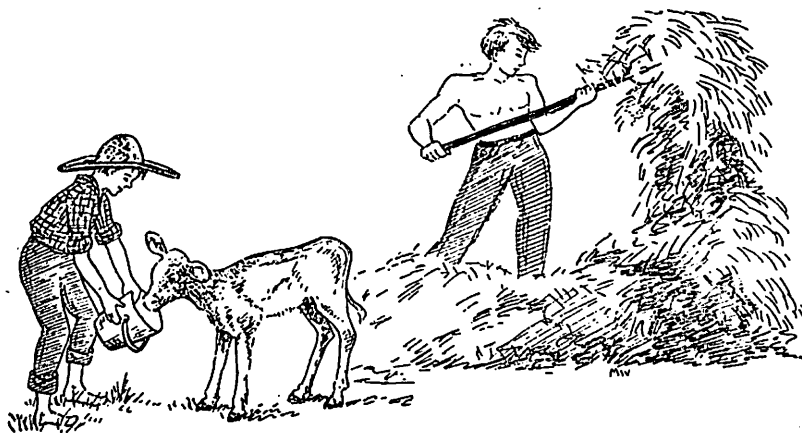
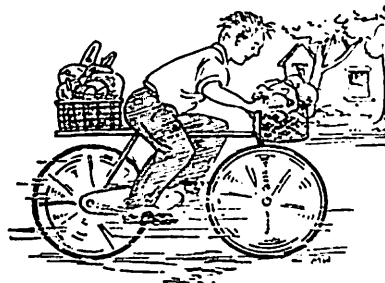
Thousands for a jallopy. a semester and came back to school a half-year behind his class, became

discouraged and quit school, all because he wanted an old car. And he probably lost thousands of dollars and much happiness doing it. It was a most expensive jallopy."

Their discussion took a new direction.

"Do you think it is wise for parents to pay the child for such things as being good, practicing his

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music, caring for his room, and performing similar duties?", asked Rheba.

"Yes, I do," spoke up Bertha promptly. "If I help my mother clean up the house why shouldn't she pay me for it? She would have to pay someone else to do the same work."

"But she has done far more for you than you will ever do for her."

"That reminds me of a little story, if I may interrupt," said Mr. Murphy.

"Certainly, you may interrupt as often as you wish," said President Margaret.

"I ran across a delightful little story the other day and if you should like to hear it I shall read it. It is short."

"Yes, do read it," urged several students.

Mr. Murphy took a small book from his desk.

"It is entitled 'What Bradley Owed' and is from this little book, 'Children's Story-Sermons,' by Hugh T. Kerr¹:

One morning, when Bradley came down to breakfast, he put on his mother's plate a little piece of paper neatly folded. His mother opened it. She could hardly believe it, but this is what Bradley had written.

Mother Owes Bradley:

For running errands.....	25 cents
For being good.....	10 "
For taking music lessons.....	15 "
Extras	5 "

Total 55 cents

1. Published by Fleming H. Revell Company, 158 Fifth Avenue, New York.

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His mother smiled, but did not say anything, and when lunch time came she placed the bill on Bradley's plate with 55 cents. Bradley's eyes danced when he saw the money, and he thought his business ability had been quickly rewarded. But with the money there was another bill, which read like this:

Bradley Owes Mother:

For being good.....	nothing
For nursing him through his illness.....	nothing
For clothes, shoes, gloves, and toys.....	nothing
For all his meals and his beautiful room.....	nothing

Total that Bradley owes mother.....nothing

Tears came into the child's eyes and he put his arms around his mother's neck, put his little hand with the fifty-five cents in hers, and said, "Take the money all back, mama, and let me love you and do things for nothing."

"I have changed my mind," said Bertha. "Our parents have done more for us than we can ever repay."

"That does not mean that you should not work for money around home," said Mr. Murphy. "It is simply to emphasize the fact that many children sand-bag money which they do not deserve and which does not represent true production. It is all right for parents to pay small amounts for real, productive work, if they wish, and many of them do, but certainly not for such things as keeping out of mischief, or for being

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good, and, moreover, no child should feel that he deserves pay for every little thing he does around the home. He should feel some personal responsibility for his home and be glad he can further its interests."

"Some parents give the child a regular allowance," said Dixon.

"All students ought to have some money, but having it given to them is probably not as beneficial to them as if they worked for it. They might at least assume responsibility for some particular jobs about the home."

"Before we end this program," continued Mr. Murphy, after a short pause, "I should like to emphasize what has been called, many times, 'The Nation's Disgrace'—Child Labor.

About ten years ago the Secretary of the National Child Labor committee reported that there were, in America, in competition with some 8,000,000 jobless adults, 5,326,152 gainfully employed children between the ages of seven and 17. These figures are of course lower now, but there is still a great deal of

A disgrace to any nation! child labor in this country. A nation which calls itself Christian and intelligent cannot be happy over the fact that many of its children are working when they should be in school."

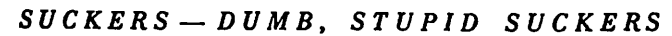
In closing the program President Margaret said, "We have all learned a lot about earning, not only about the ways of earning as suggested by this list, but also about the importance of not **More, or less, allowing earning to interfere with the important?** far more important job of doing our school work well. I know that we have profited

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from this discussion and we thank the Counselor for bringing this topic into our home room program."

The bell rang and the group left the room in a not particularly happy, but rather serious, mood. Had you been there, you would have noted that nearly all of the students took their mimeographed lists with them for further use.

Couldn't YOU have a home room program based on "Earning"? Why don't you?



been properly disposed of, the President called for new business.

"Mr. President," said Bob.

"Bob," replied John.

"Some of you noticed that Ray and I were having a little talk-fest on the way in. You probably know that we were talking about playing slot machines. Since this meeting began I have not heard a single thing that was said. An idea struck me and I have been thinking very seriously about it. Here it is: our home room is responsible for an assembly program next month. If our program committee has not already arranged it, why wouldn't the subject of slot machines and punchboards make a fine program?"

"What do you think of this idea?" asked President John.

The response was immediate. "Fine," "Say, that would make a good program," "Swell." "He's got something there." These and similar expressions of approval came informally from the group.

"But how would you do it?" asked Alice. "The kids wouldn't listen to a lecture on the evils of playing slot machines."

"Yes, I know," replied Bob. "But why couldn't we have a demonstration of the machines? Have one or two on the stage, have them played, and keep the scores on a black-board or chart." Let's play 'em!

“Where’d you get the machines?” asked Alice.

"I don't know, but maybe we could get them somewhere."

"Say—I know where we could get them," said Phil, "At the police station."

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The members of the home room laughed.

"Why not?" persisted Phil. "You remember that every once in a while the police pick up all these machines, take them to the station, and bust them up with axes. Maybe they have some that haven't been busted up yet."

At this response the home room members did not laugh.

"That's the ticket," exclaimed Betty, "And maybe we could have the Chief of Police come in and tell us about them."

"Another good idea," commented Bob.

"Maybe we had better see if the program committee has arranged a program for this date," suggested Mary.

"That's the proper thing to do," said John. "Ralph, you are chairman of this committee, have you set up your program yet?"

"Not entirely, Mr. President," replied Ralph, "We have been working on a combination music and athletic program, but we can drop it, if the groups want us to. I think that this slot machine idea is great, and I believe that the Committee would be glad to undertake such a program."

Ralph looked around the room toward the other members of his group and, after noting the nods of approval, said, "Yes, I am sure that the Committee would favor it."

"Is there any further discussion of this idea?" asked President John.

There was, considerable discussion, and some good ideas were suggested which Ralph and his committee jotted down for further attention.

SUCKERS — DUMB, STUPID SUCKERS

When the discussion was at an end, the home room officially sanctioned the plan, and authorized the committee to work out the details.

"Mr. President," said Ralph, "It occurs to me that if we kept our plans a secret, we could give the program some mighty fine advertising by putting up mystifying signs for several days before the program and get everybody all excited about what is coming." Ah, mystery!

This appeared to be an excellent idea, so the room was pledged to secrecy.

Following the meeting, Ralph and his committee went to work in earnest, thought through their plans, and interviewed Chief of Police Tucker, who expressed about as much enthusiasm for the idea as had the students. He agreed to provide the machines, and present the demonstration. He, too, was "sworn to secrecy."

A week before the date of the program, various signs began to appear about the school, on the bulletin board, in the announcements bulletin, and on the room blackboards. On two days small printed cards were handed out to the students by the members of this home room. These notices, announcements, and cards were composed of such questions and statements as these:

Are You a Sucker?	Poor Dumb Bunnies
Why be a Sap?	Stupids! Stupids! Stupids!
Only Boobs	We'll Prove It next Thursday
"I'll Win"—Sez You	You Cannot Win!
Going to Quit When—Har, Har, Har.	
Do You Feed the Gangsters and Racketeers?	

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Naturally, the students of the school were greatly interested in this mystifying publicity, but try as they would, not a single one learned a thing about the plan of the program.

Then came the day of the program. Chief Tucker, President John, and Chairman Ralph walked onto the stage in front of the closed curtains and stood for a moment until the excited audience quieted down. Then John presented Ralph who, in turn, introduced Chief Tucker.

"Mr. Chairman, students, and teachers," began Chief Tucker, "I am very glad to be with you and to have a little part on your program. **They'll talk for him.** I don't intend to make an address. I have here on the stage with me eight machines which will speak for me, and they'll speak more eloquently and convincingly than I can."

He nodded toward the wing and the curtains were drawn.

"Perhaps, these speakers need no introduction to you, even though not all of you know them personally, I'm sure that you all know them by sight and by general reputation. Undoubtedly, some of you know them personally. So I'll not introduce them, I'll just present them. Over at that side are three slot machines, in the center on the table are three punchboards and here at this side are two pinball machines. All of these one-arm bandits were confiscated by our police department from stores, pool halls, and taverns in the town. We will show you how they work. One set of my helpers will play them, and the other set of helpers will keep the scores on the large charts alongside of each."

SUCKERS — DUMB, STUPID SUCKERS

Chief Tucker nodded to a group of boys and girls seated at the front of the auditorium and these students walked onto the stage and took their places, one player and one scorer standing by each device.

The Chief then explained: "Each slot machine player is provided with one hundred nickels, each pinball player, with fifty. You note that the sheet for each slot machine is arranged in two columns, "wins" and "losses." The number of nickels returned for each "win" will be put in the "win" column. The pinball scores will be written in, and each winning score will be encircled."

"Similarly, the score of each play on the punchboards will be posted. The prizes for these boards are different: for number One, the prizes are cigarettes; for number Two, two boxes of candy; and for number Three, the articles on this prize board. As each of these prizes is won, it will be placed in this box, so you can see what prizes are left.

"If you care to, you may select one of these devices and imagine that you yourself are playing it. Or you may play several of them, one after the other, or you can just **You gamble.** watch the score sheets for all of them. Suit yourself. I hope that you'll be thinking of questions to ask or comments to make. We'll give you the opportunity after we have completed our playing. All right, let's begin."

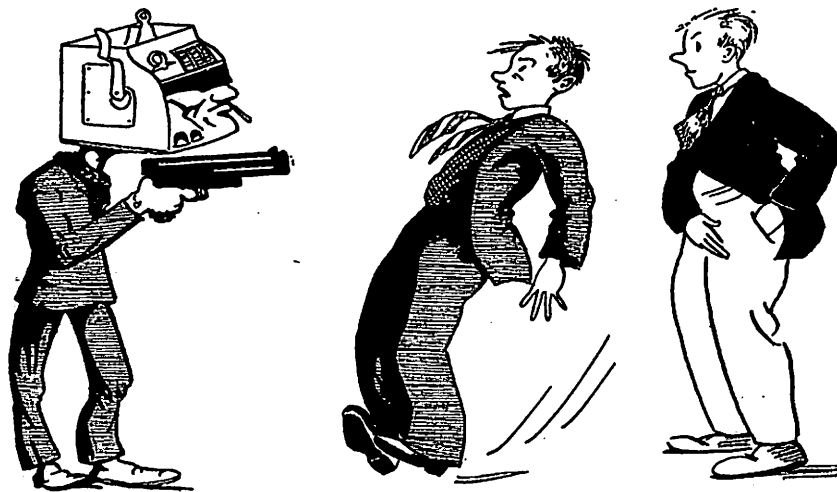
Chief Tucker stepped to one side of the stage and the players turned to their machines and began to play. Immediately, there came a rattle and crash from the machines. Promptly following each play,

the scorers turned to their scoreboards and posted the scores.

Occasionally, during the following few minutes, one of the slot machines would pour out a pile of nickels, and this would bring a loud buzz from the audience. Similarly, a high score on the pinball machines, or a prize-winner on the punchboards would result in loud exclamations and comments. Needless to state, every student and teacher in the room watched most attentively.

Finally, the games were completed, and the players and scorers stepped down and took their seats. Then Chief Tucker, with a pointer in his hand, came to the middle of the stage.

"Now remember," said he, "that a question or a comment is in order at any time. Just speak loud enough so that everyone in the audience can hear. Note that the scores run irregularly. Number One



"Stick em up, suckers!"

slot machine turned up losses on its first five plays, then one winner, then a series of losses, etc. Here and there it turned up a two or three winners in a row, and here and there, several winners rather close together. But notice the total on this score sheet. This machine returned 41 wins out of a hundred plays. Now, counting the nickels won, it returned roughly about 60% of the money put into it. Now look at Number Two, it returned 28 winners or about 40% of the money put into it. And Number Three paid out 17 winners, only about 25% of the money put into it."

"Chief Tucker," said Joe, rising to his feet, "I thought that all slot machines returned about the same percentage of winners."

"I'm glad that you raised this point," said the Chief, "Slot machines do NOT return the same percentages. Each machine can be adjusted to pay out whatever the owner wants it to pay. If I had time, I would set one of these machines and show you how it would pay out more than 60%, and I would then set it so that it would pay out practically nothing, say about 5%. I should say here, that none of these machines was tampered with after the police confiscated them. They are set just as they were in the stores and taverns from which we took them."

You can rig 'em.

Again Joe was on his feet. "But if a machine returned too small a proportion, wouldn't the players soon discover this and refuse to play on it?"

"You're right, they would, if they played it all the time. And that is about the only thing that prevents the owner from setting it with a low percentage. He

knows that if his machines get a reputation for a low percentage of wins the players will not play on them. At the same time, he knows that many people play their odd nickels more or less casually, and he'll get these irrespective of the percentage of returns. So, in general, the low percentage doesn't worry him a great deal. Where there are several machines in one place, you can be sure that some of them are set to pay practically nothing."

He paused for a moment to emphasize this point. Then he continued.

"But remember that even the high percentage returned is not high at all. The best of these machines, Number One, took in one dollar and paid back only sixty cents. I'd say that such an investment is very unprofitable to the player."

"As soon as I hit the jackpot, I'd quit," said Margorie from the back of the auditorium.

The audience laughed, and so did Chief Tucker.

"That is every gambler's theme-song," said he, "but you never have known one who quit. They always, either now or later, put their winnings back in hope of winning more. And they always wind up in the red. If they win, they like to boast about it, and want to show their friends they can win again. If they lose, they consider it as a sort of personal failure, and because no one likes to fail, especially before his friends, they keep on playing, just to show they can succeed. The machine owner knows this and so sets his machine out in the open where they are easily watched. Further, if he has room he puts several machines close together. Then there is more of a possibility of a

publicly seen win. Such a win, of course, encourages the players at the others to continue to play. By doing this he used good psychology, even if for a bad purpose."

"But we'll have to be moving along. So let's look at the punchboards. You, of course, know that there are always many numbers on them. That these numbers cost only a small sum, usually from a penny to a quarter, but most frequently, one to five cents. Of course, most of the punches pay nothing, but those that do pay, cost a high price. The cigarettes and candy may be standard goods, often the candy is not. In any case, what a high price the player pays for his prizes."

He pointed to the chart for number One board.

"Note in this chart the long series of zeros. There must be a dozen of these long strings of zeroes, and if you were playing any of them but the last few in each case, your prize would cost you plenty, now wouldn't it? You will note the same long list of blanks on these other two charts too."

Henry rose and said, "But there are some nice and useful prizes on board number Three."

"Perhaps," said Chief Tucker, "At least they look nice, especially from a distance, and when they are all there. But if you examine them closely you'll find that they are 'cheap stuff. Cheap stuff, cheap goods,' cheap stuff that makes a nice appearance. Note, too, that some of these items have little or no practical value; they are gaudy jimcracks and gadgets. Only very, very, rarely does a prize board show standard merchandise, and even in such in-

stances there will be but very few of these items. The rest will be showy trash."

"Perhaps you know, too, that in order to have all the numbers punched out, a so-called big prize goes with the last number."

"But if I wanted it, I could figure about how much I would give for it, and then watch the board until it was down to about this number of punches and then play all the rest of it out," said Henry.

"Yes, you could do that," replied the Chief, "if someone else did not have the same idea in mind. And if several players were watching for this opportunity, and knew that about the other players, each would be tempted to play just a little early and consequently, would pay more for the knife or watch or other article, than he had originally figured it was worth. In this case, you saw that the last prize was this knife."

Albert rose to his feet. "I have been wondering if the person who won that knife would be allowed to carry it. Isn't there a limit to the length of blade a person can carry?"

"You are perfectly right, there is a legal length of blade. You could not legally carry this knife because the blade is too long," said he, opening the knife and holding it up in his hand for all to see.

"But I have seen watches, hatchets, clocks, and other prizes on these boards, and they are not illegal," said Charles.

"Well, they may not be illegal, but they represent cheap merchandise. They're shoddy goods, not worth having."

"Mr. Tucker," said Mary, "Is there any way the owner can fix a punchboard so that it pays a lower proportion of wins?"

"An excellent question," replied the Chief. He reached into his pocket and drew out a clipping. "Here is a good answer. This is a little article from Collier's magazine of December 2, 1939. If you want to look it up, you will find it on page six. I'll read it: 'A 3,000-hole punchboard, which costs only eight dollars, takes in \$300 at ten cents a punch. Although it is supposed to pay out \$100 in prizes, an unscrupulous owner, using his secret key to it, can easily punch out five holes that pay a total of \$75'."

He paused for a moment, and then continued.

"Let's figure this up. In this case, the owner takes in \$300. He pays \$8 for the board and \$25 in prizes, making a total of \$33. In short, he takes in \$300 and pays out 33, making his profit \$267. Rather a high profit, don't you think?"

Don and Charles were on their feet at the same moment.

"But maybe not all punchboards can be gypped in this way," said Don.

"And maybe not all punchboard owners are so unscrupulous," chimed in Charles.

"Both of these 'maybe's' may be right," said Chief Tucker. "At the same time, perhaps both of these 'maybe's' are wrong. Certainly there are possibilities, at least, that all punchboards can be gypped, and that all owners are unscrupulous. To me, personally, all punchboards and all owners of them are crooked. These are gambling devices, the law recognizes them as

To me, all
are crooked.

such, and surely the person who permits gambling or who runs a gambling device is a gambler. I certainly wouldn't trust him or his device, if the law didn't."

"And now a few words about the pinball machines. In 1942 Billboard magazine estimated that there were 250,000 of these machines in operation in this country, and on the basis of the annual take in New York City, estimated that the annual take in the whole country was about \$400,000,000. Think of it, \$400,000,000 played into pinball machines alone! Now, look at the records of these two machines, you can see how very few high or winning scores were made."

"But I thought that pinball games were played for fun, not for money," said Rupert.

"Yes, that is a very common supposition, and it is correct in one way at least, for very little money is ever paid for wins. On each of these two machines there is this statement, **Who plays for fun?** For Amusement Only; This was placed there in order to forestall possible confiscation of the machine and prosecution of the owner. However, this statement fools no one. When a player makes a winning score he whistles to or beckons to Jake the proprietor who checks the score and then reaches under the counter and takes out the prize money."

"But even if he doesn't play for money, he plays for the thrill of 'beating the machine,' as he calls it, and, technically, this is gambling, the same as playing for money. His playing for a thrill is not one bit different from playing for money. It is gambling in both instances."

"Are pinball machines illegal too?" asked Helen.

"Let me answer this question by telling you what happened in New York City. A few years ago, several citizen's committees got after the pinball machines and were successful in having the court declare them gambling devices, and this decision was later upheld by the New York Supreme Court. So, they are gambling devices, therefore illegal."

"The thing that makes me mad is to see these devices placed in candy stores, drug stores, restaurants, and other places near the school," said Ray.

"An excellent point," said the Chief, "And one that should irritate anyone with an ounce of brains above his ears. Here's what the survey in New York disclosed. In Brooklyn it was found that 41% of all the pinball machines in the entire borough were within one block of a school. In Manhattan, a random checkup of 1262 pinball machines showed that 48% of them were with- **Candy stores?** in a block of a school. Further within three weeks after these machines were banned, 135 candy stores closed up—nearly all of them, of course, located close to schools. So you can guess how much of their business came through pinball machines. I repeat, such placement, in order to steal the kid's pennies and nickels, and get them into the habit of playing these devices, should make everyone mad."

"Can pinball machines be adjusted so as to make them more profitable to the owners?" asked Robert.

"Yes, very easily, and in various ways, such, as, for instance, by resetting the legs, changing the switches and plugs, using balls of different sizes and weights, etc. You see, here again everything is

against the player. And, as with slot machines and punch boards, when pinball games are first set up they are rigged to pay very generously. Then after the players have gotten into the habit of playing them, they are adjusted so that fewer wins are possible."

"By the way, have you noticed where these machines are placed? I'll bet you have. You likely know that, wherever possible, **Change that can be played!** they are placed near the door or near the cash register. Usually in making change for merchandise or pool games, the store keeper includes several nickels or other playable coins. You see the psychology of this policy. The purchaser has several small coins, a slot machine, punchboard, or pinball game right under his nose, and the easiest thing for him to do is to put some of his loose change, of which he seems to have plenty, into one or more of these devices."

"I read an article on these devices once," said Jim, "That was titled 'Suckers' Games and Gangsters' Rackets.' And the second part of this article showed how gang killings and bombings, and political and police corruption were caused by them."

"Yes, it's true, they belong to the underworld."

"But, if these devices are illegal, why are they allowed to exist?" asked Marian.

"Another mighty good question," replied the Chief. "Not all communities ban them. But I know, too, that in some communities which have outlawed them, they are still to be found because police authorities are lax in enforcing this ordinance. There may be several reasons for this laxity. For instance,

in most communities, these are considered minor infractions of the law and, unlike robbery, burglary, or homicide, they are given little time and attention. When this is true they flourish. A second possible reason is that the police force is so small that it can handle only the major infractions of the law, and minor infractions are largely or entirely ignored. A third reason for this laxity is a sort of feeling that because these devices are usually found in taverns, tobacco stores, and other places, they are played by adults who are old enough to know better, and it is their hard luck if they don't use good sense. And of course, I am sorry to admit, sometimes enforcement is lax because of personal influence or political influence, or friendship, and even bribery."

"In many cases, if violations do exist, you cannot blame the policeman, and sometimes not even the Chief, because these men have superior officers over them, the city council, the mayor, director of safety, or the commissioner of police, and these give the orders. So don't blame the police; blame those who employ the police and who determine the policies to be followed. **Don't be too hard on the police.**"

"If it is difficult to enforce the laws against these devices, why wouldn't it be a good idea to license them, charging such high fees that they would be unprofitable to their owners?" asked Barbara.

"Another excellent question. I am delighted that you are asking such sensible questions. It shows that you are really thinking about this problem. In a number of cities these devices have been licensed, usually with a rather heavy fee, sometimes as high

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as \$250 per machine. But this doesn't discourage the owners. They'll still make plenty of money from them. Further, strange as it may seem, the owner really like this idea of licensing because it gives an aura of respectability and legality to the whole business, and so helps to discourage attempts by citizens' organizations to have them banned as illegal. Licensing has not been successful, and it won't be."

The Chief looked at his watch.

"I see that my allotted time is about up. So in closing, let me emphasize these points, first, that a person who wants to get something for nothing or much for little is a gambler; second, all these devices are gambling schemes because they are based upon the idea of getting something for nothing, or a big something for a little something; third, that a gambler, especially a rank amateur such as the average player of these machines, always loses in the end, he never wins, because all the cards are stacked against him; and fourth, surely I don't need to tell you what our demonstration has proved—that the player of these devices is a sucker—a dumb, stupid sucker! You may have heard the quotation 'There is a sucker born every minute.' This is probably true. It is only a part of the quotation; the entire quotation is, 'There is a sucker born every minute, and two to take him.' The sucker, the dumb, stupid sucker."

Chief Tucker sat down and thunderous applause came from the audience. When it subsided, Chairman Ralph said:

"Chief Tucker, I don't have to tell you how much we have enjoyed your presentation, the ap-

SUCKERS — DUMB, STUPID SUCKERS

plause you have just heard has shown you that. I am certain that we have all had our eyes opened, and that we all will profit from this program."

Immediately, a spontaneous round of applause burst from the audience, and, in response, Chief Tucker arose, smiled, and bowed.

Principal Barnard walked onto the platform and said: "I have been in the school business for a long time and have seen many assembly programs, but this is one of the best I have ever witnessed. Mr. Johnson's homeroom certainly deserves a lot of credit for it."

Another round of applause came from the students.

"Say, wasn't that a dandy program?" "Such gyps will not get any more of my money." "I'm sure glad I learned about these thieves." "Outright robbery." "I'll stay out of places that have these robbers." "Suckers, dumb, stupid suckers, is right." "Only dumb bunnies play such games." These and similar expressions and remarks were heard on all sides as the students left the auditorium.

Did you like this program? How about a similar one for your school?



IV. *The Flight of Time*

In planning its schedule for the semester, the Program Committee of Miss Marberry's home room had requested the members of the group to make suggestions as to the possible material for these programs, and many of the topics suggested concerned the various phases of thrift. Consequently, the Committee's final schedule included several complete programs on the general subject of thrift, as well as particular topics scattered through several of the other weekly programs.

One of the subjects included in this list of programs was "Saving Time," a topic which the Committee planned to introduce in an interesting manner at the meeting previous to that for which it was scheduled. So at the appropriate time in this preceding program, George (a member of the Program Committee) addressed the group as follows:

"Mr. President: We are always talking about saving money, and few of us have very much to save. **Where does it go?** But all of us have plenty of time, twenty-four hours a day, and I think it would be helpful if we could find out just how we do, and should use, our time. I suggest

THE FLIGHT OF TIME

that we, as a group, make a little survey of how the members of this home room use their time."

"That would make a topic interesting to all of us, wouldn't it?", commented President Jim. "What do you think of the idea?"

Several members of the group spoke briefly concerning this topic and made suggestions as to how it might be done and the use to which the results discovered might be put.

After some little discussion it was decided that each student should keep an account, or a record, of how he spent the time of each day for one week. It was agreed that in **Let's find out.** order to make the study uniform and to avoid confusion, the classifications of time used should include only those major portions of time given over to daily habits. The following classifications were decided upon:

- Sleeping
- Eating
- In school
- Going to school
- Study outside of school
- Dressing and making toilet
- Work and home duties
- Play and recreation
- Music, dancing, and other educational activities.

It was thought best not to include "loafing" but have the total time remaining out of the twenty-four hours represent the time spent in this manner.

The students were asked to be as accurate as possible, to use the uniform report blanks which were

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to be mimeographed for them, and to list their time by the clock and not to guess. Only school days were to be studied, not Saturdays and Sundays. All time under five minutes was to be omitted, and the reports were to be made at noon and in the evening just before going to bed. It was also emphasized that no one but themselves was interested in finding out how their time was being spent and, consequently, they need not write their names on their reports.

At the beginning of the regular home room meeting, a week later, these records were collected and a

committee, composed of John, Henry, Lillian, and Marjorie, was appointed by the President to "average" them.

This committee left the meeting, which continued, and went to a classroom in which there was an adding machine. Henry read the figures to Lillian, who added them and as soon as she completed the figures for each item John and Marjorie computed the averages by dividing each figure by the number of reports turned in. In a very few minutes the task was done and the committee returned to the home room. Henry the chairman of the committee, reported as follows:

"Mr. President, we have put these figures into round numbers because we thought they would be more easily read and compared. We have omitted a few smaller items which some of the students placed on their lists because we thought they were relatively unimportant. I shall write the averages for the most important items on the board."

THE FLIGHT OF TIME

Item	Hours	Minutes
Sleeping	8	15
In school	5	20
Going to and from school.....	1	10
Eating	1	5
Study outside of school.....	0	35
Work and home duties.....	0	50
Dressing and making toilet...	0	45
Play and recreation.....	2	10
Music, dancing, reading, etc...	0	30
Total	20	40

"As you see," continued Henry, after a brief pause, during which the group was reading the figures, "this leaves, for the average student, three hours and twenty minutes unaccounted for, and we shall classify this as "loafing."

"Mr. Chairman, this last figure is surprising, isn't it?", said Miss Marberry. "Three hours and twenty minutes represent one third of the total time that the student has left after we subtract the time he sleeps and the time he spends at school, from the twenty-four hours. In other words, he loafs one-third of his own day."

"Yes, but Miss Marberry," said Ben, with some little irritation, "why should not a student loaf some? After he has been in school all day he needs time to loaf. Why should he be studying his lessons, or music, or something else all of the time he has out of school? Loafing may be just another name for rest, and we all need rest even in the daytime."

"That may be true, to some extent," replied Miss

Marberry, "But I'll bet that we were all surprised at the amount of time we spent in loafing or resting, in addition to the time spent for play and recreation. Just for fun let's see the hands of those who were surprised at this amount."

Nearly all of the students in the group indicated their surprise.

"It is probably true," continued the teacher, "that not all of this time of loafing was poorly spent, but even if we count only one-half of it as resting and one-half as loafing we still have about two hours a day which we throw away and for which we get nothing. And then, too, this in addition to an average of more than two hours spent daily for recreation."

"Yes, and these figures are averages, too," said President Jim. "This means, roughly, that about half of the group probably spends twice as much and the other half spends one half as much. There appears to be plenty of room for all of us to improve by cutting down this loafing period."

"Here is another idea," spoke up Ned. "We are talking only about the five school days. And all of us know that we loaf and rest more on Saturday and Sunday than on any of the five days we are in school. This makes the loafing period even larger."

"Moreover," added Marjorie, "we are assuming that all of the time the student is in school he is working, and we know, too, that all of us waste time in the five and half hours that we are here."

Some loaf more than one-third

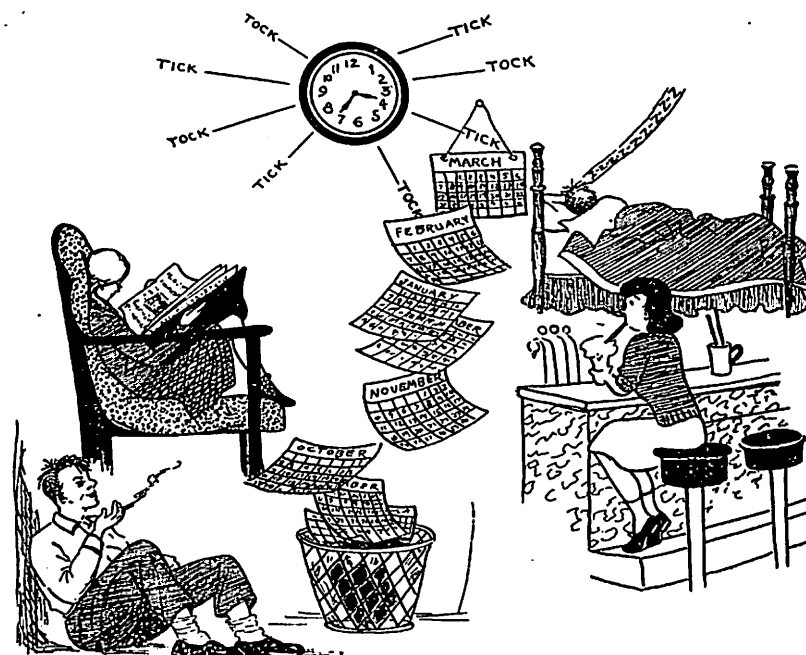
"Mr. Chairman, I should like to know how much

we should be expected to spend under each of these classifications," said Kenneth.

"Will you help us, Miss Marberry?" appealed the Chairman.

"No one can tell that," replied Miss Marberry, "for some have to spend only five minutes in coming to school, some more than an hour. Some get their lessons in a few minutes and others take twice as long on these lessons. The same may be said for the other classifications. But we at least can be certain of this, that the loafing figure is too high. We can cut down on this time."

Loafing is too high!



Lost time is never found.

"Mr. Chairman," said Dave, who was always working with numbers, "I have just been figuring what two hours a day, wasted, will amount to in a year. Two hours a day, for five school days a week, will make ten hours a week and 380 hours a year. In our four years in the high school this will make a total of 1520 hours wasted. Now, if we figure six hours to a school working day, this makes 253 school days lost, or counting 190 days to a school year, a year and a third for each student. And this does not include Saturdays and Sundays."

"This is a staggering loss, isn't it, when you think in terms of totals," said Miss Marberry, as the group sat in amazement.

"Mr. Chairman," said Robert, after an impressive pause which helped to emphasize the importance of the problem, "we have been talking about the whole day, all twenty-four hours. Why would it not be a good stunt to make up a list of the ways in which we waste time? Have each student turn in to the Committee each morning, a list of his wasted time items of the day before, listing, for instance, such items as tardiness, oversleeping, misplacing books, and similar little errors."

"But who wants to confess, in public, how careless he is?" asked George. "I don't doubt that all of us waste time; I know I do, but I don't want to crow about it."

Crow about carelessness? "You don't have to crow about it," replied Robert. "None of us has any business feeling happy over a waste of anything. But

the first step in saving is to find out where we can save."

"We could drop the paper slips on which we had recorded our daily wastes, into a box on the desk, and no one would know from whom they came," commented William.

"That's a good idea," said Robert, "and if we did not put our names on these reports they would probably be more accurate."

"But then some students would not turn in reports."

"So what? We are not as much interested in who has the wastes as we are in what these wastes are."

After much discussion the group decided to accept this suggestion of dropping the unsigned "Waste Reports" into a box, and a committee was appointed to prepare the box and to study the reports which were dropped into it. The question of the time consumed by each waste was brought up, but it was thought best, in this first study, to consider only the items and not the time lost or the inconvenience caused. After urging all members of the group to note and report every single waste, the program was concluded with a music number.

"Wasn't this an interesting meeting," said May to Alice, as the group filed out of the room.

"Certainly was," answered Alice, "and I can hardly wait until next week to see the list of 'wastes' we report."

During the next few days the members of the group could be seen at various times during the day dropping their reports into the box on Miss Mar-

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berry's desk. Each afternoon, at the close of school, Dave emptied the box and the committee studied and classified the contributions. On Wednesday afternoon, the day before the next meeting, the committee completed the study and then mimeographed a sheet containing the "wastes." No attempt was made to show which were the most common or the most important.

On Thursday afternoon, at the time of the home room period, the group was intensely interested in knowing the result of the survey and **Could hardly sit still!** could hardly sit through the few preliminaries opening the meeting. Following these, the committee distributed copies of the mimeographed summary to the group. This list was a long one and the "wastes" had been typed, single spaced, on an extra long sheet of paper. Would you like to see the list? Well, here it is.

"Lost time is never found again."

*"Those who travel by the road of By and By
Soon come to the house of Never."*

WASTES

Wrote my paper in a hurry and had to rewrite it.
Forgot to bring my book to school.
Copied wrong assignment and got the wrong lesson.
Studied parts of a lesson which I knew very well.
Did a problem hurriedly and spent ten minutes finding a stupid error in it.
Dropped my watch and lost both time and money.
Took wrong book to class and had to return for right one.

THE FLIGHT OF TIME

In my haste I tore out my coat pocket on the corner of the desk.
Forgot to return book to library and had to pay a fine.
Neglected to bring thrift money and our class record suffered.
Spilled some ink on my dress.
Took only one sharpened pencil to examination and lost time in resharpenering it.
Accidentally tore up my class paper and had to do it again.
Wrote carelessly in examination and lost credit for two correct answers.
Forgot to close my locker and had to go back and close it.
Tripped over a loose shoe lace and skinned my knee.
Lost time having it dressed.
Read a magazine in study hall.
Broke a beaker in chemistry laboratory and had to wait for another one.
Waited idly in office for fifteen minutes; might have been studying or reading.
Hummed in study hall "to get teacher's goat."
Misplaced my working tools—books, tablets, and pencil.
Dropped my note book; ring came out, and my papers went in all directions.
Loafed on my way to class; was late, and had to stop to get "admit" from office.
Did not listen to assembly speaker; lost a half hour.
Sat and thought about last night's movie.
Loaned my notebook and wasted time in getting it back.

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Read funny paper; missed half of my lesson.
Did not read "movie reviews"; wasted time sitting through poor show.
Lost my pencil, tried to borrow one, and held up class in doing it.
Broke two dishes and spilled food on cafeteria floor.
Did not get my lesson; had to stay after school to make it up.
Loafed most of study period and tried to get lessons just before class; didn't.
Wrote notes during study period.
Looked up too often in study hall to see who came in.
Did not hear assignment and had to wait until after class to get it.
Tried to study and listen to radio at same time.
Wasted a half hour teasing friend by reflecting sunlight in mirror.
"Sore" at the teacher so did not get my lessons; I lost.
Spent same time on important and unimportant items in my lesson.
Looked too often at my girl friend.
Couldn't locate the book I needed so wasted time looking at another.
Had to sit and listen to recitations of students who did not know their lessons.
Failed in lesson; had to get it again.
Thought I could remember the assignment; did not write it down; got half of it.
Spent my study time alike on easy and difficult materials.
Tried to study with sun shining on my book.

In addition to the above very definite wastes, the following were listed many, many times.

THE FLIGHT OF TIME

Loafing
Day Dreaming
Tardiness
Absence
Inattentiveness
Oversleeping

"But doesn't everyone have accidents?" asked Ralph, presently. "A number of these wastes are accidents, pure and simple, and we all have them."

"True," said Miss Marberry, "But even if an accident is unavoidable as we say, it nevertheless, always causes loss, doesn't it? And probably few or no accidents are un- **Accidents unavoidable?** avoidable. A little care, for instance, would have prevented nearly all of the loss indicated in this list. Most of the wastes are due, you see, to carelessness."

"I think that some of these wastes should not be blamed on the student."

"I agree, too, that there are some wastes listed here for which the student should not be held responsible," said Marjorie. "If the teacher goes too fast with the assignment, or **Teachers cause waste?** does not make it definite, then we don't get it, yet must take the blame, although it really is not our fault."

"Right," tersely commented Miss Marberry. "Teachers make mistakes the same as students, and no student should have to suffer for the mistakes of any teacher. Just for fun, I kept account of my wastes this week and I found several very simple, foolish, and unjustifiable items on my list. We

teachers are human, too."

"What would you do if you were a member of the class and the lesson assignment were not clear?"

"I should most certainly ask the teacher to help lessen my difficulty. And if one student says that he has trouble with it there are probably several others who have similar troubles. The teacher is as interested as you are in making the assignment clear and in improving your work, so don't hesitate to give her any opportunity that presents itself."

"But maybe some of the teachers would get mad because they think that you should get it the first time."

"I don't believe many of them would."

"But all of them are not as human as you are."

"Thank you. But perhaps you don't know them as well as you do me, your home room teacher. They are good people and are anxious to help. Meet them half way. They'll be there to meet you."

"I have been thinking of some other things the teacher might do in order to set a good example in saving time," said Ben. "She could

Repeat questions
and answers?

save time by not repeating questions and not repeating pupils' answers."

"And she could begin the lesson promptly too." added Glenn.

"Those are fine suggestions," said Miss Marberry, "and good teachers try to follow them."

After the group had spent some little time discussing the various "wastes," Miss Marberry said:

"Mr. Chairman, I don't want to take up all of the time, but I should like to point out a most common

waste, tardiness. From the office records I found that among the thousand students in our school there were, last month, counting morning, noon, and class, more than 550 cases of tardiness. In the world of life, tardiness is not tolerated. Factories and business houses have time clocks on which each employee punches his time of coming and leaving and woe to any workman whose record is dotted with tardinesses."

Should students
punch clocks?

"Yes," said Margaret, "and anyone who is tardy wastes other people's time as well as his own. We all know how impatient we get when a car, train or boat is late, or if a friend keeps us waiting."

"But," chimed in Harry, "if I see that I am going to be late and hurry and run, I will increase the risk of life and limb in crossing streets, dodging around automobiles, boarding moving street cars, and so forth, and being hurt is a bigger loss than being tardy. Many accidents are due to haste."

"Quite right," agreed Mary. "Another argument against tardiness. Start earlier."

"But you cannot always do that."

"Maybe not always, but if you make an extra effort your record will certainly not be any less good than if you do not."

"But if you get there fifteen minutes early you waste time waiting."

"Perhaps so, but you need not be too early unless you anticipate difficulties in getting there. Anyway, if you arrive a few minutes ahead of time you can sit and rest and be in better shape for your appoint-

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ment, whatever it is. And, moreover, you don't waste the time of those who are waiting for you."

"But suppose by being careful you save a half hour or so a day, what good is it? You will use it in some way and there would be no advantage in saving an hour a day and then wasting it after it had been saved," interrupted Charles.

"Of course not," replied Miss Marberry, "that would be just as silly as to save ten dollars and then blow ten dollars? blow it in on foolishness. But I could take ten dollars and get something worthwhile with it. In the same way I can invest an extra hour or so a day in something I want to do, such as music, reading, added recreation, education, and other things. Any of these would be better than just useless loafing."

The group remained quiet for a few moments.

"Mr. President," spoke up Henry, presently, "in addition to studying the reports that were turned in, our committee decided that it would be wise to make a set of suggestions for the saving and investing of time. We have mimeographed these and will distribute them to the group if the students would like to have them."

"Should you like to see this list of suggestions?" asked the President.

"Yes, yes," chorused the students.

Here are the suggestions which the committee prepared. Can you apply them to your own life and work?

SUGGESTIONS FOR SAVING TIME

1. List the things to be done and guess at the time each will require. Then see if you can do each in

THE FLIGHT OF TIME

a shorter length of time than the amount allotted. or see if you can do more than is scheduled in the time assigned.

2. Give most time and attention to those things which are the most important.
3. If you make a time schedule follow it as closely as possible, but remember that the main purpose of a schedule is to help you invest your time well.
4. Include short rest periods in your study schedule but do not let these periods grow too long.
5. Allow as few interruptions as possible but remember that often there are interruptions which are worthwhile.
6. Do not allow excessive time for miscellaneous or undefined periods of loafing, reading, resting, recreation, etc.
7. Remember that carelessness in all things costs an enormous amount of money, time, material, and happiness, and that the only way to avoid this enormous waste is to BE CAREFUL ALWAYS.

"We do not claim to be wise and experienced enough to tell our classmates how to save and invest their time," said Henry, "but we do think if any one of us tries to follow these suggestions that, at the very least, he will be no worse off than he is if he makes no such attempt."

"That's right," added George. "In my dad's office there are a lot of devices, typewriters, comptometers, rubber stamps of all kinds, filing cabinets, telephones, buzzers, signals, and other time-saving

Students full of office machines? equipment, and these together with such items as the arrangement of desks, methods of handling the daily routine, scheduling things to be done, avoiding duplications, useless running around, etc., all help to make the office a real business like place. In a way, I suppose, each student is a business office, and he may be efficient and saving or inefficient and wasteful."

"That was a speech," commented Marjorie, and the class applauded heartily.

"I think that is a good comparison, don't you?", asked Miss Marberry.

"I know we all agree," said the President, "that the report of this committee is excellent, and that it deserves the thanks of everyone in the group. Let's all try to reduce some of the wastes. A little later in the semester we might make another survey and see if we have improved."

"Some of us heard Mr. Carroll, the Guidance Counselor, say yesterday that Dr. Brewer of Harvard discovered that wrong leisure time activities ranked second in a list of sixteen causes for the failure of 2500 high school students," said William.

"That is startling isn't it?", said Miss Marberry, "I suppose most of the time was spent in loafing or other useless activity."

For a moment or two there appeared to be no particular order of business and then Miss Marberry spoke.

"Mr. Chairman, I have a surprise for this group. This past week I took pictures of several of you

while you were not looking. Would you like to see them?"

"Yes, ma'm," shouted the students, in **Surprise!** **Surprise!** unison.

"All right, I shall show them to you."

Just at this point, however, the bell rang, ending the period. The students were, of course, greatly disappointed and loudly expressed their feelings.

"If you would like to see these pictures at our next meeting I shall be glad to bring them back," said Miss Marberry, as the group was trying to decide whether to go or to **I'll show them!** stay.

"We shall schedule you for the first part of our meeting, then," said the President.

The students almost ran for their classes, probably remembering what had been said about "tardiness."

You should like to see these pictures, too, shouldn't you?

You will find them in the next chapter.

V. Our Picture Album

"Show us our pictures."

You know, of course, that this thought was in every student's mind as the group met in its home room the week after the meeting described in the preceding chapter. And Miss Marberry had to assure many of the members, as they entered the room, that she had brought the pictures and was still intending to show them. In order to save time and to satisfy the intense interest of the students, President Jim introduced Miss Marberry almost immediately.

"I am really glad that the bell did catch us last week," she began, "because I would not have had time enough to answer your questions, once the pictures were shown. The pictures I took of you are not photographs of your faces or figures, they are photographs of something else, perhaps of far more importance to you. You are interested in saving time and in preventing waste, so I took pictures showing how twelve of you apply yourselves—how you start, how you allow interruptions to hinder you, etc. These twelve people did not know that I was watching them, and perhaps I wasn't, but I have the utmost confidence in the person who took six of these pictures for me."



"Look studious, please!"

"These pictures were taken as follows: I, or my assistant, sat off to one side and watched you study during a twenty-minute period. I noted the time you wasted day-dreaming and dawdling and the time you spent in serious study. For instance, if you did not begin studying for a minute and a half after the period began, I wrote in your 'waste' column, 1.30. If you studied for two minutes and then looked up to see who came into the room, I wrote 2 in your 'work' column. If it took you fifteen seconds to start back to work you were credited with .15, and so on. At the end of the period I drew a picture of a graph showing just when and for how long you studied."

She wrote in both columns.

"But how do you know when I am working and

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when I am not?", asked Arthur. "I may be looking out of the window and really be studying my lesson, that is, thinking about it."

"Yes, and I might have my head down over my book and be reading a magazine, or be sound asleep and get credit for working when I am not," added George.

Sound asleep and studying? "Perhaps so," replied the teacher.

“Perhaps so,” replied the teacher, “but other things being equal, by watching you I can get a pretty good idea as to whether or not you are working. And then, too, while there may be a few errors, there will be errors in both ‘waste’ and ‘work’ and will, therefore, tend to equalize each other. In any case, while it may not be an exactly accurate method of showing ‘application,’ it is far more accurate and can tell us more than if we made no attempt to measure.”

"Yes, that's true," admitted Arthur.

Miss Marberry then showed the first 'picture' or 'profile' to the amazed group.

“To the left, under ‘A’ is the first picture. Each of the small lines represents ten seconds, and six of them make up the minute which is represented by the distance between the heavy black horizontal

Recognize yourself? lines. Each picture is twenty minutes long. At left of the light vertical line is shown 'distraction,' and at the right, 'application.' I have omitted the names of students in each case, but perhaps you will recognize your own pictures, some of you!

1. This "Chicago Sustained Application Profile Sheet" is copyrighted by the University of Chicago Bookstore and is reproduced by permission.

OUR PICTURE ALBUM

Chicago Sustained Application Profile Sheet

[illegible]

"In this first picture you will note that the student spent ten minutes and forty seconds doing nothing.

Was too much for him! He then spent two minutes and ten seconds in finding the place of his lesson. He now studied for three

minutes and thirty seconds, but it was evidently too much for him, and so the next five minutes and fifty seconds went to 'distraction.' His total 'application,' you will see, is only three minutes and thirty seconds out of a possible twenty minutes. His 'distraction' was sixteen minutes and thirty seconds."

"Whew," interrupted Marjorie, "I would not give much for his chances for graduating with honors."

"Nor for graduating, even," added George.

"But maybe he wasn't feeling well, or was tired, or in love, or for some other reason was not himself," said Charles.

"Yes, that might be so," said Miss Marberry. "It would be better to get several photographs of each person and then average them, but I did not have time enough for that. And, anyway, one will give you something to think about."

"Certainly will," said William. "That is my picture, I guess, and I never realized before how much

Sit near me again! I loaf and how little I work. I remember one day you sat near me in the study hall but I didn't know that you were watching me. You take another picture some of these days and I'll bet it won't be as bad as this one."

"Well, it certainly couldn't be much worse," said Mary, teasingly.

"I'll photograph you again some day, then," said Miss Marberry. "You have the right spirit."

"In this second picture, or 'B,' the student wasted fifty seconds in starting, then got down to work and studied for five and a half minutes. Then came a forty-five second loaf and this was followed by a study period of six minutes and twenty seconds. Next came a series of 'on and off' periods of 'application' and 'distraction,' lasting for the remainder of the period, six minutes and thirty-five seconds in all."

Off again on again.

"Those six minutes at the end of the period were not very valuable, were they, Miss Marberry?", asked Margaret.

"Probably not. The periods of application were too short and too much broken into. If you slept like that your sleep would do you little good. This student started strong but ended weak, and we all know that the finish of the race is equally important with its start."

"The third picture is more encouraging," continued the teacher, after a brief pause. "In it you will note that the student got to work at the beginning of the period and stopped only once, and this stop was for twenty seconds to sharpen her pencil. Then back to work for the remainder of the period."

To sharpen her pencil.

"I'll bet that was Grace," said George.

"Yes, it was Grace, and I suspect that such studying accounts for the fact that she is always on the honor roll."

"How do you do it, Grace?", asked George.

"Well, I don't know," replied Grace, modestly. "I just get to work and find it so interesting that I do not notice other things going on around me."

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Miss Marberry then showed the group nine other profiles and each brought forth discussion and conjecture. Some of these records were good, and some of them were bad. Most of them were good in spots and poor in spots. Perhaps you have played golf, and if you have you may have often thought (or said too, for that matter), "I would have had a good game today, if I had not had three or four holes on which my score was high." But it is totals that count, isn't it?

After all twelve pictures had been shown and discussed, Dave, the statistician of the group, spoke up, as everyone was expecting him to do.

"I have just figured that if a student wastes ten minutes in the preparation of each of his four subjects each day, in a week his waste will amount to 200 minutes, in a month, 800, and in a year, 72,000 minutes. Our school schedule has an eight period day and forty minutes represents one-ninth of the entire school day. Counting 180 days or nine months to the school year, the loss of forty minutes a day would be twenty school days of eight periods each, or a whole school month of twenty days. In four years this would amount to FOUR WHOLE school months."

"That is a big loss, of course," said Robert, "But do you think all students should study the entire period without a rest or a letup?"

"No," replied Miss Marberry, "there are very few students who would have as good a record as Grace

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had, for instance; she herself might not always have it. Well-spaced rest-periods make for increased efficiency. But for most students the rest-periods are not well spaced and are too long, or there are too many of them. If each could save five minutes now wasted in each of your four subjects, this would add ten whole days in a year or forty days, two months, in the four years, to your school time. And we know that almost any student could save five minutes in the preparation of his lessons. Many could save much more."

"Well, those figures are certainly startling," said the President. "You surely did give us a surprise."

"I thought I should. But I have not mentioned another value of saving time. In addition to the amount of time saved, your work, both now and later on, as adults, will be the better because of the increased efficiency with which you do it. The habits of saving time which make for increased efficiency are as valuable as the time you save in learning them."

"Mr. President," said Robert, "all of us are interested in improving our work and we know that Miss Marberry can help us. If it is not out of order, I should like to ask her if she will not give us some suggestions to help us save our wasted time and to invest it better."

"You are not out of order," said the President. "This is a most appropriate time to continue a discussion of this subject. Miss Marberry, will you help us?"

"Gladly, if there is time on the program for it."

"There is plenty of time."

"Thank you. I shall try not to be too long or too sermonic. You help me to make this informal discussion by asking questions, making comments, and giving illustrations, at any point. Will you?"

On receiving a hearty response, she continued, "I shall list, on the board, seven rules which I consider important and helpful. There are others, too, of course, but we have time only for those which refer particularly to time. My first rule is this:

DEVELOP A TIME-STUDY HABIT AND FOLLOW IT CLOSELY.

This means that you set aside, each night or day, a definite time, say an hour and a half or two hours, for your outside study and in this **No interference!** time you allow no interferences except under the most unusual circumstances. Such a schedule will make it easy for you to study at this time and naturally make your work mean the more. You should probably not set aside definite periods for particular subjects, such as, for instance, thirty minutes for your Latin, thirty minutes for your mathematics, etc. That would not be wise, for sometimes these lessons would take a longer, and sometimes a shorter, period. But a regular period dedicated and devoted to study will help."

"Would you study the same subjects each night?", asked Robert.

"I don't know whether that makes any difference or not. You will have to study some subjects at school because there you have the **Some better at school.** books and materials which you need **AND** which you do not have at home.

There are probably subjects that you would rather do at home than at school. But that is a personal matter. Experiment and discover which you would rather do at home, and then do these."

"It is wise to study a lesson half at home and half at school?" asked Marjorie.

"Probably not, because you make a big break right in the middle of it and this would weaken your preparation. It would take you longer, too, once you dropped it you would have to 'warm up' all over again. Are there any other questions?"

There were none, so she continued, "My second rule is this:

HAVE ALL THE NECESSARY MATERIALS AT HAND BEFORE YOU BEGIN.

If you have to hunt up paper, pencil, eraser, or dictionary after you begin to study the lesson, your thread of thought or concentration is broken and you must start all over again. **It is expensive.** This is expensive. You should have a table or desk in a quiet place and on this have your working tools; and these should not be disturbed by other members of the family."

"That is sensible," commented John. "If a mechanic had to hunt up his tools each time he needed them he would waste a lot of valuable time."

"A third rule is this," continued Miss Marberry, after a pause:

BEGIN PROMPTLY AND TAKE THE ATTITUDE OF ATTENTION.

You just saw how much time we can waste getting off to a slow start. Why not start like a runner, basketball or football player, or musician in the or-

chestra? These 'get going' at the very outset and they start hard and fast. Taking the attitude of attention means 'going through the motions of study'."

"Kid" ourselves? "Do you mean that we can 'kid' ourselves into studying?", asked Mary.

"Yes, in a way and to some extent we can originate various kinds of feelings and attitudes by going through the motions which usually express them. Sit up close, get down over the book, pretend that you are studying hard and the first thing you know you will be doing so.

"My fourth rule is:

WORK INTENSELY WHILE YOU WORK

A half hour or so of real hard concentrated study is worth hours of day-dreaming and dawdling. The football player does not dawdle; he works intensely and earnestly. We should not become flustered or excited, but a real, earnest effort to work hard will surely bring worthwhile results."

"I often let my lessons go until just before time for them and then I can work intensely because I just have to get them," said Ralph.

"Perhaps you do, but you may not get them entirely and your haste will have bad results if you run up against some unforeseen trouble. If you had to drive ten miles to an engagement you would not wait until fifteen minutes before time and then try to get there. It would be better to take twenty minutes, or half an hour, perhaps, in order to have plenty of time in case you have tire trouble, get caught in a traffic jam, or for other reasons stand a possibility of being late."

"Then, too, if you hurry you may get reckless and cause yourself and others serious difficulties. 'Make haste slowly' is a good motto in these days of fast travel, and it is just as pertinent to getting lessons."

"My fifth suggestion is:

PREPARE EACH LESSON EACH DAY

You would complain, wouldn't you, if I failed to make tomorrow's assignment and then made a double assignment for the day after tomorrow? Yet how many students do this very thing for themselves and do not seem to think of complaining about it. Lessons pile up at a startling rate when one or more go unprepared. You would not think of eating five or six meals, which you had missed, all at once. Yet many students do this in their work."

Eat six meals
all at once?

"Here is my next suggestion:

CONSIDER AN EXAMINATION AS A SORT OF GAME.

The average student considers an examination as a terrifying ordeal, a dreadful event, or a sort of penalty, scheduled for the specific purpose of causing him embarrassment and trouble.

And the rare student who **They're the freaks!** claims to enjoy taking examinations is commonly considered by his classmates as some sort of academic freak. As a matter of fact, they are the freaks, not he. His attitude is far more reasonable than theirs.

"An athlete, actor, musician, or debater would not practice hours on end unless there was a game, dramatic performance, concert, or debate at which he could publicly display his ability. This is his

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'examination,' and he looks forward to it.

"Similarly, an examination is a sort of game in which the student pits his knowledge and skill against that of his opponent. It is a 'crucial' or 'championship' game, a fitting climax to his 'season.' So consider it as such, and go to it as you would to any other final performance, determined 'to eat it up.'

"In the library you will find several copies of a book, 'How To Pass a Written Examination,'¹ which explains why we have examinations, how to prepare emotionally, mentally, and physically for them, how to answer all types of questions, and what to do after the examination. I hope all of you read and study this book. I'm sure that you will find it both interesting and helpful.

"My last suggestion is:

WHEN YOU STOP IN YOUR WORK, STOP AT A NATURAL BREAK.

Do not leave off your translation in the middle of a paragraph, or your mathematics in the middle of a problem, or your history halfway through a topic. Each paragraph, problem, or topic should be complete in itself. Then you get it as it was intended, as a whole, and not as two or more parts. Book marks will help you to find the place readily and so help you to begin promptly."

"Thank you, Miss Marberry," said President Jim. "I am sure that all of us will profit from what you have told us."

"Mr. President," spoke up Sally, "I have an idea. Why wouldn't it be a good stunt for one of our Ser-

1. Harry C. McKown, McGraw-Hill Book Co., Inc., New York, 1943.

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vice Committees, or the Student Council, or some other group in the school, to make a number of attractive bookmarks and give each student four or five for his books?"

"Fine. That sounds like a most interesting and valuable bit of service," replied the President, "and I am going to take the opportunity right now of appointing a committee to study it a little more carefully and report to us later."

Would YOU like to know the outcome of this "bookmark" idea?

What is your guess?

VI. A Convention in Miseryland

There was a great convention in Miseryland. King Ill Health had called his Chief Miserarians and their helpers from the far corners of his realm and these were now assembled, awaiting his entrance. They were a hideous foul-smelling lot, with horrible misshapen bodies and ugly heads, dirty, wrinkled faces, long, unkempt hair, and bleary, bloodshot eyes. Their actions were most repulsive. They hobbled and jumped around in a frightfully shocking manner, twitching and twisting their evil looking heads and bodies, now this way, now that, screeching and screaming all the while.

Presently a shrill whistle sounded and King Ill Health, a monster more hideous to behold than any of his subjects, entered the hall and seated himself on the throne. Pandemonium broke loose as the imps yelled and screamed and danced about in glee. After enjoying this worshipful demonstration for a minute or two, the King raised his hand for silence.

"I am Ill Health, King of the Land of Misery," roared he. "I am more powerful than any monarch

that ever reigned. My influence in causing trouble, sickness, death, fear, pain, and a thousand other kinds of waste and loss extends to all corners of the earth, and affects all peoples, ancient and modern, civilized and uncivilized. There is none greater than King Ill Health."

He then broke out in a most unearthly and fiendish kind of high pitched laughter, which can only be described as a combination of discordant squeal, croak, hiss, and scream.

Pandemonium again broke loose as his subjects shouted, "Long Live King Ill Health!" "Long Live King Ill Health!"

After a few moments he raised his hand and spoke again.

"I have sent for you in order that I might hear the reports of your activities and work, and to give you the thrill of seeing your ruler. We shall celebrate, together, your successes. I will now hear your reports."

His Prime Minister, Carelessness, a very evil looking person, arose and read the first name on his list, "Toothache."

"I am Toothache," shrieked an impish looking dwarf with broken and yellow teeth. "I cause trouble for millions of people, young and old. I love, especially, to pain the children. I love to hear them cry, and to see their swollen faces; I rejoice to see them miss their lessons and fail in their school work. Oh, it is so funny! I sneak into their mouths when they are not looking and then I hammer on their teeth and saw into their nerves. My, what fun! I have wrecked

Is he in
your mouth?

a million lessons this year, and have caused no end of pain and worry. And how much money loss I cause because proper regular care is not taken of the teeth! How afraid are the children when I come around! If they only knew it they could drive me away forever, merely by taking a little care of themselves. My greatest enemies are the Teacher, the Dentist, and the Nurse, and these are hindering my work somewhat in many parts of the world. But there will always be ignorant children and stupid parents who do not have sense enough, or courage enough, to drive me away."

"Well done," hissed the King. "You are one of my best Miserarians, but be careful that Education, Dentist, Clean Teeth, and Toothbrush do not obstruct your work. I know they are getting stronger all the time. Next report."

"Colds," boomed Carelessness.

"I am Colds," sneezed a water-eyed coughing little imp. "I not only cause misery and woe myself, but I also tire out and weaken a person so that some of your other Miserarians can the more easily jump on him and drag him down. Coughs and sneezes are music in my ears, and running noses, sore throats, chills, nausea, faintness, and dizziness are some of beautiful pictures I love to see. My best assistants are Wet Feet, Insufficient Clothing, Too Much Clothing, Drafts, Lack of Fresh Air, Contamination, Constipation, Community Handkerchief, and Community Drinking Cup. They are all doing fine work in destroying Health and Increasing Waste."

"Fine," commented the King. "But keep your eyes

open for Sunshine, Fresh Air, Rest, Dry Clothing, Suitable Clothing, and your other enemies. Next."

"Dirt," read the Prime Minister.

"I am Dirt," yelled a repulsive looking pigmy, dressed in tatters and rags and smeared from head to foot with slime. "How I love to get onto and into folks, especially children; onto their faces, necks, bodies, feet, and hands, into their eyes, mouths, teeth, and hair, and under their nails. And what a time they have trying to keep me away! I always carry germs of all kinds along with me. I hide them where they will not be discovered and this helps them in their work of adding to your Kingdom of Misery. Then, too, I have a lovely time getting into houses, under rugs, on ceilings and floors, desks and seats, on windows, into books, and other places. And the rides I have around the world! Flies pick me up in garbage cans, manure piles, dump heaps, uncovered food in stores, and in sick rooms, and carry me into the finest and most tempting dishes of food you ever saw. Dogs, cats, and birds take me hither and yon. In clothing, and on money and shoes, I travel much. Dirty clerks in stores give me many fine rides into the richest and poorest homes. Many and many and many are the individuals I have laid low. My worst enemies are Soap, Water, and Sanitation."

"Excellent report," croaked the King. "You may be 'cheap,' as lots of people think, but I know that you are very, very expensive." He laughed uproariously. "Next."

"Dirty, Unsuitable Clothing," called the Prime Minister.

"I am Dirty Unsuitable Clothing," announced an ill-smelling, unsightly dressed little demon. "I carry my good friend Dirt around and help Dirty clothes, poor lessons. him with his work. And I help to make pupils do poorly in their school work because they don't seem to know that when a person is cleanly and suitably dressed he feels better than when he is not, and consequently does better work. My best assistants are Wet Feet, Dirty Underclothes, the twins—Too Tight Shoes and Too Loose Shoes, Torn Clothes, Inappropriate Clothing, and Holey Socks."

"Good," roared King Ill Health, "but, Carelessness, we must hurry along with these reports so that my subjects can return to their jobs. Next."

"Poor Posture."

"I am Poor Posture, Your Majesty," screamed a horribly mis-shapen individual who wriggled and and stumbled forward. "My job is to I twist their backs. cripple children, to twist their backs, to bend them out of shape so that they will be all cramped up inside. I give them pains and aches, exhaustion, nervousness, and undeveloped bodies. I love sloppiness and slovenliness in posture for I know that they add greatly to your Kingdom of misery. My two biggest enemies are Exercise and my own brother, Good Posture, whom I despise."

"That's right," commented King Ill Health, "and remember to keep the boys and girls thinking it is smart to loll around in all sorts of sloppy postures. Next."

"Yes, Your Majesty," cried the Prime Minister, "Malnutrition."

"I am Malnutrition," wheezed a lean, scrawny, sal-low-faced person whose legs did not look as if they would hold his weight. "I add to Misery by making students feel weak and exhausted and cross and fidgety by giving them stomachaches, sallow complexions, indigestion, and by keeping them awake at nights. My efficient helpers are Tea, Coffee, Alcohol, Too Much Soft Drink, Excessive Candy, Bolting Food, Irregular Eating, Over Eating, Irregular Elimination, and Unbalanced Diet."

"Fine," said the King, "and be sure that you keep these young folks thinking that is all right for them to fill up with truck at every hot-dog stand they come to. Next."

Fill up at the hot-dog stand.

"Tobacco," called the Minister.

"I am Tobacco," said a pasty-faced imp with a cigarette dangling from the corner of his mouth. "I am fast becoming a favorite with both boys and girls. Especially do I delight to get into the lives of younger children because these do not have their full development and I can stunt their growth, break their wind, and affect their hearts, nerves, and digestions."

"Excellent," grinned the King, "The younger you get them, the more damage you can do them. Your task will be all the easier if you can have these boys and girls always think it is smart to smoke. Next."

"The E T twins," announced the Prime Minister.

"I am Eye Trouble," piped the first of the twins, a squint eyed dwarf who had to be led before the King. "I add to your Kingdom by causing pupils to strain, to read with one eye, and in other ways abuse their eyes. Often I damage them so much that they have to drop out of school. How I enjoy that! And I

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make them nervous and cross. I ruin many and many a lesson, and keep many and many a child from being promoted regularly."

"I am Ear Trouble," said his brother. "My best assistant is Dirt, who helps me make pupils nervous, exhausted, to fail in their work because they do not hear what is going on in the classroom. Most pupils who cannot hear are ashamed of it and so do not give me away. About one pupil in thirteen, in American schools, is deaf to some extent, and I'll bet their teachers do not know it in one of these cases out of ten. That, of course, helps me in my work of ruining school records and school careers. I love it."

"You Twins are doing fine work," complimented the King. "Keep stupid boys and girls and stupid parents thinking that it is a sign of weakness to wear glasses, and that glasses spoil a girl's looks. Also, if you don't let the deaf pupils tell anyone that they cannot hear well, and don't let the teachers find out which of their pupils are hard of hearing, your good work will continue unhindered. Next."

"Worry is the last of the Greater Miserarians to report," said Carelessness.

"I am Worry," groaned a villianous looking demon with bloodshot eyes and deeply lined warty face. "I help all the others and all the others help me. Poor Eyesight, Toothache, Deafness, the whole Family of Fears—Fear of Dentist, Fear of Vaccination, Fear of Physician, Fear of Medicine—these and many others assist me in my work, and oh, the fun I have in lowering vitality and resistance, in upsetting the pupils

A CONVENTION IN MISERYLAND

emotionally, in dissipating their attention, and in ruining their health!"

"Good work," roared the King. "Worry is one of the best makers of Misery, and these stupid mortals do not seem to know that most of their worry is entirely unnecessary, that it is a habit the result of senseless thinking."

Is worry
necessary?

Then the King spoke to the entire group of Miserarians, great and small.

"You have all done well and I commend you. You are all adding to my Kingdom of Misery, and how happy I am when I see and hear of your successes! You all help to rob pupils of time, money, health, ambition, cheerfulness, and efficiency, and this cheers my heart. We all know that once Good Health is lost, it is difficult to regain it."

"We have almost everything in our favor. Most humans do not appear to know that you are their worst enemies and that your worst enemies are their best friends. Neither do they appear to know that it would be fairly easy to drive all of you out of their lives, or that it is more natural to be Healthy than Unhealthy. Let me read you a list of your worst enemies:

Adequate Sleep
Play and Recreation
Cleanliness
Suitable Clothing
Medical, Dental
Inspections
Happiness
Ventilation

Proper Foods
Health Education
Safety First
Carefulness
Health Services
Sanitation
Corrective Devices
Regular Health Habits

Then he continued:

"Education is the biggest single enemy you have. He is biggest because he controls all of the others, his friends. So do all that you can to discourage Education. Make good use of Ignorance, Fear, Tradition, Superstition, Health Fads, Patent Medicines, Self Medication, and Cheap Health Devices. Don't



A fine kick!

let Education be successful. If you do, it will be the end of our Kingdom of Misery."

A messenger entered and handed the Prime Minister a letter, who opened it and passed it over to the King. The King read it and then threw back his head and broke into demonical laughter. After a few moments of hideous mirth he said: "The report which I have just received came from a meeting of

the National Education Association held today. It is from an address by the president of this Association. You will be delighted at what it reveals."

He then read:

"Twelve millions of children of school age in the United States are abnormal or subnormal physically, mentally, or emotionally, and but two per cent of these receive special treatment. Here are some figures:

School children in the United States.....	45,000,000
Undernourished pupils	6,000,000
Pupils with defective hearing.....	3,000,000
Pupils with weak or damaged hearts...	1,000,000
Pupils with serious defects of speech....	1,000,000
Cases of mental disorders.....	675,000
Mentally retarded in elementary schools	450,000
Crippled pupils	300,000
Pupils with seriously impaired vision..	50,000

"We are, of course, delighted," continued the King, "That one-fourth of the school population of the United States is not normal, but we must remember, too, that putting these figures before the public is one of Education's most important and effective strategies. You will have to combat Education at every turn. Spread lies that these figures are too big; that the school should not have the responsibility for correcting these evils; Lies! Lies! Lies! that the record in the United States is better than it is anywhere else in the world; and that this record is about as good as can be expected. Lies, lies, lies, spread them," screamed the King at the top of his voice.

"Go back to your work," he shrieked, rising to his

feet and waving his arms frantically. "Let your efforts be doubled in minimizing the pupil's most important asset, Good Health. Let Misery be magnified and multiplied. Destroy, crush, cripple, kill, hinder, ruin, disable, injure, waste, waste, waste. Ha, Ha, Ha, He, He, He, Ho, Ho, Ho," and the rafters rang with his demoniacal laughter.

Again pandemonium reigned as his assembled Miserarians screamed and shrieked in evil delight, "Long Live King Ill Health!" Long Live King Ill Health!" "Long Live King Ill Health!"

Can YOU distinguish between your health's friends and enemies?
DO YOU?



VII. *The End of a Notorious Gang*

"Fellow students" (Maizie, President of Mr. Chapman's home room, is addressing the general school assembly from the front of the curtain), "our program is in the form of a trial. **Court is in session.** We have provided the judge, prosecutor, defendants, witnesses, and officers of the court, but you are to be the jurors. Our procedure will vary considerably from that of a regular court because we have had to adapt it to our purpose, material, and time. For instance, it would be impossible to present all of the evidence of our many witnesses in the usual manner. Consequently each witness will illustrate but a single item and this will be carried on a printed placard. In order to save time we will have no attorneys for the defense; but we hope they will all have fair trials. No long speeches are allowed. We are, of course, far more interested in showing something valuable to each of you, personally, than we are in imitating, exactly, court practices. We hope you will like our program."

In a moment or two after Maizie had stepped back off the stage, the curtain was drawn and a court setting was revealed. At the right, behind a large table,

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sat Judge Wise. On his left sat the Clerk of the court, and directly in front of him, facing the Jury, was a chair for the defendant. The Prosecutor sat facing the judge, at the opposite side of the stage.

"Oyez, Oyez, the Honorable Safety Court is now in session to try any and all cases coming under its jurisdiction," droned the Clerk of the Court.

"First Case," said Judge Common Sense Wise.

"The People versus the Accident Gang," sang the clerk.

"Your Honor," began the Prosecuting Attorney, Mr. I. M. Careful, "We have brought before the Court the so-called 'Accident Gang,' a notorious mob of thieves and villains who have been insulting, humiliating, injuring, robbing, and murdering people for many years. We propose to show to the satisfaction of the Court that these thugs have committed high crimes and misdemeanors against the peace and prosperity of the community and will ask that they be properly dealt with so that our peace and prosperity be not further molested by them."

"This Gang is responsible each year, in the United States, for 100,000 deaths, for more than ten times this number of disabling accidents, and for five hundred times this number of total accidents, minor and major. More than a billion and a quarter dollars a year are lost through preventable accidents. This loss of life, time, money, and general mental and emotional happiness is appalling.

"Four of these thugs compose the 'Home Gang,' Careless With Fire, Falls N. Home, Asphyxiation N.

THE END OF A NOTORIOUS GANG



You can sentence these enemies.

Home, and Poison N. Home. This gang was responsible, last year, for more than 26,500 fatalities and for more than 4,800,000 disabling injuries. One-third of all of the accidents which keep children out of school, according to the figures of the Metropolitan Life Insurance Company, are caused by this gang of toughs. We will consider the individual records as each defendant is brought before the Court. The first case is that against Careless With Fire."

Home Brothers
are
home wreckers

"Careless With Fire," called the clerk.

"Your Honor," began the Prosecutor, after the defendant had pleaded 'Not Guilty,' "I shall present evidence to show that during the past year this defendant has been responsible for many deaths, much loss, and untold misery. His chief injuries are burns, scalds, and explosions. The State charges him with the following:

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1. Carelessness with gasoline, kerosene, cleaning fluids, etc.
2. Failure to dispose of properly, oily rags, refuse, rubbish, and hot ashes.
3. Failure to screen in open grates.
4. Negligence in the use of electrical equipment—irons, toasters, heaters, etc.
5. Amateurish installations of electrical equipment—aerials, radios, switches, etc.
6. Carelessness with gas stoves—misadjustment and misuse.
7. Defective installation and lack of care of stoves, furnaces, and water heaters.
8. Carelessness with hot grease and boiling water.
9. Playing with matches.
10. Lack of proper precaution with Christmas trees, lighting devices, and electrical toys.
11. Throwing down lighted cigar and cigarette butts.
12. Failure to put out camp fires.
13. Making bonfires and encouraging children to play around them.
14. Rashness with fireworks.
15. Ignorance of what to do in case of fire, location of fire boxes, etc.
16. Lack of knowledge of proper methods for treating burns and scalds.

In support of these charges Mr. Careful introduced a great number of witnesses, many of whom wore bandages. Some of these witnesses were blind, some had horribly scarred faces, some had their hair burned off, some were hideously marked with large bald spots, and some wore mourning

You wouldn't want to see them.

THE END OF A NOTORIOUS GANG

bands on their sleeves in memory of victims who were dead. Because of the number of witnesses it is impossible to describe and to listen to them all. However, here are a few of their testimonies against the defendant.

"He told me that it was fun to play around bonfires."

"He never showed us how to use the fire extinguisher."

"He had me throw oily rags into the closet."

"He taught me to play with matches."

"He said cleaning fluids were perfectly safe."

"He never told me how to report a fire."

"He said installations of electric fixtures by experts were unnecessary."

"He encouraged rashness with fireworks."

"He did not warn us about hot grease and boiling water."

In addition to these, other witnesses told of the great number of deaths, and of other major and minor accidents which this defendant had caused. The defendant did not cross-examine the witnesses nor did he offer any for his defense.

The Prosecutor summarized his case with these words:

"Ladies and Gentlemen of the Jury: I do not need to insult your intelligence by making an extended plea for you to find this defendant guilty. Evidence has been presented to show this fiend, during the past year, has been responsible with scalds, burns, and explosions, for 6,000 deaths, nearly a million disabling accidents, and financial loss with-

Heaters sometimes over heat.

out estimate in the home. You recall, for instance, that it was shown that more than \$20,000,000 loss was caused by electric heaters. In justice to your home and to those you love you cannot allow this."

"Does the defendant have anything to say?", asked Judge Wise.

"Yes, I certainly do," roared Careless With Fire, rising to his feet and advancing to the front of the platform. "These charges are preposterous. It is silly to think that a person has no right to play with matches, to make bonfires, to use gasoline to clean his clothes, to install his own radio, or to shoot off fireworks. Why, we all remember the fun we had doing these things when we were young. Surely you members of the Jury have not forgotten that you, too, were young once."

"No, I have not forgotten that I was young once," shouted a juror, jumping to her feet.

Instantly the assembly was in a turmoil at this unexpected turn of affairs.

After a moment the noise subsided and she continued, "Nor have I forgotten how one of my childhood friends got her dress caught on fire from a bonfire and was so severely burned that she died the next day."

The defendant was, of course, as much surprised as anyone and before he regained his composure another juror at the right side of the auditorium jumped to his feet and said, "And I haven't forgotten the fire that devastated the woods just east of our little town, destroying one farm house, several barns and other farm buildings, several animals,

Fire—best friend
and—worst enemy.

and a great deal of other valuable property. All this loss was credited to a cigar butt thrown carelessly away."

As soon as he sat down another student arose and said, "I haven't forgotten that my boyhood chum lost an eye through a playmate's carelessness with fireworks."

It was quite evident that Careless With Fire was getting more than he had bargained for, so, with a shrug of his shoulders, he walked back and sat down.

"Mr. Careful, do you have anything further to say?", asked the Judge.

"No, Your Honor."

Judge Wise now turned to the jury, "Ladies and Gentlemen, you have heard the facts of this case as presented by the witnesses and you will be governed in your thinking and balloting only by this evidence. You will not allow personal experiences or personal beliefs to enter and bias your judgment. If on the basis of the evidence presented you believe that the defendant has been 'guilty' of omission and commission, you will so vote. If you think there is a reasonable doubt you will vote 'not guilty.' Mr. Foremen, will you assume charge of the balloting."

Consider the
evidence.

Huber, the Foreman, arose from his seat at the front of the auditorium and said "Will all of those who believe the defendant 'guilty' as charged, raise their hands."

A thousand hands instantly shot into the air.

"Now all of you who believe the defendant 'not guilty,' raise your hands."

Not a hand was raised.

"Your Honor, the verdict is 'Guilty'," reported Huber, turning to the Judge.

"Then so let it be recorded," said the Judge. "Next Case."

"The People versus Falls N. Home," shouted the clerk, as Careless With Fire was hustled away.

"Your Honor and ladies and gentlemen of the jury," said the Prosecutor, after the defendant had pleaded 'Not guilty,' "here we have a most common nuisance, a villainous fellow whose depredations have caused losses in many a home and injury to many an individual. We charge him with causing the following by encouraging running and undue haste.

1. Tripping over furniture, toys, rugs, mats, obstructions.
2. Tumbling down stairs or falling on slippery floors.
3. Slipping on peelings of various kinds, or on other rubbish.
4. Falling into open cellarways, and from fire escapes.
5. Tumbling from windows, porches, swings, etc.
6. Falling off tables, chairs, ladders, boxes, etc.
7. Stumbling over feet and articles in aisles.

I shall call witnesses to substantiate these charges."

Again came witnesses, a motley assortment of individuals, some of them limping, others using canes and crutches, and still others with their arms in slings and their heads and wrists bandaged. A few were brought in

on stretchers or pushed in wheel chairs. Each told how he had fallen when encouraged to do the things suggested in the above charges. Records were introduced to show that 15,800 deaths, or 48% of all of the fatal home accidents of the past year were caused by Falls.

The defendant, a stupid looking individual, with a wicked leer on his face, paid no attention whatever to what was going on. When given an opportunity, he offered no witnesses and made no defense. He was speedily pronounced "guilty" and led away.

Both of the next defendants, Asphyxiation N. Home and Poison N. Home, having heard the quick convictions of their fellow gangsters, pleaded "Guilty" and so threw themselves on the mercy of the Court.¹

Judge Wise accepted their pleas but withheld sentence until all of the cases had been heard.

"Next Case," said the Judge.

"The People versus Recklessness N. Streets," called the clerk, and, as did the first two defendants, this one also pleaded, "Not Guilty."

"Your Honor," said the Prosecuting Attorney, "the extent of the crime of this villainous defendant is enormous, as I shall prove. The State charges him with encouraging:

1. Running across streets.
2. Roller skating, coasting, and 'scooting' in the streets.
3. Crossing streets with head under an umbrella.

1. Neither of these defendants would have fared any better than their fellow gangsters. The main evidence against these two came from "Accident Facts" of the National Safety Council (22 N. Wacker Drive, Chicago), 2,700 persons were asphyxiated or suffocated, 62% of them children under 15 years of age and 1800 were fatally poisoned, 36% of which were children under fifteen.

ADVENTURES IN THRIFT

4. Failure to stop, look, and listen.
5. Walking across with 'I-dare-you-to-hit-me' attitude.
6. Playing in the street.
7. Crossing the street elsewhere than at an intersection.
8. 'Jaywalking.'
9. Hopping trucks, wagons, street cars, and automobiles.
10. Disregarding traffic signals.

The witnesses were called and a sad array they were, too, in their bandages, on their crutches, and on stretchers. Many of the prospective witnesses were so badly crippled that it was impossible to bring them into Court, and indeed some of them were dead. A few of the many testimonies were as follows:

- "I hopped a truck" (boy with a broken leg).
"Didn't notice the traffic light; woke up in the hospital" (boy on stretcher).
"My scooter hit a horse" (boy with bandaged head).
"A car hit me while I was playing tag" (boy with broken arm).
"I dared him to hit me; he did" (girl in wheel chair).
"I ran around one car and was struck by another" (girl on crutches).
"Jaywalked; ran, slipped, and car ran over me" (boy on stretcher).
"One of my skates came off and I couldn't dodge a car" (girl with broken ankle).

THE END OF A NOTORIOUS GANG

"Was brushed off rear end of street car" (boy with cane, head in bandages).

"We were both on one bicycle: now we're both off" (two boys on stretchers).

Following this apparently conclusive evidence, Judge Wise addressed the defendant, "Have you any witnesses for your defense?"

"No," growled Recklessness N. Streets.

"Do you care to make a statement?"

"I do not."

"Does anyone wish to speak for the defendant?"

"Yes, Your Honor, I do," shouted a student from the audience.

Instantly there was a great confusion as all heads were turned in the direction of the speaker.

"Come to the stage then," directed Judge Wise.

Fred, the speaker, walked rapidly up the aisle, mounted the platform, and spoke angrily as follows:

"Your Honor, I object to these proceedings. It is evident that in this Court the pedestrian has no chance of getting justice. Automobiles, trucks, and ~~Feet older than wheels~~ street cars are inventions far more recent than a pair of legs and a couple of feet, and yet they receive more consideration than the human body which is as old as time. The street belongs to the pedestrain just as much as it belong to the autoist. He has as much right to run in the street, to play in it, to cross, 'jaywalk,' as you say, to bicycle and roller skate in it as the autoist has to drive down it. Who gave the autoist a first mortgage on the street? And as for hopping on cars, trucks, and the like, why that's just

a little fun, and the car drivers behind can be careful if they will."

At the beginning of this speech the defendant sat up straight and listened intently; at its conclusion he jumped to his feet, clapped his hands, and shouted, "That's right, young feller. Fight 'em, the crooks."

At once the assembly was in an uproar.

"Order in the Court! Order! Order!" shouted the clerk as he banged the desk with his gavel.

The Prosecuting Attorney arose to his feet, while two officers seized the defendant and forced him back into his seat.

"My friend," said the Judge patiently, when quiet was finally restored, "the pedestrian will get as much justice here as the autoist or anyone else. Mr. Prosecutor, do you care to argue the point to the Jury?"

"Yes, Your Honor, I do. His argument about the relative age of legs and feet and automobiles and cars is irrelevant. Moreover, we are attempting to do just what he suggests—'give more consideration to the human body.' As for the pedestrian in the street, were the streets made to walk in? If so why do we have sidewalks? And even though we have sidewalks, do we allow car traffic on them?"

"Of course we don't allow car traffic on the sidewalks," interrupted Fred. "But sidewalks are small, while streets are large and they are plenty large enough for both car and pedestrian traffic."

"Well, you have seen the hideous array of victims of your way of thinking. Broken bones, crippled bodies, death, and misery, all can be blamed on your philosophy that the street is a safe place for a pedestrian."

Your thinking
causes these.

trian. As you should be able to see from the evidence presented, the street is the most dangerous place in the community for a pedestrian. Education is a slow process and it will take years to bring a public to think differently from you, especially the younger people of the community, the boys and girls. But such education will come, and exhibits of crippled and injured, such as we have just seen will hasten the day when people will recognize that they are carrying their lives in their own hands when they step out into any street."

The soundness of this logic was convincing to Fred so he turned to the Judge and said, "Your Honor, I apologize."

"Your apology is accepted," replied Judge Wise.

Fred was given a good round of applause as he left the platform and walked back to his seat.

There being no further evidence or argument, the case was given to the Jury, and Huber again called for a vote. The jury again voted "Guilty."

"Next Case," ordered the Court.

Irresponsible Driver was the next defendant brought before the Court. In arraigning him the Prosecutor said, "Your Honor, we have here a defendant who was un- **Not yet thirty!** known thirty years ago but who now is one of the most notorious criminals in the country. Think of it, a notorious criminal and not thirty years of age! We could offer many competent witnesses in this case but have decided to present only one. This witness is Dr. Statistician of the Metropolitan Life Insurance Company."

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Dr. Statistician, after being duly sworn, testified as follows:

"The automobile toll is an ever darkening spot on America's accident record. Reductions which have been made in fatal accidents in industry and the home have been offset heavily by the rising tide of fatalities arising out of the use of motor vehicles on our streets and highways. The automobile has become so dominant a factor in accident mortality that last year it accounted for nearly one million injuries and for almost one-half of the total fatal accidents. In 1943 there were 23,400 deaths, and more than three thousand of these were of children under fifteen years of age. Forty-two per cent of motor fatalities arose from collisions between automobiles and pedestrians, and 59% of the drivers involved in fatal accidents were violating some traffic law. Further, one or both drivers broke a law in nearly two out of every three fatal accidents; and in one out of every three fatal accidents, one out of five adult pedestrians and one out of eight drivers involved had been drinking."

Dr. Statistician then displayed the following chart:

REPORTED VIOLATIONS IN FATAL ACCIDENTS

Excessive speed	22 %
Drivers not having right of way.....	8 %
Drivers on wrong side of road.....	6.5%
Under influence of alcohol.....	5.5%
Disregarding officer or control devices.....	5 %

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Improper passing	2.5%
Other violations	10.5%
No reported violation.....	43.5%

This was damaging testimony, as every one could easily see, and the case looked dark for the defendant. When given an opportunity to speak, he blustered and bellowed and fumed about such generalities as "constitutional rights," "personal liberty," "unavoidable accidents," and "the necessary earmarks of a modern civilization." But to no avail. The Jury found him "Guilty."

"Next Case," said the Judge.

The next member of the "Accident Mob" to be brought before the Court was "General Negligence." He pleaded "Not Guilty."

"Your Honor," began the Prosecutor, "here is another vicious felon. One who creeps into your home and mine, into your car and mine, into your office and mine, into all your affairs and relationships and into all of mine. He is sly and suave, a seeming friend, but he is a dangerous traitor, as I shall prove. And the saddest thing about his activities is that the innocent are the victims. Those who perpetrate the tragedies rarely suffer. We charge him with:

1. Encouraging self-doctoring or self-medication.
2. Promoting suffocation and asphyxiation.
3. Urging children to put objects into the mouth.
4. Encouraging children to handle and use medicines.
5. Encouraging playing with strange animals.

ADVENTURES IN THRIFT

6. Promoting hitch-hiking and the picking up of hitch-hikers.¹
7. Placing poisons, labelled and unlabelled, where children can reach them.
8. Promoting kit-flying in dangerous places.
9. Encouraging snowballing, and unusually rough and dangerous games and stunts.
10. Handling tools and cutting and piercing instruments, carelessly.
11. Discouraging a knowledge of first aid.
12. Encouraging the breaking of quarantine.
13. Discouraging immediate attention to major and minor hurts.
14. Discouraging adequate ventilation, particularly in cold weather.
15. Failure to provide protection in gymnasium and playground apparatus and equipment and for proper inspection of it.
16. Promoting dangerous jokes and "fun."

The Prosecutor again offered a great array of pitiable looking witnesses, most of them children, crippled, blind, lame, diseased, bruised, sick, poisoned, with running sores, great hideous bumps, and terrible cuts on their bodies.

The defendant was speedily found "Guilty."
"Next Case."

"The People versus Drowning," intoned the clerk.

Drowning, a bedraggled and disreputable looking fellow, pleaded "Not Guilty."

"Your Honor," began the Prosecuting Attorney, "this defendant is a most cowardly fellow who

1. Several states prohibit hitch-hiking by law.

THE END OF A NOTORIOUS GANG

usually attacks people in the midst of their happy times. He **Kills them when they're happy** steals up while they are enjoying themselves at a picnic or party and deals them blows which turn happiness into unforgettable tragedy. The charges against him are:

1. Encouraging swimmers to swim where the current or undertow is strong.
2. Urging divers to dive into shallow water.
3. Countenancing "fooling" in a boat or canoe.
4. Encouraging persons who cannot swim to go into deep water.
5. Pushing people off piers, boats, river banks, etc.
6. Urging people to swim immediately after meals, when tired, etc.
7. Playing jokes on incompetent swimmers.
8. Discouraging the installation and regular inspection of proper life-saving equipment.
9. Criminal negligence with unprotected wells and cisterns.
10. Discouraging the learning of approved rescue methods.
11. Encouraging skating and playing on ice not known to be safe.
12. Urging those to swim who are physically unable.

"Your honor, it is not possible for me to produce the witnesses I should like to produce because all of them are dead. If I were able to present a dozen of this fiend's victims, their testimony would run like this:

"I dived into shallow water."

"No one knew how to resuscitate me."

"We tried to exchange seats in a canoe."

"I was pushed off a dock."

"The undertow swept me out to sea."

"I fell through a rotten cistern cover."

"We went swimming immediately after dinner."

"I skated on thin ice."

"They couldn't find a life preserver."

"I got beyond my depth."

"Here I have the official record showing that more than 7,150 persons were drowned in 1943. Moreover, we have a complete book of newspaper accounts of all of them, and know that most of these so-called accidents would not have happened had proper precautions been taken to prevent them."

The Prosecutor passed over to the Judge the official record as issued by and authenticated by the National Safety Council, and also a ponderous book of newspaper clippings. The Court glanced at the certificate and turned through the pages of the book. Finally he said, "What does the Defendant have to say?"

"Only this," replied Drowning, noisily, "that the Prosecuting Attorney has dwelt only on the tragic side of swimming. He has not even suggested that for each individual who died there were thousands who enjoyed swimming and did not drown. And more than that, these drownings are 'acts of God' and hence cannot be blamed on me or anyone else."

"It is true," rejoined the Prosecutor, "that we have

not dwelt on the great number of swimmers who did not drown. We are not interested here in bringing them before the Court; we are interested only in those who have died, needlessly. When we bring a suspected burglar or murderer before the court we do not waste time talking childishly about the great number who did not steal or murder, do we? And it is just as childish to talk about those who have swum and not drowned."

"Further, the law recognizes as 'Acts-of-God' accidents only those which could not be avoided or prevented by any precautions being taken. Lack of suitable life-saving equipment, and the proper periodical inspection of it, 'joking and fooling,' and going swimming at times and places which all ordinary judgment would deem dangerous cannot be attributed to God and his wisdom, but to man and his carelessness, and the defendant is the man responsible for this."

"Does the defense offer any witnesses?", asked the Court.

"No, I don't, and it appears to me that none is required. Accidental drownings will occur despite all anyone can do."

The case went to the Jury and as in the others, the verdict was "Guilty."

After congratulating the Jury on its judgment and wisdom, the Court ordered all of the defendants to be brought before him. In sentencing them Judge Wise said,

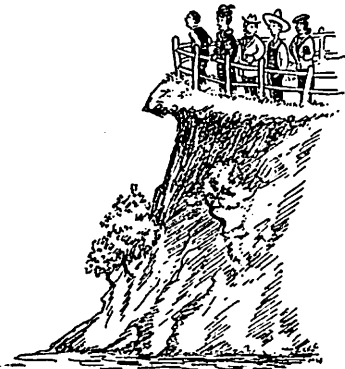
"All of you have been found guilty of the crimes charged against you. You have been proved respon-

ADVENTURES IN THRIFT

Useless waste. sible for 100,000 deaths, for millions of dollars of wasted money, and hundreds of millions of heartaches. Modern civilization is not safe when you are around. You contribute nothing whatever to progress or to civilization. You represent Useless Waste. Society must be protected from you and it becomes my duty to help rid it of you. The sentence of the Court is that all of you shall be banished from civilization forever."

On hearing this sentence, the witnesses, the Jury, and the spectators broke out in a great roar. After listening to this applause for a few moments, Judge Wise held up his hand and, when the room became silent, said:

"I am glad that you have approved my sentence on these, your mortal enemies. However, even though I can sentence these vicious criminals, I



A fence at the top beats a hospital at the bottom.

cannot enforce this sentence; you are the ones who must enforce it. Each and every one of you has a definite personal responsibility for keeping these

THE END OF A NOTORIOUS GANG

felons behind bars, and if any of them escape, it will be your fault. If you do not protect yourself, in case of accident you can blame no-one but yourself. How can you enforce the eternal banishment of these your hated personal enemies? Here are a few suggestions:

1. Learn how to avoid accidents in all types of settings.¹
2. Practice these rules, and permit no exceptions to them.
3. Don't take a chance; if you do, you are gambling with Death.
4. Don't be in a hurry. Stop, look, listen, and think.
5. Obey and observe all traffic and other signals and signs designed for your own safety.
6. Remember that your carelessness may maim or kill other persons.
7. Teach others to be careful by setting a good example.

Judge Wise arose and left the bench amid a great ovation.

After he had left, the prisoners were lead out while hoots, hisses, and catcalls were hurled at them.

President Maizie now stepped out onto the platform and, when the noise had subsided, said, "We hope that you have enjoyed our program, but we hope even more that you have learned something that will be valuable to you as long as you live."

1. Excellent material for this purpose will be found in the "Safety Instruction Cards" published by National Safety Council, Inc., 20 Wacker Drive, Chicago 6, Ill.

Gales of applause were proof enough that the program had been enjoyed, and although we have no evidence, we are willing to guess that it was beneficial to a great many of the students.

Do you think that YOU could get up such a program for YOUR general assembly?
Why don't you?



VIII. Six Unusual Student Committees

The student council had been interested in promoting the general welfare of the school and its activities. News of the success of the thrift program of Miss Marberry's room had spread like wildfire through the school, and the council, after disposing of its regular order of business, found itself in a discussion of other methods and means of encouraging thrift. Suppose we slip into this meeting now and see what is going on.

"Mr. President, (Robert is speaking) It occurs to me that there are many opportunities about the school for saving and teaching students to save. Perhaps the most natural place to begin such a program would be with the materials we use day in and day out. Paper, pencils, chalk, pens, ink, books, soap, towels, etc. For instance, *Ink shrivels!* I read about a study made of the evaporation of ink; how, in six days, ink in an open well lost 23%, while in a closed inkwell the loss was only about 4%. Open paste and glue bottles also cause needless waste. I suggest that we make a study of this matter, or that a committee be appointed to study it to see what we can do."

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"Are there other comments on this idea?" asked the President.

"Mr. President," said John, "I think that such a study or campaign might include some attention to defacing property, carving and writing initials and names, and cutting across the lawn. These are common wastes."

"And how about care of broken and damaged equipment of various sorts?", added Marjorie.

"Loose and broken seats and desks might be tightened or at least reported. It does not take them long to break up when once they become loose."

"Mr. President," spoke up James, "repairing desks, painting walls, and similar work belongs to the janitors and not to the students. **Where's the janitor?** Why do we have janitors if they are not supposed to keep equipment in repair?"

"Repairing furniture and equipment is not our job," replied John, "but at least we might help by reporting broken articles. The janitors cannot get around to all of these things every day and it does not take long for a loose seat to become more loose. And besides it becomes all the more dangerous. I'll bet the janitors would appreciate our help, too."

"Yes, and while we have no business repainting the walls or desks, we could do something to discourage defacing them. Many students **Students own the school?** seem to forget that they own the school and while they wouldn't be careless with their property at home, they become careless with their property at school," added Grace.

"Perhaps so," said James. "But what about saving pencils and paper? These belong to the student

SIX UNUSUAL STUDENT COMMITTEES

and if he wants to waste them, why shouldn't he?"

"Why not take the same attitude towards his health and his money?" asked Robert. "Why try to teach him anything that will help him? He belongs to himself, so let **Let him get sick.** him get sick, have serious accidents, waste his time, and hurt himself in other ways. It is the job of the school to help him learn to save wherever he can. And he will appreciate it when he gets older."

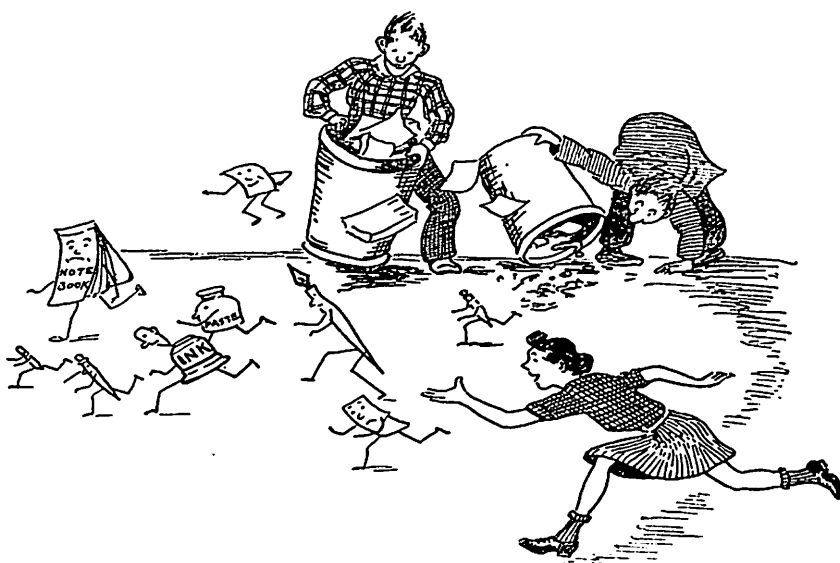
"Yes, I guess that's right," agreed James.

At the end of a half hour's discussion of a number of possibilities of promoting thrift, the-president appointed the following committees:

Waste Paper Basket
Book
Equipment Inspection
Supplies
Publicity
Lost and Found

During the next two or three weeks these committees busied themselves devising plans for promoting thrift of various kinds. Many meetings were held and finally out of these came some very interesting projects and activities. Read the following accounts of each committee's work and see if you do not agree that these activities were not only interesting but also valuable to the school and its citizens.

The Waste Paper Basket Committee, at the end of each school day, for a week, emptied and studied the materials found in all of the waste **What did it find?** baskets. You probably know what it found in them. Mostly trash, of course, but also a great many papers, pens, blotters, pieces of chalk,



Detectives get their waste.

and pencils, somewhat worn, perhaps, but many of them still usable, parts of note books with many unused, or slightly used, pages, and repairable book and notebook covers.

Naturally, in some baskets much more material was found than in others. The committee kept a list of the material which was considered usable from each basket and made up a score for each home room. Two points were awarded for each "usable" article found, three points for each "more usable"

Scores improved. article, and one point for each "barely usable" article. These scores were posted each day on the bulletin boards. In a day or two all of the scores improved greatly and by the end of the week practically nothing of value was found in the baskets, and nearly all rooms

SIX UNUSUAL STUDENT COMMITTEES

had scores of "0." Both teachers and students were becoming interested in saving material wherever possible, and where real attempts to save were made, the room score was much better than where less care was used. A survey by the Inspection Committee showed that even desks and lockers were cleaner and were kept in much better condition than before the study was begun.

In order to help the room save, the committee made the following recommendations which were mimeographed and sent to each room where they were read, discussed, and posted.

"THE GREATEST SECRET OF SUCCESSFUL PRODUCTION IS SAVING WASTE"

GENERAL RECOMMENDATIONS OF THE WASTE BASKET COMMITTEE

1. That, wherever possible, a Student Supplies Committee be appointed to handle all supplies, paper, pencils, chalk, crayon, specimens, ink, pens, etc., and that these be accessible to the students only through the Committee, or in case no Committee is appointed, through the teacher.
2. That the practice of giving the student a new pencil and a new pad, monthly, be discontinued.¹

1. In a short note recommending this discontinuance, the Committee said—

In our school there is a tradition that the pupil shall be given a tablet and a pencil on the first of each month. Regardless of whether he has used his tablet and pencil of the previous month, he will receive a new one on the first of the next month. The pupil knows this, and consequently, he can be wasteful with his tools. He knows also that the teacher will come to his rescue if he runs out of material before the end of the month. It seems to us that this produces wasters instead of savers. If the tablet or pencil the pupil receives on the first of one month is still usable at the end of the month, why should he be given another?

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3. That a Home Room Salvage Committee be appointed in each home room to salvage scraps of paper and bind them into pads for use as scratch paper.

4. That this committee take whole sheets which had been used on only one side and bind the good sides into scratch books.

5. That smaller writing and figuring be encouraged.

6. That narrow, rather than wide, margins be left.

7. That both sides of paper be used.

8. That care be used in handling notebooks and tablets.

9. That pencils be sharpened carefully and not too often.

10. That pencils and pens be kept where they will not easily be broken.

11. That the chewing of pens and pencils be discouraged.

12. That when pencils have been used to two-inch length they be collected and used in compasses in this or other rooms.

13. That after pens have been used they be wiped dry so that they will not corrode.

14. That the Service Committee of each home room provide pen wipers for each student.

15. That inkwells be not entirely filled and that they be well covered.

16. That particular care be exercised in the use of art, science, home economics, and shop supplies.

17. That care be exercised in the use of light, gas, water, soap, and towels.

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18. That string and wrapping paper be saved for the Service Committee.

The Equipment Inspection Committee recommended the appointment of an Inspector for each home room, whose duties would be as follows:

Daily inspection of the room and its equipment and the reporting to the office, on slips especially prepared and printed for the purpose,

Loose seats and desks.

Broken or misused charts, cases, instruments, maps.

Loose or split floor boards, splinters.

Broken blackboards and troughs.

Marked, scratched, carved, or defaced desks, walls, benches, etc.

Loose, broken, or missing clothes hooks.

Broken lights, wires, globes, switches.

This Committee set as its own task the inspection of gymnasium and playground equipment, locker room and showers, hallways, steps, auditorium seats, benches, lawn, shrubbery, walks, and railings.

The Book Committee asked Miss Wherry, one of the librarians, to assist it in its work and she gladly accepted. This Committee decided that it would do four things: first, **What a funny campaign!** promote a "How to Open a New Book" Campaign; second, show each home room an "unfit" or "rejected" book and explain why it was not usable; third, make and display some attractive posters; and fourth, prepare and distribute an illustrated, mimeographed booklet, "The Story of a Book."

In planning the "How to Open a New Book" campaign the Committee requested each home room

president to appoint one representative who would learn the main points in Miss Wherry's talk and then take these points back to his own home room. A few days later Miss Wherry met these representatives.

She made her talk to this group and demonstrated how a new book should be opened. After answering a few questions from the representatives she gave each a mimeographed copy of her talk. Should you like to read it? All right, here it is:

"If you had a new dress or suit you would not wear it while cleaning the cellar or washing the dishes. If you had a fine new

Wade in the mud? hat you would not wear it out into the rain. Nor would you go wading in the mud with a new pair of shoes. Yet many students do things which are just as bad; not because they are vicious and wicked but because they do not know any better. In order to help you properly care for or 'break in' a new book, I am going to show you how it should be done.

"A new book can be ruined the first time it is opened. By ruined I mean that it can be injured so that its pages will fall out and that it will go to pieces sooner than it otherwise would.

"Many students, when opening a new book, open it at the middle and bend both covers far back, so that they will lie flat if the book is laid on the table. Of course this breaks the glue, stretches the thread which holds the pages in place, often breaks it, and tears the paper where it is sewed. After such treatment the pages soon loosen and fall out and the book becomes useless.

"The proper way to open a new book is as follows:

First, I open the book to about the twenty-fifth page. I do not open it wide or bend the covers back much, but just part way and easily, like this. Then I do the **Would you break its back?** same at about 25 pages from the end of the book. Next I go back to the front of the book and open it at about page 50. Then back to about page 150, in the case of this book which has 200 pages in it. I open it at page 75 and then at page 125, and so on until I have opened the book halfway from the front and halfway from the back, alternately. In this way the back is not broken. You notice that I open it easily and do not bend the book back very much. After a few days use it will open and will stay open more easily."

At each home room meeting the following week this talk was given by the representative who also demonstrated, as Miss Wherry had, just how the new book should be opened. In **Open 'em** some of the rooms new books had but recently been handed out and the students were asked to open these in exactly the same way as the representative was opening his.

The following week, at the regular home room meeting, each "book representative" displayed to his home room two text books, exactly alike, except that one had been declared "unfit" for use. His talk, organized by the Book Committee, was as follows:

"Last week we showed you how to open new books. This week we are going to show you two

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What a foolish question! books in the same subject, issued on exactly the same date. Here they are. Which would you rather have? That is a foolish question, of course. You can see for yourself that one of these is in good shape yet, not new, but usable, and also that the other one is not fit to be used. Yet remember that both of these were issued on exactly the same date and both have been used four semesters."

"Why do you suppose this book was declared unfit?"

The students then gave a number of reasons which the representative wrote on the board. In general these reasons were as follows:

The back is broken.
Pages are torn.
Pages are missing.
Book has gotten wet.
It is marked up.
There are finger prints in it.

"This book should have lasted as long as the other one," continued the speaker. "A book with average usage should last from six to ten semesters. Yet this one has been rejected after only four semesters. This is only half as long as it should have been used. In other words, this book costs you and your parents just twice as much as the other one."

"Not all of the students who used this 'unfit' book have misused it, probably one student only out of four who have used it. But one student ruined it.

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In many schools now, the student is charged with any misuse. It is not done in our school but it probably should be done.

"Some students who would not misuse their own book or property often will misuse the property of others, or public property. And these forget that public property is **Public property is yours.** really theirs. They are not only not playing fair but they are just cheating themselves by their misuse of what they themselves own. We are glad, of course, that there are far more students who properly care for property than there are who misuse it. But there are some who are not careful and these make obtaining an education and a living more expensive for all of us."

The third task of the Book Committee was the making of ten posters which it placed at various points about the building. The titles of these posters were:

A Book Murderer Carries Pencils and Papers in His Books.
You Would Not Write on Your Friend's Collar, Would You?
Only Hoodlums Crease or Fold Book Pages.
Be Consistent: Match Thumbprints in Your Book with Similar Prints on Your Friend's Face.
Protect Your Book Friend from Rain, Snow, and Bad Weather.
Would You Carelessly Drop Your Best Friend?
Rowdies Lay Open Books Face Downward.
Turning Down Page Corners Is Done Only by a Careless Reader.

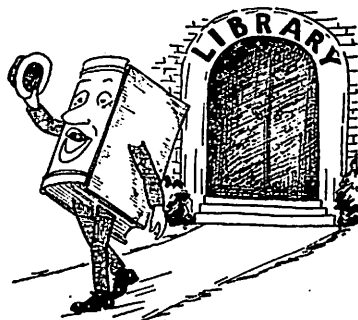
ADVENTURES IN THRIFT

Be Consistent: If You Lose Your Book, Also Lose Your Shoes.

Your Book Is Not a Garden: Don't Plant your Elbows in It.

As its fourth task the Committee prepared a little booklet entitled "The Adventures of a Book." This was an eight-page mimeographed and stapled pamphlet, half the size of an ordinary sheet of paper. The first page, or outside cover, contained the title and an attractive illustration of a ship under full sail. The other pages contained the following illustrated story.

Once upon a time a book left the library and started on a trip from borrower to borrower. He knew he would have a fine time serving the students so he went gayly along to work. As he left he looked like this—



The first person he met in his travels was one who did not know how to take good care of his friend, the book. This student used him for a suitcase and carried his pencils, letters, and papers in him. Soon the poor book looked like this—



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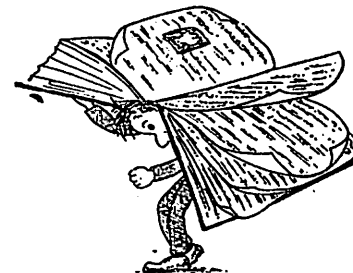
His next adventure was startling. He was suddenly turned over face down, and rudely spread out flat. His back was completely broken and then he looked like this—



The next student he met laid him flat on his back and planted his elbows on him. This was too much and his leaves pulled loose like this—



By this time the poor book was beginning to feel that he would never be happy again. His next "friend" turned down the corners of his leaves and then he looked like this—

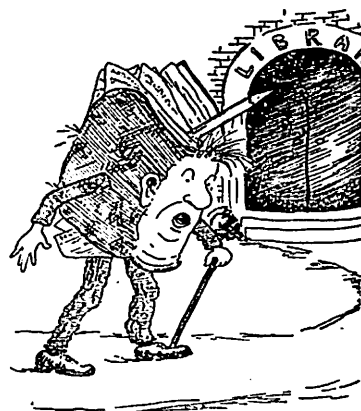


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Then a careless reader forgot him entirely and allowed him to get wet, so that he was the saddest, wettest book you ever saw. Look at him now—



Smeared with dirt, warped from rain, with back broken, leaves loose, and corners badly torn, the book went sadly back to the library. Nobody liked him or wanted to see him now. He was ruined. And all because he had not met on his journey friends who cared for him or were kind to him.



The interesting booklet was distributed at one of the regular home room meetings the week following the "How to Open a Book Campaign." You may be sure that it was not only enjoyable but also influ-

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ential in making many of the students more friendly toward their books.

The Lost and Found Committee provided a box in the office into which articles could be placed and locked. Parts of all three bulletin boards were set aside for a "Lost and Found Department" and on these all lost and found articles were advertised. One student was delegated each day for "Lost and Found Duty." He stayed in the office for twenty minutes before school opened in the morning, at noon, and for twenty minutes after school closed in the afternoon. Any articles found in the rooms after school was out were turned into the office by the home room secretary. These articles were then catalogued in a small card file, and posted.

This committee planned, also, to stage two assembly programs, one each semester, on the general topic of "Care of Personal Property." In these programs it proposed to use songs, parodies, debates, talks, exhibitions, and several types of dramatizations. It planned to hold an "Auction Sale," once each year, at which time the articles remaining in the box would be sold and the money turned in to the activities fund.

The Publicity Committee prepared, with the aid of Miss Robbins of the Art Department, several sets of posters.

One interesting set of posters was based on the initials that were found carved on desks, written in books, on the wall, on benches, and on other places

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about the school. The first week this poster was placed on all of the bulletin boards.

FOOLS' NAMES AND FOOLS' FACES ARE ALWAYS
SEEN PUBLIC PLACES

The following initials were found carved and written on our school property. Do you recognize any of these initials?

Y.R.	O.B.L.
P.P.D.	P.S.C.
S.P.	L.H.
N.S.P.	N.F.O.M.
F.I.	T.L.Q.
W.O.H.	N.S.P.
U.F.	D.S.
L.O.S.	A.M.
D.H.	N.H.
S.S.	S.B.A.

Watch this place next week for the names of these students.

Great excitement reigned in the school as soon as these posters were put up and the students tried to guess whose the various initials were. **Are your initials there?** Naturally, they all looked forward to next week then the various names would be posted. Probably, too, those who's initials were listed look forward to next week with considerable anxiety.

The following week this poster was put up on the boards in place of the first one.

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HERE ARE FOOLS' NAMES WHICH WE FOUND
IN PUBLIC PLACES

Y(oung) R(owdy)	O(tto) B(e) L(icked)
P(ublic) P(roperty)	P(oor) S(chool) C(itizen)
D(efacer)	L(ittle) H(onor)
S(tupid) P(upil)	N(o) F(riend) O(f) M(ine)
N(o) S(elf) R(espect)	T(hought) L(ess) N(ess)
F(ool's) I(nitials)	N(o) S(chool) P(ride)
W(ithout) H(onesty)	D(ishonorable) S(tudent)
U(n) F(air)	A(bsent) M(inded)
L(ack) O(f) S(ense)	N(obody) H(ome)
D(isrespectful) H(oodlum)	S(hould) B(e) A(shamed)
S(imple) S(imon)	

In addition to this interesting set of posters, the Publicity Committee prepared a number of others and placed them about the building, over a three-week period. Here are the titles of these posters.

Wide Margins Waste Paper.

Sharp Points Waste Pencils.

Uncleaned Pens Waste Pens.

Are You an Ink Shaker?

Who Pays for Wasted Materials?

You Eat Both Sides of Your Bread

Use Both Sides of Your Paper.

Only Goats Eat Pencils and Pens

Why Use Two When One Will Do?

A Sheet of Paper is Not a Bill Board.

A Big Piece of Chalk Has Two Good Ends

But So Does a Small Piece.

You can see that the school was "well-posted" during the three or four weeks that the campaign of "Thrift With Materials" lasted. Attractive and interesting posters went up every day. Many of the students gathered in front of the bulletin boards before school opened to see what interesting placards had been put up.

Of course, not all students were benefitted by this campaign. There are always those who do not care and never will care. They are the individuals who'll never have anything and who'll never be anything. They will never get anywhere. But we are willing to guess that most of the students learned something beneficial and that many of them improved greatly in their care of property, supplies, and materials.

Some are just plain dumb!

Shouldn't YOU guess that, too?

By the way, couldn't YOUR student council organize and promote some of these thrift-with-materials activities?



IX. An Odd Examination

"Let's give the whole school an examination!"

Miss O'Connor's home room was in session and the main order of business was a discussion of its coming assembly program. You see, each home room had been assigned a date at which time it would present a program in general assembly. Various phases of "Thrift" had been the topics used in a number of the home rooms, and Miss O'Connor's room had just had a program based on ways and means of saving clothing.

This program had included discussions of "What's in Your Clothes Closet?" "Remodeling," "Washing and Cleaning Clothes," "Care of Clothing," and "Future Selection of Wardrobe." It's material concerned both girls' and boys' clothing, and both boys and girls were very much interested.

The last number on the program was an "examination" in methods, materials, and ways and means of being thrifty with clothing. The group had taken this mimeographed test, and had thoroughly enjoyed it. When the business meeting brought a discussion of the coming assignment for assembly, Mary almost

Enjoy an examination?

shouted, "Let's give the whole school an examination."

"How would you examine several hundred students at the same time?" asked Gaylord.

"We could examine them the same way that we were examined today, by using a mimeographed test like this one."

"You mean that you would pass out sheets to everyone in the auditorium?"

"Yes."

"But it would take too long."

"I don't think so. There are thirty of us in this room and each of us could be responsible for a section of the auditorium. We could each have a stack of the papers and pass them in a minute or two."

"But there are no desks in the auditorium, how would they write on the papers?" asked Norma.

"They could write on the arm of the chair, or on a book, or even on their hands or knees. They wouldn't have to write much anyway just plus and zero signs and a few numbers and underscorings. No desk would be needed."

"But who ever heard of giving an examination in the assembly?" asked Melvin.

"Yes, and who ever heard of an automobile, radio, airplane, or electric light before someone suggested them?" replied James.

"You win," said Melvin.

"Would you correct the papers, too?" asked Hilda.

"Yes, as we did here this morning. Let each student correct his neighbors'."

"That would be fun for the students, I think," commented Paul.

"It sure would, especially if we made the test interesting and beneficial," said Walter.

"The student would know that his mark would not count against him in any way, and he would be happy in taking it."

"Who would pay for the stencils and paper used?" asked Herbert.

"This home room would. They would not cost a great deal and we still have some money in our treasury."

"And we would all be willing to contribute ten or twenty cents if it were necessary," added Marie.

"How much would it cost?" asked Herbert.

"Well, three stencils would cost about fifty cents and a three-page test would require about 2500 pages of paper which could be bought for forty-five cents per package of five hundred sheets. The entire cost would not be more than two dollars and a half, or three dollars."

"What do you think of this idea, Miss O'Connor?" asked Lucy.

"I think it is splendid. I have been reading a book on Assembly and Auditorium Activities,¹ and in the last chapter the author makes some "guesses" as to the future development of the assembly program. One of these guesses is that soon the audience will participate in many programs. Your suggestion is exactly what he has in mind. We have never had a program like this

Try a guess!

1. McKown, H. C. published by the Macmillan Company, New York.

and I should feel honored if our home room started this type of presentation."

More discussion followed and then President Lucy appointed three committees; one to develop the test further, one to mimeograph it, and one to devise a plan by means of which the tests could be passed out to the audience, quickly and efficiently.

These committees went to work immediately and after a few days, when the test was in its final form, the mimeographing machine in the commercial department began to work overtime —
Ah—Secrets! after school and at odd hours. Before long there appeared a small stack of tests in the closet of the home room and this stack grew steadily until it was more than a foot high.

A week before the day of the program there appeared, on every bulletin board in the school, very attractive and interesting posters on which were such mysterious questions and statements as these—

Would You Like to Take an Examination?
 Ceasar Killed the Helvetians but You Can Kill——
 How Would You Handle Them?
 Nine and Sometimes Ninety and Nine.
 Is It Old Fashioned?
 How Much Do You Know? We'll Help You Find Out.
 Boil Them in Oil or What?
 Does It Make Your Head Roar?
 If You Must Murder We'll Tell You How.
 Paint Them With Axle Grease, or Put Them in the Refrigerator?
 You Wouldn't Throw Them at the Cat?

Of course the posters added to the school's interest in what was coming. No names were used and no identification was made on these posters so no one knew just what **Wild rumors fly!** they represented, and all kinds of rumors soon began to fly about the school. Miss O'Connor's group, which had "sworn itself to secrecy," enjoyed the many comments and questions but kept its secret to itself.

On the day of the program, President Lucy addressed the assembly as follows: "For the past few days all of you have noticed the strange posters about the building and you have no doubt wondered what they meant. Our home room decided that it would be a fine idea if it found out just exactly how much you know, so today we are going to give you all, including the teachers, an examination. Each of you will be given a three-page mimeographed examination, which you are **Examine the teachers too.** to do. This test will take only fifteen minutes and then you will exchange papers, correct them and return them to their owners. Read the directions on the test and follow them closely. Don't dawdle because the time allowed for the test is not much more than long enough. I will ring the gong three times at the end of twelve minutes to indicate that you have three minutes in which to finish. When I ring it again, stop, if you are not through, and listen for additional directions. The papers will now be given you."

The members of the home room, each of whom had been assigned to a section of the auditorium, now

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Laugh during an examination? passed out the papers. This took only about one minute. The room quieted down as the students fell to work on their examinations. Presently from the audience, there came a little laugh, then several, and then some bigger ones. Occasionally, a loud laugh arose and at several times during the test came whole ripples and gales of snickers and laughs. The audience thoroughly enjoyed the examination. You would enjoy taking it too. Read it and see. Here it is (with the correct answers inserted).¹

TREAT CLOTHING FRIENDLY TEST

Miss O'Connors' Home Room

Score _____

Errors _____

Directions: Read each statement carefully and if you think it is TRUE place a PLUS (+) mark in the proper space in front of it; if you think it is FALSE place a ZERO (0) mark in the appropriate space. Mark all statements.

- O— 1. It is better to hang clothes on the floor than on the hook.
- +— 2. Hanging clothes carelessly on the hook may wear holes in them.
- O— 3. Small holes in clothes usually grow smaller if you leave them alone.
- O— 4. If there is no strip in a coat by which it can be hung on a hook, it is impossible to sew one in.

1. From the author's book, "Home Room Guidance," rev. ed., McGraw-Hill Book Company, Inc., New York, 1946.

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- O— 5. Hanging clothes on the hook is preferable to putting them on a hanger and hanging it up.
- O— 6. Brushing, fresh air, and sunlight are all hard on clothes.
- +— 7. One should probably have a regular place for all clothes.
- O— 8. Unrepaired rips and tears are proof that the person is a careful dresser.



Being nice to good friends.

- +— 9. "Shine" may be removed from a coat by the use of a piece of flannel dipped in vinegar and water.
- O— 10. It is impossible to clean and press boys' ties.
- O— 11. Dirty clothes last longer than clean clothes.
- +— 12. Some clothes shrink when they are washed.
- O— 13. It is stylish to have a few buttons missing.

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- +—14. It is wise to have an expert store your out-of-season woolen clothing if the moths are plentiful in your closet.
- +—15. A stitch in time often saves nine and sometimes ninety and nine.
- O—16. Placing your raincoat on the radiator to dry adds to its length of life.
- +—17. Polishing shoes helps to protect them from water.
- +—18. Silks frequently deteriorate fast whether worn or not.
- O—19. A "run" in a stocking cannot be stopped.
- O—20. All spots and stains on clothes should be removed by the use of gasoline.
- O—21. All spots on clothes can be removed by the use of the same kind of "remover."
- +—22. Little repairs often make big repairs unnecessary.
- +—23. A black straw hat may be renovated by the use of an alcohol saturated cloth.
- O—24. The elbows of clothes usually do not wear out very fast.
- +—25. Wearing a rain coat in the rain helps to save clothes.
- +—26. The life of silk stockings may be doubled by washing them in luke-warm suds after each wearing.
- O—27. Boys' hats should never be cleaned because it makes them wear out faster.
- +—28. A faded dress may be brightened by be-boiled in cream-of-tarter water.
- O—29. Worn cuffs on soft shirts can never be reversed or restitched.

AN ODD EXAMINATION

- +—30. Doilies and handkerchiefs after being washed may be dried on a clean window pane without ironing.
- O—31. Carrying an umbrella is an old fashioned custom which should never be practiced.
- +—32. Black, silk, wool, and cotton goods may be renewed by sponging with a strong solution of black coffee to which has been added a few teaspoons of ammonia.
- +—33. Gingham may be freshened by wetting with milk, covering with salt and in a couple of hours rinsing in several changes of water.
- +—34. Parafin rubbed on the heels of hose increases their wearability.
- O—35. It is true economy to pile many clothes on one hook.
- +—36. Clothes should be folded neatly when being placed away.
- O—37. If clothes are kept clean, patched, and repaired, they will wear out faster than if they are not.
- +—38. All clothing should be overhauled once a year or oftener.
- +—39. Drawer space should be allotted to stockings, gloves, and handkerchiefs.
- O—40. The proper way to dry shoes is to put them on a radiator.
- O—41. Buying umbrellas and raincoats is an unnecessary and useless expense.
- +—42. Shoe manufacturers say that two pairs of shoes, worn alternately, will outlast three pairs worn in succession.

—+—43. Stains in clothing should be removed before they "set."

44-47. The life of shoes may be prolonged by (Underscore four)

1. Putting them in the ice box.
2. *Wearing rubbers when it is wet.*
3. Painting them with black paint.
4. *Putting them in a shoe bag or rack.*
5. *Keeping soles and heels in repair.*
6. Greasing them with axle grease.
7. Kicking bricks with them.
8. *Keeping them well shined and polished.*
9. Throwing them at the cat.

48-50. In order to make your stockings and socks wear well (underscore three)

1. Grow long toe nails.
2. *Keep them in good repair.*
3. *Buy your proper size.*
4. Pull them up by the tops as you would a boot.
5. Buy small ones.
6. *Wash them carefully.*

51-57. Match each of the items on the left with the number of the appropriate item on the right.

- Bad for wet shoes (4)
 Makes the head roar (3)
 Hard on stockings and socks (5)
 An unnecessary expense (7)
 Fine for faded dresses (2)
 Lengthens life of rubber goods (1)
 Good for wet shoes (6)

1. Dark, cool place.
2. Redyeing.
3. A tight collar.
4. Hot radiator.
5. Rough places in a shoe.
6. Shoe trees.
7. An overstocked closet.

58-60. Moths are especially fond of (underscore three)

1. Cotton goods.
2. Sunlight.
3. *Dirty spots on clothes.*
4. Moth balls and camphor.
5. *Woolen clothing.*
6. Nice clean clothes.
7. *Dark places.*

At the end of fifteen minutes President Lucy rang the gong and said, "Now exchange your papers with someone near you."

This was done with a great shuffling of papers.

"I shall read the correct answers and you check those on the paper which are incorrect or omitted.

None asked Listen carefully for each answer as
or answered. I shall read it only once. I shall go slowly and shall comment wherever comment seems to be necessary. But no questions will be answered."

She then read the answers to the questions, occasionally stopping to emphasize the correctness of some unusual-appearing answer or the importance of the correct answer.

When she had finished reading the answers, she

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said, "Count up the number of incorrect or omitted answers, and place this figure in the second blank at the top of the first page. This number denotes the mistakes or errors. Perfect score is sixty, so now subtract the number of errors from sixty for the final score. Place this number in the blank marked "Score."

After a moment, "Now give the paper back to its owner."

There was a rustle of papers as they were being exchanged again. It was needless for her to tell the students to look over their papers and see what they had missed. They enjoyed this, too, perhaps even more than checking the answers on their neighbor's papers. After a few minutes Lucy rang the gong again and said, "Now let's see how your scores run. I will ask you to stand as your score is read and remain standing until all are up."

She then called, "60." A very few students arose; "59," a few more arose; "58", still more; and so on down the line. When she got to "55" many of them were on their feet, and by the time she had called "45" nearly all were standing.

"Now you may be seated. Most of you have successfully passed this examination. Of course you know why it was given. We are all talking about thrift this year and one very important item concerns the care of clothing. This test is educative and we hope you have really learned something by taking it. You may keep your papers, if you like, and if you want to have some more fun, take one or two home and ex-

AN ODD EXAMINATION

amine your parents or older brother or sister with it. At the end of the program the boys and girls who passed out these papers will give you extra copies if you want them."

When the program was over large groups of students could be seen around those who were passing out copies of the test.

Don't you suppose that this was an interesting and valuable program?

Why not develop one like it for YOUR assembly?



X. Sale On! Sale On! Sale On!

"Mr. President, I should like to learn how to keep from being 'gypped'."

"Yes, and you are not the only one who would, either."

"Couldn't we invite some business man in here to show us how to buy more intelligently?"

"What does the group think?" asked President Earl.

"Splendid," "A fine idea," "Let's do it," and similar expressions of approval were the answers to this question.

"All right, I will appoint the following committee to formulate plans for a program on 'buying'; Frank, Kathryn, Ned, and Robert. **A "Non-Gyp" Committee.** Robert will be Chairman. Will this committee report at our next meeting?"

This little discussion came at the end of a regular program in Miss Hartley's home room when the question of material for future programs had been raised. As you can readily see, it concerned buying.

The following day the committee met during the noon hour to discuss further the possibilities of a

SALE ON! SALE ON! SALE ON!

program. Several suggestions had been offered, such as, for instance, a group discussion meeting, an experience meeting, student debates on the various related topics, and, of course, every member of the committee thought of having some competent business man make a talk to the group. All these possibilities, and some combinations of them, had been discussed and none appeared exactly to satisfy the group. During a momentary lull in the discussion Kathryn jumped to her feet with an exclamation.

"I have it. Let's have a 'question meeting' and bring in a business man to answer our questions."

The response from the committee was immediate and favorable.

Let's all ask questions.

"That's it," "An excellent plan,"

"That would be valuable and interesting."

"Do you mean that you would not schedule the man for a talk?" asked Robert.

"Yes, that's what I mean," answered Kathryn. "We couldn't be sure that his talk would hit the nail on the head, but if we could ask him questions we could be very certain that it would."

"Do you think the students would ask questions?"

"I am sure they would. For instance I have a dozen questions I should like to ask him about various kinds of sales, how and when to buy properly, etc., and I know that other students would have questions also."

She'll ask a dozen.

"But suppose they wouldn't, then what would you do? I should not want this meeting to fall flat just because the students did not ask questions."

"Well, this committee could plan the questions beforehand and then if no one else asked him we could

ask questions ourselves."

"Yes, and we could tell the group about our plan and ask the students to think up questions they would like to have answered," said Frank.

This plan appeared to be a most satisfactory one, and after a few minutes the committee turned its attention to the selection of a business man to serve as the "Questioner." Several names had been mentioned when Ned spoke up.

"My dad is general manager of Rand and Kennedy and I know he would be satisfactory. He is a good scout and is always interested in our school and its activities."

This choice was entirely satisfactory to the group. Ned's father was general manager of the largest department store in town and had, on more than one occasion, addressed student meetings in the school.

"Do you think he would come?" asked Frank.

"Yes, I am sure he would," replied Ned.

"All right, then, Ned, you ask your father. Tell him what the home room has in mind and see if he will help us. Can you do that tonight?"

"Yes, I'll see him tonight."

"O.K. Let's plan to meet again tomorrow noon. Before that time will each of you prepare a set of a dozen or fifteen questions which may be asked if the members of the home room do not respond. We'll go over these questions at the meeting tomorrow and assign each committee member several of them in case they are needed."

"Which I am sure they will not be," added Kathryn.

The other members of the committee laughed and the meeting adjourned until the following noon.

That evening at dinner Ned told his father what the committee had planned and gave him the official invitation to attend and be the "Question-answerer." Mr. Williams, after asking a few questions concerning the ages, experience, and general background of the students, gladly accepted the invitation.

Ned carried his father's acceptance back to the Committee the next noon and after conferring with Miss Hartly and President Earl, the meeting was then definitely scheduled for the regular period the second week following.

The program was announced at the following week's meeting and, in order to stimulate thinking along the line of buying, each member of the group was asked to think up, write down, and hand in to the Secretary his or her questions. These would not be read to Mr. Williams because each student would have the privilege of asking his questions himself, but this formality would ensure that good questions would be asked. Quite a sheaf of papers came in to the Secretary during the next few days, showing that some of the members, at least, had been thinking about the program. Of course, many of the questions were so nearly alike that they could be met with one good answer.

Mr. Williams probably did some thinking, too, during the ten days or so preceding the meeting.

On the day of the meeting Mr. Williams was met at the principal's office, shown to Miss Hartley's room, and introduced to the group by President Earl.

"Members of the home room, it is my pleasure to introduce Mr. Williams, General Manager of Rand and Kennedy, our largest department store, who has kindly consented to come and answer our questions concerning buying. Mr. Williams."

The class gave him a round of applause, after which he said, "Young people, I am glad to be with you in a meeting designed for the education of intelligent buyers. These are what all stores need. An unintelligent buyer may represent an immediate profit for a store, but in the end he is a liability, not an

We need them! asset. The more intelligently the customer buys, the more satisfied he is and the more he will come to the store that satisfies him. Folks do not go to stores from which they get no satisfaction. Of course, lack of satisfaction is not always the store's fault; but it is either the fault of the store or its customer. The job of a real merchant is to make satisfied patrons. They are his best advertisements.

"In the very beginning I should like to write on the board four items which you must consider basic to all buying."

He turned to the board and wrote the following:

Standard merchandise

Servicing

One price

Legitimate profit

"These four are perhaps self-explanatory but let me take a minute to explain them, anyway. Standard merchandise refers to goods that are standardized in material, quality, and price. Goods not standardized are much more variable in price.

"Servicing refers to work, replacements, or repairs made later, or to check-up, such as, for instance, on tires, in order to see that the customer is getting his money's worth from the material.

"Few reputable stores have more than one price, and this price is marked clearly on the article.

"Legitimate profit refers to what the business man has a right to gain from the sale of an article.

"As I understand it, Mr. President, I am to answer any and all questions that may be asked me."

"That is right," answered the President.

"Well, that is a tall order, as they say in England, but I'll do my best. Of course, no one has to agree with me, and I am giving my own opinions which may not be worth much."

"But at least they will be worth more than ours," replied the President. "Now go ahead and ask Mr. Williams anything you want to concerning buying. If you care to, you may give experiences and illustrations from your own buying."

"How can a customer tell a real sale from a 'gyp' sale?" asked Le Roy. "For instance, two weeks ago I attended a so-called sale and bought a tire for my bicycle. I **He was 'gypped.'** paid \$2.13 for it. Yesterday I stopped at this store to buy a can of oil and saw the very same tire on sale for \$1.59. How can you tell when a sale is a sale?"

"That is a mighty fine question for a starter," replied Mr. Williams. "Probably many of you have had the same experience. Will you buy another tire from those people?"

"I should say not," replied LeRoy.

"Why not?" asked Mr. Williams.

"Because they are not honest and I have no confidence in their word."

"That is right. When you attend a sale you expect to be able to buy articles for less than the usual price because many others will also buy and the merchant can take less for his goods when he sells many of them. But if you are 'gypped,' as you say, you don't go there again. That is why a reputable man is most careful with his sales. He knows that in the end they may harm his business far more than they will help it.

"Let me postpone my answer to your question as to how to tell a 'gyp' sale from a bonafide sale, for a few minutes, while I discuss sales in general. Sales are used for several purposes, such as, for instance, to stimulate trade, to introduce new goods, to probe buyers' wants, to clean off out-of-season or shop-worn goods and remnants, to dispose of goods damaged by fire and water, to settle estates, to save moving all goods to the new location, to encourage folks to come into a new store, and to meet obligations, particularly in the case of bankruptcy, or in times of depression.

"Let me evaluate several kinds of sales, one at a time. You understand that in any kind of a sale you may be able to get real bargains, although in general you should beware of bargains. But we are more interested in probabilities than in mere possibilities.

"At a 'damaged goods' sale you are far more likely

to make a poor buy—to get something which cannot be used, repaired, or cleaned than you are to get goods which are worth the money. Be careful about patronizing stores which have numerous Cash Raising, Sacrifice, Price Smashing, Going to Vacate, Bankruptcy, Wholesale Prices, Going Out of Business, and similar sales. I know one store in town which has been 'going out of business' for twelve years, at least. Often such sales are held by small merchants who are not responsible, or who are really going out of business, in which case you cannot exchange your goods or return them. In such instances the buyer is 'stuck,' as the slang expression has it."

"Don't some stores load up with cheap stuff just for the sale?" asked Lowell.

"Yes, some do. Go right ahead and interrupt me at any point. I am answering questions today, so feel free to ask them at any time. More than that, some stores cut prices on some articles and raise the prices on others. Glaring tags fool people into thinking that all goods are being sold at bargain prices. I have heard of stores even raising all prices instead of lowering them for these sales."

"How about patronizing a 'We-bought-up-a-bankrupt-stock-sale?'" asked George.

"Stay away from it. You know nothing about the goods, prices, reputation, or anything else. And all sales are final, remember that."

"I notice that the stores in the East End of our town have sales every pay-day," commented Robert.

"Yes, in all mill towns there has developed a so-called pay-day psychology. The workers are paid on the same day, and all of the stores, **Prices slashed upward?** usually small 'bargain stores' which handle inferior goods, put on pay-day specials. Probably if the prices are changed at all, they are slashed upward instead of downward. But these sales get the workers into the habit of spending on pay day and as a result a sort of carnival spirit prevails which is profitable for the stores, but probably not for the buyers."

"If you can get well known goods at a discount, then you are saving, aren't you?" asked Kathryn.

"Possibly, but here is the way that other stores compete with this kind of a sale. A druggist, for instance, will offer a good tooth paste which everyone knows is 20 cents a tube, for 15 cents. Across the street a 'cut-rate' store immediately offers two mammoth tubes of an unknown paste for a ridiculously low price."

"But this second paste may be just as good as the first," said Helen. "Don't we pay for trademarks?"

"Yes, we, do, and sometimes, though not always by any manner of means, they may be worth the difference. A company which has established a reputation for a good product is jealous of that reputation and will do nothing which will cause it to lose it. An unknown company has no reputation to lose, so it can be more careless. It is true that the newer company may produce just as good an article as the older, but, other things equal, I'd rather pay a little more, per-

haps, and get an article that I know is good and let some one else experiment with the newer one."

"But all companies were new once and established their reputations by putting out good articles rather than poor ones, so why shouldn't a new company be careful about getting a bad reputation?"

"In a way that is true, but where one company developed a fine reputation for square dealing and excellent product, probably twenty other companies failed."

"Is a 'penny sale,' where you buy one article for a certain price and two for a penny more, a reliable sale?" asked Rheba.

"Usually not. You will rarely find standard goods sold this way. Drug stores, more than any other, use this type of sale. And the average buyer knows less about **Cheaper than cheap!** drugs than he does about anything else he buys. I don't patronize penny sales."

"But doesn't the consumer of a nationally advertised article pay for its expensive advertisement, its radio program, magazine, billboard, and other advertising?"

"Yes, that is probably true, and it may also be true that some of the wide use may be due to the advertisement and not to the product itself. No one can make a blanket **Don't be a slave.** statement that will fit all situations. In any case I believe it to be a good policy not to be a slave to particular brands. Base your buying on your own needs and not on the advertisements you read."

"Would you patronize an auction sale," asked Fred.

"Most certainly not, if it were a sale of store mer-

chandise," replied Mr. Williams. "In a number of American cities there is a so-called 'Auction Row,' in which auctions, usually of alleged 'bankrupt stocks,' are held daily. Frequently, a loud speaker over the entrance carries the auctioneer's voice out to the passersby and by all sorts of ballyhoo lures them into the store. Each of these stores

Shills, boosters, cappers, and suckers. not only employes auctioneers but 'shills,' 'boosters,' or 'cappers' whose job it is to stroll in with the crowd, bid, and in other ways promote sales. Remember, that to the auction-store proprietor the customer is known as a 'sucker.' And that is exactly what he is, a sucker.

"There are, of course, some reputable auction sales, such as of privately owned farm stock, implements, and equipment. In many agricultural communities there is a weekly sale at some central point, and these sales are legitimate and helpful. A court sale of property for non-payment of mortgage, or taxes, is another respectable sale.

"Generally, speaking, an auction sale of privately owned household furniture and furnishings is a reputable sales, but not always. You may have heard of the 'stuffed flat racket' which is common in the larger cities. In this, the promoter locates an empty house or apartment, rents it for a few days, furnishes it completely, and then holds an auction sale. Of course, it is a downright fake."

"There are state laws and city ordinances restricting auction gyps, but they are hard to enforce, so usually they are not enforced. You can help to enforce them by staying away from these fake sales.

"I repeat, beware of auction sales. You see everything is against the buyer. He is rushed, has no time to examine the goods carefully, he knows nothing about the previous price of the articles, he is kidded, bantered, tricked, and sandbagged, and later he cannot exchange the goods he bought, or get his money refunded. The entire psychology of the event is exactly opposite to what it should be. Buying should be done deliberately, and on the basis of value alone. In the auction sale the value of the article is probably the least consideration in buying. Especially beware of auction sales of jewelry, or of 'unclaimed express packages'."

Don't be sold at auction!

"One of the worst things about an auction sale is the fact that the buyer will be lured into unnecessary purchases just because he figures they are cheap. What you have no use for is always expensive no matter what its price may be. Let me repeat that because it is one of the most basic principles of intelligent buying. The goods you have no use for are expensive no matter how little they cost."

"But they are sales which are safe, aren't there?" asked Laura.

"Yes, many of them" answered Mr. Williams. "For instance, such events as 'end-of-season-sale,' 'pre-inventory sale,' 'seasonal sale,' and sometimes a bona-fied 'bankruptcy sale' cannot usually be classed as 'gyp.' A 'Non-gyp' sales. A sale is frequently used to introduce the season's goods, clothes, let us say. Prices, at this sale, are usually standard."

"The end-of-season-sale is a very common one put on near or at the end of the season. The merchant does not wish to carry this season's goods over to next season, so he cuts prices very drastically. These sales are usually held after Christmas, after Easter, and during August. If you are pretty sure that the styles for next year will be about the same as they are this year, you will get some good bargains."

"But isn't it true that what he sells are just leftovers?" asked Rachel.

"Yes, that is true to some extent, although, because he probably stocked up well for the season, there is a great likelihood that he will have many real 'buys' left."

"But how do you know that next year's prices on these same goods will not be as low as those which the buyer pays for them at this sale?" asked Ethel.

"And if they are, then it would be foolish to buy, wouldn't it?"

"Yes, it would, if you really knew that the prices were coming down. But you have no way of telling whether or not prices are coming down, and anyway his bargain prices will probably be much lower than the prices at the opening of the season next year. The out-of-season is usually a good, safe sale, particularly if styles do not change and the store is reputable. It would hardly be wise, for instance, to buy ladies' hats at such a sale, but it would be all right to buy men's straw hats or summer suits. These are pretty well standardized."

"I once heard a business man say 'there are no greatest sales,' what did he mean by that?" asked Robert.

"That is a good question and it fits well here. He meant that no matter how low prices may seem to be there will come another time when they will be just as low or lower. He meant that it is not necessary to stock up on articles which have a steady market."

Mr. Williams paused for a moment and then continued:

"Another safe event which many stores hold is the 'pre-inventory' sale. Once a year the merchant makes an inventory to see just what he has on hand. In order to make his inventory as small and as inexpensive as possible, and his bank account as large as possible, he holds a 'pre-inventory' sale.

Another short pause.

"The main thing to consider, in patronizing any sale, is the reputation of the company. Let me give you an illustration. John Wanamaker, one of America's greatest merchants, was asked one time to place his name on some inferior merchandise on which he might have realized a profit of thousands of dollars. His reply was 'No, in the end I would lose thousands of dollars. People would have no confidence in me.'"

"It looks to me as if the smaller company which has a harder time to get along, would have the better bargains. It needs financial assistance more than the large store," suggested Isadore.

"That may or may not, be true. The big store may be able to sell more cheaply because of its large volume of sales and also be able to stand temporary losses better. But the small store may be just as responsible as a

Confidence is money.
Size is not important.

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large store which specializes in cheap goods and a transient business. A small merchant may be the more responsible and the more willing to deal honestly because of his selected local trade. I do not believe that the size of the store is relatively important. Its general reputation is far more important."

"Is it better to buy for cash or credit?" asked Mable, presently.

"Both are good under certain circumstances. Many people are afraid of buying on credit and yet all business is run on this basis. Your **Everybody owes.** merchant owes for some of his goods, either the wholesaler or the banker. I'll bet there is not a business in town which is entirely free from debt. Of course some of them are freer than others, and perhaps some owe only little more than current bills. Yet most of them owe considerably more. Few of them pay cash for everything.

"The big advantage of paying cash is that you get your goods cheaper than you do if you pay on time. If you pay on time, your merchant has to keep books, pay interest on what you owe him, for his business must go on and what you bought must be replaced, and take some loss from unpaid accounts, or from trouble or expense in collecting them. So he charges you a little more to cover these additional expenses or carrying charges. The additional amount may not be large but in any case it is an expense which means an added price for your goods.

"About how much do these charges amount to, Mr. Williams?" asked Lois.

"They vary with a number of things, amount, rating, time, type of goods, etc. Here is an actual ac-

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count which may be enlightening. In our book shop we sell a certain encyclopedia for three prices, which I shall put on the board.

Credit Charge

Cash	\$143.50	
Credit, 8 months	150.00	\$6.50
Credit, 15 months	158.00	14.50

Thus the eight-month's creditor pays \$6.50 and the 15-months creditor \$14.50 more for his books than the cash customer."

"That is considerably more than 6% interest," said Frank. "Why wouldn't it be a good business to borrow the money from the bank and pay cash?"

"It would, if the bank would lend it to you. Let's figure it up."

He computed for a moment and then placed these figures on the board, along side of the others.

Charge	Interest	Saving
\$6.50	\$5.74	\$0.76
14.50	10.76	3.74

Thus by borrowing \$143.50 at 6% and paying for the books you would save \$ 0.76 on the eight-month, and \$3.74 on the 15-month, contract, possibly a little less than that if the bank charged you a commission, as some banks do."

"But those savings are not very large," said Robert.

"No, they are not, and borrowing from the bank might cause more bother than it would be worth. But supposing you were a business man and the amounts were 100 times as large. Then it would be well worth while, would it **100 times as much** not?"

"Yes, it would," admitted Robert.

"The principle is the same, whether the amount is great or small."

"Suppose you don't keep up your payments?" asked Frank.

"In that event, after due time, the goods are taken back by the seller. That, of course, weakens or destroys your credit not only with this store but with all others. You know we have a Credit Bureau

which keeps records for all of the firms belonging to and supporting it, so we don't have to investigate each individual who wants credit extended. The Bureau does this and we merely ask for a report. It has your records with other houses, too, for these reports or ratings are filed with it. A person whose rating is good can buy almost anything, anywhere, on credit."

"But if you don't have the money, and the bank won't lend it to you and you need the goods, then you are willing to go into debt for them," said Hazel.

"Yes, indeed. Such things as furniture or household furnishings, for instance, cost a great deal and few people can buy them and pay cash. So the purchaser pays down a small amount, and the balance, regularly, in installments each month. This buying helps the merchant to sell and at the same time supplies the customer with what he needs."

"But if you buy on time there is danger that you will purchase more than you really need, because you see little money going out. So installment buying can promote extravagance, too," said Edward.

"Yes, that is a real danger of buying on credit and one which must be carefully watched. 'Keeping up with the Joneses' probably originated with installment buying. Last year ten billions of dollars worth of goods were sold on this plan. It is widely used."

"I think I'd buy for cash," said Ray. "The cash customer has the upper hand in a buying deal. He can buy anywhere he pleases. The credit customer must buy where he can obtain credit irrespective of price."

"Yes, that's right, too, but remember many of the articles you want will cost more than you can likely raise immediately."

"Then I'd go without until I had saved the money to buy them."

"I am not sure that that is always wise. When you save to pay for furniture, say, you are saving for a purpose, the money goes out regularly like rent and in a way you don't miss it. That is like paying your regular monthly bills and not at all like buying something. Then, the first thing you know it is paid for and you have had the use of it all that time. All business uses credit. If it had to be conducted solely on a cash basis it would be much smaller and your goods would cost you much more than they do."

"Which do you think makes a person feel better, paying cash or buying on credit?" asked Rose.

"Well, I don't know that there is any difference. It is all in the way you look at it. Being able to pay cash gives you a thrill. But on the other hand there is also a thrill to be gotten from the fact that the stores will trust you. And also be-

cause you probably will buy better and more goods on credit than you would for cash, your pride in ownership may be greater."

"I don't like the idea of owing money," said Elizabeth.

"That is a pretty good feeling to have, too, in a way, for it prevents you from going needlessly into debt. But as I said before, it may prevent some happiness and satisfaction, too. It is no disgrace to owe money, or to borrow money from the bank, as some folks seem to feel. Lending money is the bank's business, just the same as selling goods is ours. Our store, just yesterday, for instance, borrowed more thousands of dollars than any of you are years old. We borrowed it for ninety days. We will profit by this loan; the bank, too, will profit, and those who buy goods from us will profit. So it helps all around."

"Almost anything can be bought on installments can't it?" asked Richard.

"Yes, clothing, jewelry, and similar more personal articles are now sold on this plan. Many people even buy bonds on the installment plan. That is really investing on the installment plan. And giving to any worthy cause may be done in this way also. You can be born, marry, and die on this plan. So you see how universal credit is."

After a brief pause, Ethel asked, "Is it better to consider quality first?"

"Yes, although quality is not the only consideration. One can probably buy too much quality, that

is, pay more than he should. I should consider quality first though, then my ability to pay, and then quantity. If the quality is good, and I can pay for them easily, it would be more economical to buy canned goods, for instance, by the case than by the can." Is it good?

"You wouldn't consider quantity in buying a suit, would you?" said Roy.

"Yes, I should. Probably not in number of suits but at least in number of trousers which make up the suit. A coat lasts twice as long as a pair of trousers. Therefore I buy two-trouser suits, only."

"But, back to quality," he continued, "quality costs money. The cheapest in first cost is not always cheapest in the end. Remember that you will get only what you pay for. Suppose you pay two dollars for shoes and they last you six months; you pay three dollars for a pair which last twelve months; or four dollars for a pair which lasts two years. Which will be cheapest in the end?"

"But maybe I don't want them to last too long," said Sara, and the group laughed. "They may go out of style, or I might get tired of them." Last too long?

"That is true, too," said Mr. Williams, "but I can likewise say, maybe I don't want them to wear out. They stay in style pretty well and I like to wear them. In any case they would be cheaper and that would leave me money for something else."

"I'd buy the better quality rather than the poorer because I would feel better wearing it," said Phil. "I'd feel better wearing a fifty-dollar suit than a twenty-dollar one."

"And there are many others who have the same idea."

"Isn't it true that the higher the price, the greater the margin of profit and the less, relatively, the buyer gets for his money?", asked Glenn.

"Perhaps, so, but not necessarily. Remember that an article which is cheaper for you is still cheaper for the merchant, and while he may make more on a more expensive article, you, too, probably profit relatively more."

"Don't you often pay higher prices for names?" asked Lena.

"Yes, it is often true that the price paid for the name does not affect the quality of the goods. But **Names cost money.** remember what we said a while ago about the reputation of these names. You probably have more chance of getting quality goods from a firm with a well-known name or trademark than you have of getting quality goods from a firm little known. But again, don't be a slave to a brand."

"Is the same thing true of stores?" asked Ralph. "I know one store in town that caters to high class trade and charges more than another of the same kind which is not so 'ritzzy,' does not have such fine equipment, and is a little farther away from the high rent district."

"I repeat that we do pay for names of firms and, within certain limits, this may be all right. But we can pay too much for these names, of **Maybe not.** course. Compare styles and materials and then, if these are about the same, buy where the prices are lower."

"Is it thrifty to buy at second-hand stores?" asked Isadore.

"Very often one can pick up serviceable articles there. Moreover, sometimes these may be repaired or made over, and used. This is particularly true of furniture, tools, **A second-hand shirt?** and similar equipment. It is probably not wise to buy second-hand clothing except when absolutely necessary."

"When you are buying an article just what questions do you raise about it?" asked Abe.

Mr. Williams smiled and took from his pocket a card and read:

1. Am I interested in it because I need it or because the price is low?
2. Do I really need it?
3. Do I need it now?
4. Do I need something else more?
5. Is it good in quality, style and material?
6. Can I afford it?
7. Is the seller reliable?
8. Can I do better elsewhere?

Again there was a brief pause as the students considered these questions.

Presently Herbert asked, "Would you pay cash or by check?"

"For paying installments, regular bills and for larger purchases I should use checks. Paying by check gives you a certain standing with the business man and saves you **Write a check.** the bother of obtaining cash and the risk of losing it. Then, too, your returned check is the finest receipt there is."

"How reliable are printed advertisements?" asked Guy.

"Only as reliable as the firm which issues them. Talk, ink, and paper are cheap. Beware of all ads in cheap magazines. Some of the better **How they** magazines guarantee their ads. Of **"slaughter"** course they select them very, very carefully, in order that their readers shall not suffer in any way. Don't be overwhelmed by big printing and 'price-slaughtered-and-goods-sacrificed' talk any more than you would be overwhelmed by the salesmen shouting at you."

"There is one drug store in town that I never go into any more," said Harold. "I used to trade there quite a bit. But since the new management took it over, they try to high-pressure you into buying everything in sight. I cannot see how 'blitzing' the buyer is good business."

"It isn't. We don't allow it in our store and it's not allowed in most other stores. This pressuring policy is based on the assumption that the **He knows** buyer is dumb and does not know what **he's dumb.** he wants. If the store sells him something he does not need, he goes out kicking himself, figuratively speaking, for letting it put something over on him. Often it may be embarrassing for him to refuse to buy from an attractive young saleslady. That is racketeering and nothing else, and a respectable store does not allow it. Of course, the sensible buyer who is high-pressured does not go back."

"But maybe the buyer will be glad he bought," said Herbert.

"He may be, but most likely he will not. A high-



"Just what you need, mister."

pressure salesman is thinking far more of himself and his business than he is of you. He is the kind who wouldn't hesitate to sell an electric fan to an Eskimo or a buggy-whip to a motorist."

The group laughed.

"I know a store where the salesladies get mad at you and insult you if you do not buy what they try to sell you. We don't go there anymore either," said Lucy.

"That represents another type of business man who will ultimately fail. We train our clerks and salespeople always to be polite, whether the customer buys or not, and we will not have a clerk who is unkind, sharp, or insulting in her manner. The buyer may not buy **Treat 'em nice.** now, but if he feels he is treated nicely he will come back again and again. If he is insulted he will never come back. The real salesman attempts to

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find out, just as soon as possible, exactly what you want and he takes a delight in helping you."

"Would you tell him that you were looking at similar goods in another store?" asked Estelle.

"Certainly. You need not feel ashamed of it. He knows it anyway. He does the same thing when he

buys. And we instruct our salesmen not to 'run down' the goods of any one else. Instead of that we try to show him how fine ours are. A tirade about the goods of other merchants only disgusts the sensible buyer."

"Suppose I read you a few rules for buying, not only at sales, but at all times."

1. Examine, most carefully, quality, style, and material.
2. Buy very deliberately, never hurriedly.
3. Compare prices, styles, and materials.
4. Don't buy damaged goods.
5. Don't buy anything that you do not really need.
6. Don't save on one purchase and waste on another.
7. Beware of all auction sales.
8. Don't buy from so-called merchants at fairs, circuses, and carnivals.
9. Be skeptical about all bargain sales.
10. Don't be misled by great flaming signs, newspaper ads, hand bills, etc.
11. Remember that you are the rankest of amateurs while the salesman is a professional (sometimes the rankest, too).
12. Refuse to listen to a high-pressure salesman.
13. Develop sales resistance.

SALE ON! SALE ON! SALE ON!

14. Trade only at reliable stores.

15. Don't try to "keep up with the Joneses."

"What a fine list of helps," commented Alice.

"Would you give us some suggestions for other group meetings along this line of buying?" asked Rose.

"Gladly. I have jotted down a half dozen topics you might discuss, or things you might do."

He then read the following list.

1. Study and evaluate advertisements of all kinds.
2. List and discuss your family's mistakes in buying.
3. Shop, hypothetically (make-believe) in the stores and from catalogues.
4. Make a comparison of prices and qualities.
5. Keep an expense account.
6. List and discuss the characteristics of a "slick" salesman.
7. List useless articles about your homes.
8. Study newspaper and magazine shopping columns.
9. Collect and compare samples.
10. Develop a budget.

"Why shouldn't we be taught in our schools how to buy more intelligently?" asked Walter with some little heat. "We spend our time worrying all about Caesar and **Practical education.** the Helvetians and learning a lot of facts that will never do us any practical good. All of us will buy all of our lives and yet we receive no training at all in it."

"Righto," "That's right," "Why don't we?" and

similar comments and questions came from various parts of the room.

"That is a fine point, I think," said Mr. Williams. "Probably the only ones around your school who receive suggestions on buying are the girls in home-making courses."

If I had my way everyone of you would receive suggestions on 'buymanship.' Of course it would have to be kept informal. If it were to be made as formal as some of your high school subjects, I am not sure that it would be of much value."

"It could be done as we are doing it today," said Martha. "We are all enjoying this meeting because it is informal and we can all contribute a little to it."

"And it is more beneficial, too, I think, than if you just talked to us without knowing what our interests were."

Just then the bell rang, ending the period. President Earl thanked Mr. Williams for his fine work, and adjourned the meeting. Several of the students stopped and expressed their appreciation.

"You have a fine dad, Ned," said William.

"Boy, don't I know it? Didn't I tell you he was a good scout?" replied Ned. "We'll have more good meetings along this line before the year is out."

"I hope so. I'll sure be there."

Why couldn't YOUR home room promote such a meeting?

XI. True Confessions

"Let's have a Confession Meeting."

"A what?"

"A Confession Meeting at which we all confess our mistakes and describe them to the group."

"What kind of mistakes?"

"Why, our mistakes in buying."

As you may guess, this was part of a discussion which occurred in a meeting of a home room Program Committee.

Miss Hartley's home room had been so interested in the meeting which Mr. Williams led that it demanded another program on this topic at which time more detailed explanations of buying might be given. The committee was planning this second meeting.

The "confession" idea immediately appealed to the committee. It was unusual but it was also practical and, moreover, all students could participate. The plan was adopted and duly scheduled and advertised.

The home economics teachers, Miss Elliott and Miss Russell, had been invited to attend this meeting to help plan the program, and both were present.

Needless to say, they were highly pleased with the originality of the committee and with the prospects for another excellent meeting.

When the time came, President Earl opened the meeting and explained the plan as follows:

"Last week we had a fine meeting on general buying built around students' questions. For today we have planned a little more detailed discussion of

Come on, tell all. buying, and the first part of the meeting will be based on students' experiences. We have called it a Confession Meeting because we want you all to confess to your mistakes in buying. We don't want you to confess just to show how dumb you were, but rather to give the other students a chance to avoid making the mistakes and if we pass our disagreeable experiences along, others can profit from these.

"We have asked Miss Elliott and Miss Russell to help us because they know more about buying than we do. We will talk first about buying clothing and Miss Elliott will conduct this part of the meeting. Miss Elliott."

Miss Elliott walked to the front of the room and said, "We learn by our own mistakes or by the mistakes of others. Learning by the

Who will be first? mistakes of others is not nearly so expensive as learning by our own mistakes. By pooling the experience in this group we can all learn much that will be useful. Now feel perfectly free to talk or raise questions at any time and don't be timid about confessing your mistake and explaining or describing it. Who will be the first to confess?"

There was a moment of absolute silence. Probably,

nearly all of the members of the group would be willing to confess if someone started the game, but they all hesitated to be the first to begin. Finally, however, Louise spoke up.

"Two years ago I bought a pair of shoes that were too small. They looked fine and snappy and I really liked them, but they hurt my feet. I wore them several times even **Feet got out.** though I could hardly walk after having them on for a few minutes. Within a few days both of them broke out at the sides and I had to throw them away."

"Couldn't you have them repaired?" asked William.

"How?"

"By having them re-sewed."

"If they were too tight when they were new they would be still tighter when they were re-sewed."

"But don't shoes stretch some, Miss Elliott?" asked Ray.

"Yes, a little, and they also take the shape of your foot. But this does not enlarge their size much. Your foot perspires and the threads and leather soon rot and pull apart. Shoes which break because they are too tight can rarely, if ever, be repaired."

"Shoes which are comfortable always look about two sizes larger than the size I usually wear," said Helen.

"That is mostly your imagination," **Big feet a disgrace?** replied Miss Elliott.

"Big feet are no disgrace anyway," said Robert, and the class roared.

"And if you cannot put small shoes on a larger

ADVENTURES IN THRIFT

foot, try larger and more comfortable ones," added Miss Elliott.

"I bought shoes that were too large for me and after a few days I tried to exchange them," said George. "The store would not take them back so I had to give them away. They wore blisters on my feet."

"Did you try putting insoles in them?" asked Miss Elliott.

"Never heard of them."

"They are strips of material, the shape of your foot, which are placed inside the shoe. They take up some of the room and keep your foot from sliding around."

"Why didn't the shoe salesman tell me that?"

"I don't know. Maybe you irritated him when you took the shoes back."

"Or maybe he thought he might sell you another pair of shoes," added William.

"Well, he didn't, and he won't," replied George.

"But another salesman did, after you threw these shoes away, and that was a waste for you, wasn't it?" asked Miss Elliott.

"Yes, it was."

"Sometimes shoe soles are spliced from smaller pieces of leather and if this doesn't hold, the whole shape of the shoe is ruined."

"I bought a pair of shoes at Cheap John's," confessed Roy. "I paid only about half as much as I would have paid normally, and they looked as good as any shoes. I was out in the rain one day and got them wet, and they just went to pieces."

"They were probably made largely of paper and

TRUE CONFESSIONS

thin leather and were glued together," said Miss Elliott. "Perhaps some of you have had a similar experience with a suit **Paper shoes.** case or handbag which looked fine but which didn't last. If you buy a bag and want it to last, buy a good one from a reputable store."

"Let me make one suggestion on the repairing of shoes," continued Miss Elliott. "Four grades of sole leather are used in re-soling operations, Grade One is best; Grade Two is fair only; Grade Three is a weak fiber which is only 13% of the tanned hide and is not guaranteed; and Grade Four is of no value at all."

"How would you ever know the grade that was being used?" asked Glenn.

"You probably wouldn't until you wore the shoes a while. But you can at least do this—patronize a reputable shop. Many shops belong to the Master Shoe Builders Association and their work is fully guaranteed."

"The rain did not spoil my shoes but the sun spoiled my dress," said Sara. "I bought a very attractive light blue dress and in a few days we noticed that the color was fading out of it."

"Yes, that frequently happens," said Miss Elliott. "Bright sunlight will fade delicate shades of colors, especially if the material is cheap. Usually, though, play togs, curtains, etc., have labels which indicate sunfast qualities."

"Cannot you buy goods that you know are right?" asked Mabel.

"You can buy guaranteed goods **Buy 'em "fast."** and these are the only kind to buy. Color is guar-

anteed 'fast' and material is guaranteed against shrinkage and against containing substitutes."

"How much faith would you put in the labels on the goods?" asked Jennie.

"Some, but not much. I should rather rely more on the reputation of the merchant. Anyone can sew labels on anything."

"But if the label says, 'all wool,' would you trust it?"

"Not necessarily, for even 'all wool' goods may contain pulled wool (from dead sheep) or shoddy—re-manufactured or re-processed wool made from scraps and old garments. Both of these lack spring

and liveliness; even the fibers will be broken and short. Just remember, always, any merchandise which is successful will be imitated by 'pirates' who use one, or all, of four common methods of cheapening the goods; substitution of material, adulteration with cheaper material, false finishing, and 'weighting.' It takes an expert to discern all of these but you can remember, at least, to be skeptical, if you don't know fabric tests, and you can trade with stores in which you have confidence. Be sure to read the labels. All re-processed wool, and all silk and pure dye must be labeled. Weighted silks are indicated by percentage. A weighted silk is one treated with metallic solution to give it false heaviness and glamour. Excessively weighted silks wrinkle, crackle, shrink, and many even cause poisoning. Under Federal edict no 'pure dye' silk may contain more than 10 per cent weighting."

"My experience was with a dress, too," said Helen.

"It looked so sweet and pretty and it was real cheap, so I bought it. After a few days it got soiled and I sent it to the cleaners. When it came back it was spotted and discolored and I could not wear it." **How it came back!**

"Why didn't you dye it?" asked Miss Elliott.

"I did have it dyed and it looked worse than ever. I gave it away in order to get it out of my sight. It made me mad every time I saw it."

"Cheap goods will not stand laundering and cleaning well, and neither will some higher priced goods. All delicate fabrics, no matter how expensive, are sold for their beauty instead of their wearing qualities and have poor tensile strength. Avoid purchasing them if you want lasting qualities."

"I have heard that laundering often brings out ruined places in fabrics that were not noticed before. Is this true?" asked Hilda.

"Yes, often the effect of such liquids as deodorants and battery acids is not very noticeable until the fabric is put into water, when the final chemical reaction takes place."

"I bought a white hat that caused me no end of worry and expense in trying to keep it clean," said Martha.

"That is a common loss. People buy without considering the upkeep. A white felt hat will cost you far more in upkeep, that is, cleaning, than a tan one."

"My mistake was in buying a dress which I did not like but which both my girl friend and the saleslady said looked gorgeous on me," confessed Lena. "I did **She looked gorgeous.** not like it and I did not want it, but I foolishly let

them talk me into buying it. I wore it only a few times because I could not feel happy in it."

"But don't we buy and wear things for others to see and like?" asked Louise.

"Of course, replied Lena," but if I am the buyer and wearer I should feel good in an outfit."

"Right," said Miss Elliot. "If clothes do not make person feel better and happier, they have been incorrectly chosen or are improperly worn. Gaudy clothes distract other people and should also distract the wearer."



She Must Have Escaped!

"I bought a suit at a so-called bargain sale," said Marjorie. It looked swell for about a week. Then it lost its shape and hung on me like a wet towel."

"Cheap goods, shoddy, will do that," said Miss Elliott. "And shoddy will not hold a pressing. Too,

pressing will deteriorate it much faster than a better quality of material."

"While I was going past a 'bargain' store I noticed a very pretty tie in the window," confessed Glenn. It was priced at only 35 cents and it looked so good I bought **What a cheap one!** I wore it only three times. I had it pressed and that ruined it. It really looked so cheap, too, that I did not like to wear it."

"How much should you pay for a tie?" asked Miss Elliott.

"Well, I usually pay a dollar for one."

"Would it be better to pay one dollar each for two ties or two dollars for one tie?"

"I'd buy two for two dollars," replied Glenn.

"Why?"

"Well, I would get twice as much variety, and probably twice as much wear and satisfaction. The other tie might last twice as long as either of these, but I believe buying it would be buying too much quality."

"So do I," replied Miss Elliott. "We have to consider not price or quality alone, but price and quality together."

"That's right. I bought too good a suit," said Raymond. "I paid a good price and got a really fine suit. It is still good, but I cannot wear it out because I outgrew it."

"Why not give it to some one who can wear it?" asked Joe. "You will never get any smaller."

"That is what I intend to do, but had I bought a less expensive suit while I am growing, I would have been better off."

"I'd like to contribute my experience," said Miss Russell. "When I was young and foolish, had just started earning my own money, and didn't know the value of it, I paid \$75 for a brown dress that was not my type. More than that I couldn't wear it out."

"Do suits and similar clothes stretch?" asked Henry.

"Not much," replied Miss Elliott. "Perhaps a little, but they will take a 'set,' that is, fit the persons's body and this, in a way, is a little stretching. Many kinds of material will shrink, especially when they are laundered or cleaned. Have you boys had that experience with underwear?"

"I have," said Harry. "Sometimes I find that if I buy my size it is large enough until it washed, then it shrinks so that I can hardly get into it. It is too tight and soon rips and tears."

**Some stretch,
some shrink.**

"Most goods will shrink, somewhat, when laundered, but labeled pre-shrunk material will change but little. If you aren't sure about the shrink, buy a size or two larger than you really need. You girls know that cheap hose stretch all out of shape, while a good stocking will retain its shape. Full-fashioned hose are best."

"I find that it is a good plan to buy two pairs of socks that are just alike," said Ned. "We boys wear somewhat fancy socks and one of them always wears out before the other. I buy two pairs just alike and then after one of each pair wears out, I still have a pretty good pair left of the two good socks."

**Wear one:
wear one out.**

"Well, that is good. I have never thought of it," said Earl. "That is going to be my program from now on."

"Why not buy all of them alike?" asked Helen. "Then you could always use the old ones."

"Then you would have no variety," replied Ned. "We poor boys have clothes that are standardized and about the only things we can have variety in are shirts, ties, and socks."

"Remember too, boys, what Mr. Williams said last week about buying two pairs of trousers with your suits," said Miss Hartley. "That may not be as necessary while you are growing as when you have attained your growth."

"Beware of tight clothing, too. Boys frequently wear shirts with neckbands that are too small, and tight collars, and girls often wear tight stockings. Such clothing will never wear well and more important, it will affect circulation and fatigue your body. Tight neckbands and collars have been responsible for many millions of headaches."

**Big necks in
little collars.**

"My suit cost me too much," said Frank. "The price was not on the tags of any suit I looked at. I paid twenty-five dollars for the suit. I'll bet that was five or seven dollars more than it should have been."

"I expect so. The merchant saw you were very inexperienced so up went the price. I don't buy at a store where prices are not clearly marked."

**Let's see
the tag!**

"Would you try to 'bargain down' a price?"

"No, because reputable stores do not have more than one price, and I don't trade at two-price stores."

"I attended a bargain sale and made my first purchase of a coat," said Florence. "It looked to me like a great buy. It was made of good material and was low priced. I did not find out until later that it was entirely out of style. I'll bet that coat had been in the store for five years."

"Probably had. And when the salesman saw that you were alone were very inexperienced, he unloaded."

"But cannot one follow styles too closely?" asked Wilma.

"Yes, indeed, if you buy some ultra-modern style you will likely not wear it for any length of time. Styles and materials change rapidly. So it is best to be a little bit conservative. Buy a good serge, for instance, instead of a loud plaid."

"My mistake came from letting the salesman estimate, instead of measure, the goods for my dress," confessed Kathryn. "My mother's estimate of how much it would take was a little shy, too, perhaps. I selected the goods, ordered three yards, and took the package home. Mother did not get at the dress for a few days and when she did she found that we did not have quite enough material. Just for fun we measured it and found that it was seven inches short of three yards. I went back to the store and complained, but it did no good. I then tried to buy another piece of the same goods and found that the

merchant didn't have any more of it. I had evidently bought the last piece."

"'Make them measure it' is a good rule, and watch them. Refuse to buy if they do not measure the goods," said Miss Elliott. "Your experience is a common one and expensive, too, in buying such material as table linen, for instance. Reputable stores usually measure material, often by a machine."

"But they can estimate it on their arms pretty accurately," said Ben.

"Not accurately enough for me," replied Miss Elliott. "I know that if they make mistakes they will never be made in my favor, so I insist on its being measured, and I watch to see that it is done."

"But that might insult them," said Nellie. "It looks as if you don't trust them."

"I don't," said Miss Elliott, "especially a store that is not particularly careful about its reputation. And another thing, buy remnants very, very, very carefully. You can easily see why."

"Is it better to make or to buy clothing?" asked Mary.

"That all depends. Some clothes you could never make, because you lack experience, ability, equipment, and buying power. You could never make coats, for instance, but many girls make their own school dresses."

"Is it cheaper to make them or to buy them?"

"You cannot say, generally, if your time is worth money it is probably cheaper to buy. If you have time and enjoy it, designing and making outfits is

probably not only cheaper but more pleasurable and educative than buying."

"What kind of clothes do you think we girls should wear to school?" asked Ethel.

"A fine question. Many girls here don't seem to know that school is their work shop and that they should wear work clothes, and not party clothes, to it. Work clothes are usually made of cotton, rayon, or wool. They are simple, durable, serviceable, and easy to clean. Remember, too, that attempting to keep up appearances which they cannot afford has brought misery to thousands."

"While I think of it, let me call your attention to two other important details of buying clothing. In the first place, don't be misled by the advertising of so-called 'hand-made' garments. A machine is certainly more perfect in its workmanship than any human can be. Moreover, 'hand-made' clothing is usually needlessly expensive."

"A second detail concerns the extra expense of manufacture, such as, for instance, radio programs, fancy packages and boxes, advertising, and unusually fine delivery vehicles. The purchaser, of course, pays for these. And what he pays for them he does not receive in the garments he buys."

"Probably others of you have confessions to make which would be interesting and valuable," said the President, "but we have another topic to cover, so I must close this first section of the program. Miss Elliott, we appreciate your suggestions and thank you for your help."

"It has been a pleasure," said Miss Elliott, as she

took her former place as a member of the audience.

"A second important division of buying concerns foods," said President Earl. "Most of us have not done much of this as yet and do not have experience to draw upon. So the committee has asked Miss Russell to give us some suggestions concerning buying food. Miss Russell."

"I know that very few of you have done much buying of food," said Miss Russell, "but I know, too, that all of you will buy it, more or less, all the rest of your lives, so it is equally important with buying clothing. About one-fourth to one-third of your expenditures at home goes for food. This amounts to some three or four billion dollars annually, in America."

"You know why we eat food, in the first place for the purposes of health, and in the second place for enjoyment. In other words we eat both usefully and ornamentally." She turned to the board and wrote—

Food for Health and Power—First
Food for Enjoyment —Second

"All of us get pleasure out of eating, but while this is important, it should be secondary to eating for health."

"The proper types of food and their preparation and serving are important topics, but we are not concerned here with these. We are interested now in how to buy foods thriftily. I have mimeographed a sheet of general suggestions which may help you. I shall pass these out and we will look them over."

ADVENTURES IN THRIFT

Parents would be interested, too. If we had time we could stop and discuss each topic at length. you may take this list home to your parents, if you care to."

Here are Miss Russell's suggestions:

1. Out-of-season and imported foods are needlessly expensive.
2. The most expensive cuts of meats are also needlessly expensive.
3. The less expensive cuts are as nutritious as expensive cuts.
4. Delivered grocery orders are more expensive than cash and carry.
5. Dried fruits contain more concentrated food values than fresh fruits.
6. Good substitutes are frequently used by the thrifty housewife.
7. Intelligent buying requires a knowledge of food values.
8. Count the change given you by your merchant.
9. Measures with dents in them rob you.
10. Watch the scales when the merchant is weighing your order.
11. Buy a good pair of scales and use them at home.
13. Do not be lured into buying something you do not need.
14. Do not hesitate to look at the berries in the bottom of the box.
15. Buying cheap and low grade food does not represent thrift.

TRUE CONFESSIONS

16. Buying in bulk is cheaper than buying in package.
17. Do not buy more than you need.
18. You cannot see the articles over the telephone.
19. Buying smaller sizes of fruits is often more thrifty than buying larger.
20. Do not buy by foolish whims: "brown" and "white" eggs, for instance.
21. "Best is Cheapest;" "Cheapest is Best;" neither is always true.
22. Buy where clerks are clean and conditions sanitary.
23. Eliminate the middleman whenever possible. Use markets.
24. Buy non-perishable goods in quantity.
25. Do not be a slave to brands.
26. Compare prices and goods.
27. Form the food plan for a week, compose the market order. Then stick to it.
28. Know when lower grades can be used and when better grades should be used.
29. Keep accounts.
30. Develop and follow a budget.
31. Buy by weight and measure, not by "10¢ worth," etc.

After a brief discussion of some of these suggestions, Miss Russell continued.

"There are two other items which are commonly bought, especially by students. The first of these is candy. All of us eat candy and some of it is good for us. But I am sure **Sweet tooth too big?** that many students eat entirely too much of it. They eat candy between meals and it

takes the edge off a perfectly normal appetite which needs something other than such concentrated food. I'll bet most of you have no idea how much candy you eat or how much you spend for it each month."

"How much should we spend?" asked Abe.

"No one general answer can be given to that question. For some it would be more than for others. But buying candy three or four times a day is a useless waste."

"Gum is another thing that costs you more money than you have any idea of."

"But gum is good for us and we enjoy chewing it," said Fred.

"So I would imagine from what I see about the school, in class rooms, in front of company, and even in church. Admitting that gum is useful does not mean that the person should chew it all the time, or should chew a half dozen, or a dozen, sticks a day, as some boys and girls do."

After a moments silence Miss Russell went on—

"We all enjoy soft drinks of various kinds, too, but frequent drinking is neither thrifty nor healthful."

There appeared to be no further discussion of this topic so President Earl again took the floor.

"Thank you, Miss Russell. The committee asked Miss Elliott and Miss Russell for some suggestions for other possible programs along this line and Miss Russell will tell us about these."

"A clothes-buying competition would make a most useful project," said Miss Russell. "Each

student could spend a hypothetical fifty dollars, say, during the semester, for his clothes. He would watch the papers, talk to merchants, and in other ways familiarize himself with clothes and prices. He would keep a record of his buys. The girls might keep an illustrated book, with the pictures of each purchase pasted in it; the date, name of the store, and the price would be other items of the record. At the end of the semester your meeting could be held in two sections, one for the boys and one for the girls. At these, the records of each student could be presented, inspected, and discussed."

"What a fine idea," said Mabel.

Other "stunts" which Miss Russell suggested were:

2. Fashion Show. This would be held in the auditorium at an assembly program and would emphasize price as well as suitability. Each student would be given a slip of paper on which he could estimate how much each dress, hat, tie, or outfit cost. After he had entered his estimate, a placard showing the exact cost would be displayed.

3. Make an inventory of all your clothing.
4. Estimate length of service of your clothes.
5. Plan a complete individual wardrobe.
6. Plan for additions to this wardrobe.
7. Keep accounts of expenditures.
8. Compare prices from month to month.
9. Make a comparison of home-made and ready-to-wear clothing.
10. Collect, mount, and discuss samples of materials.
11. Visit stores and markets.

Who is the best buyer?

How about some more?

ADVENTURES IN THRIFT

12. Make a study of cash and credit prices.
13. Check and discuss food choices in the cafeteria.
14. Stock an imaginary pantry for a family of three.
15. Study food values.
16. Play cafeteria, buying various meals.
17. Work out individual calorie requirements and suitable dietary.
18. Survey and account for different prices of same article.
19. Make a study of local delivery costs.
20. Study national food laws.
21. Collect and study advertisements.
22. Collect and study labels.
23. The boys spend a make-believe salary for the home.
24. The boys learn to care for clothes.
25. Make posters emphasizing thrift in buying.
26. Hold a "Family Confession Meeting" on foods and other expenditures.
27. Plan a skit for assembly — "The Newlyweds' Checkbook."

"Thank you again, Miss Russell," said Earl, when the teacher had taken her seat. "That is a fine list of activities and we will most certainly make good use of it."

"We are glad you will," said Miss Russell.

"Home roomers, we have planned one more meeting on this general topic of thrift. It will concern all of our expenditures. Next week Miss Elliott will be with us again, and will lead a discussion of "Budgeting."

TRUE CONFESSIONS

"In order to prepare for this meeting will each of you plan how you would distribute \$250, if you had it. Imagine that you are earning \$5 a week, in addition to going to school, You plan it that you live at home, pay no rent or board but buy your own clothing. What would you do with your \$250? What would you spend it for, and what amounts would you spend on each item? Our program will concern students' budgeting, almost entirely."

"But most of us have had no experience in making a budget and our estimates will not be very accurate," said Mabel.

"Of course they won't be accurate, but they will be more accurate than if you did not make them. The fact that you have never made a budget is all the more reason for **Go home and find out.** making one," said Miss Russell.

"We could get some help from our parents, too, couldn't we?"

"I was just going to suggest that. This will be beneficial to them, too."

There were no more questions so the meeting was adjourned.

"Better and better," said Mary to Wilma, as the group left the room.

Why don't YOU suggest the development of some of these programs for YOUR home room?

XII. A Handy Road Map

"Why does the business man or corporation make a budget? What is it for? What does it do?", asked Miss Russell, the following week at the home room meeting.

Immediately several answers, such as the following, were given.

"It shows whether expenditures were good or bad."

"It helps him to find leakages."

"It shows whether he is dividing his income wisely or is being extravagant in some things and stingy in others."

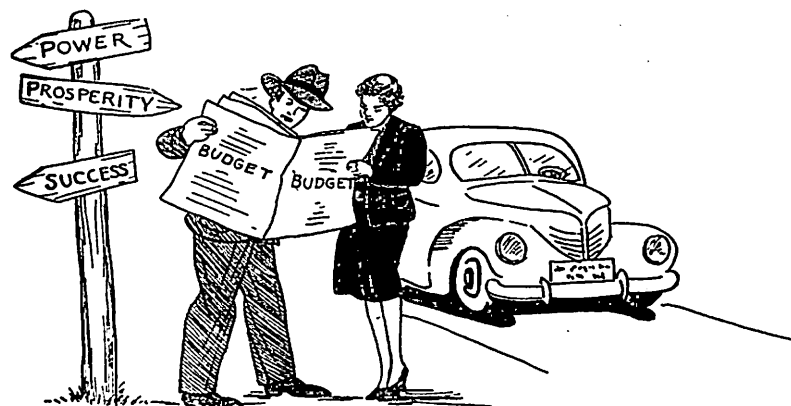
"Helps him to spend better next month."

"It encourages him to do better and gives him pleasure in doing it."

"It shows whether he gets a good return for his money."

"Those are good answers," said Miss Russell. "The budget helps him to plan his financial trip. A business without a budget would be like a traveller without a map, time table, watch, and all other things which he needs to lay out his journey, intelligently."

A HANDY ROAD MAP



As necessary as a road map.

"The world's largest business is the home and family. If a budget is needed in a small business, it is certainly needed in this largest one. Your home should be run on a budget and so should you, because you are elements of your homes."

"We shall limit our discussion, almost entirely, to you and your expenditures. As you grow older budgeting should become all the more valuable to you, but it can be beneficial to all of you even now."

"A budget must be based on what you have, what you need, and how much money you have with which to buy what you need. Making an inventory is finding what you have. Its chief function is to show you what you need."

"I have copies of two inventories, one for the boys and one for the girls; these will help you to see just what you have and what you need."

Miss Russell then handed out copies of the following inventory forms.

ADVENTURES IN THRIFT

INVENTORY AND CLOTHING LIST

Girls

Articles	Number Serviceable	Number Unserviceable Repairable	Number Unserviceable Unrepairable	Number Required	Cost	Number Year's Wear	Annual Cost
Coats							
Winter							
Summer							
Rain							
Suits							
Winter							
Summer							
Dresses							
School							
House							
Party							
Underwear							
Step-In							
Slips							
Girdle							
Brassiere							
Garterbelt							
Shoes							
Flat-heel							
High-heel							
Gloshoes							
Rubbers							
Slippers							
Boats							
Hose							
Silk							
Wool							
Cotton							
Anklets							
Hats							
Winter							
Summer							
Gloves							
Fabric							
Silk							
Sport Clothes							
Suits							
Sweaters							
Skirts							
Blouses							
Play suits							
Shoes							
Slacks							
Night Clothes							
Nightgowns							
Pajamas							
Hempenant							
Bathrobe							

A HANDY ROAD MAP

Accessories							
Umbrella							
Scarf							
Handbag							
Veil							
Snoods							
Ribbons							
Pawmrs							
Toilet Articles							
Jewelry							
Miscellaneous							

INVENTORY AND CLOTHING LIST

Boys

Articles	Number Serviceable	Number Unserviceable Repairable	Number Unserviceable Unrepairable	Number Required	Cost	Number Year's Wear	Annual Cost
Coats							
Winter							
Spring							
Rain							
Sports							
Suits							
Winter							
Summer							
Underwear							
Hats							
Felt							
Straw							
Cap							
Shoes							
Oxford							
Slippers							
Rubbers							
Socks							
Wool							
Cotton							
Silk							
Gloves							
Shirts							

ADVENTURES IN THRIFT

[illegible]

After some little discussion of the various items, Miss Russell continued, "Keeping accounts is important in budgeting. There would be no use in making a budget unless we tried to follow it. President Earl asked me to suggest a suitable form for you to use in keeping your accounts, so I have mimeographed three types which I think are very good."

She then passed out the following form.¹

“You will note that the date of each transaction is to be entered in the two columns at the left. The explanation of the items come next, and this refers to income as well as outgo. Under ‘Expenditures’ you

1. This and the three following forms are adaptations of blanks from "Personal Accounting for High School Students," an excellent booklet, published by A. S. Gill, Keokuk, Iowa.

A HANDY ROAD MAP

STUDENT'S PERSONAL ACCOUNT RECORD

[illegible]

will note that there are three columns, the first for 'essentials,' the second for 'non-essentials,' and the third for 'savings.' By adding the three columns and subtracting from the income (plus any amount brought forward) you have your daily balance which is placed in the last column."

"How do you know what are essentials and what are non-essentials?", asked Ray.

“That depends upon the person himself. Some things which are essentials to one person might be non-essentials to another. And more than that, items which are essentials at one time might be non-essentials at another, and vice-versa. Each individual must decide on his own classifications. Of course, his non-essen-

**Some yes,
some no.**

ADVENTURES IN THRIFT

tials should not be too many or too large in amount. The totals are placed at the bottom of the page and carried forward in case the month's record requires more than one page."

"Can we buy this blank in book form?", asked Elizabeth.

"Yes, a similar form is published by A. S. Gill, Keokuk, Iowa. The second page which I shall now distribute is a form for a monthly summary."

SUMMARY OF PERSONAL ACCOUNTS FOR _____ 1945

INCOME

From Work\$ _____
From Other Sources _____
Total\$ _____

EXPENDITURES

Food\$ _____
Clothing _____
School Activities _____
School Suplies _____
Advancement, recreation _____
Care of person _____
Candy, gum, sodas, etc..... _____
Contributions and gifts _____
Carfare _____
Miscellaneous _____
Total\$ _____

A HANDY ROAD MAP

HOW DO THEY COMPARE?

Essentials\$ _____
Non-essentials _____
Savings _____
Total\$ _____

PROOF OF PERSONAL ACCOUNTS.

Cash on hand at first of month.....\$ _____
Income during month _____
Total\$ _____
Expenditures during month\$ _____
Balance on hand at end of month..... _____

"The items are probably self-explanatory."

The students looked over the form for a few minutes and then Sam asked, "What is the purpose of the 'How do they compare?' part at the bottom?"

"I just inserted that in order to have the students compare the three great divisions—essentials, non-essentials, and savings — of his budget. These amounts are taken from the first form. The 'proof' shows the totals of the month's incomes and expenditures and their difference and gives the balance to be carried onto the account of next month."

"Why couldn't you make a budget for future spending out of this Summary of Personal Accounts?", asked Wilma.

"You could, and it would be a very **A fine ideal** good one. I have copies of it here already made up," and she passed out the following form to the amazed group:

ADVENTURES IN THRIFT

PERSONAL BUDGET

Name _____

Date _____

Anticipated Income	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Total
Work													
Other sources													
Total													
Anticipated Expenditures													
Food													
Clothing													
School activities													
School supplies													
Advancement and recreation													
Care of person													
Candy, gum sodas, etc.													
Contributions, gifts													
Carfare													
Savings													
Miscellaneous													
Total													

"The blank has space for all of your expenditures for each month. It could be used as a summary of your accounts for the whole year. You can use it also to estimate your budget for the coming year. If you had last year's records this would be fairly easy to do. If you did not have records your estimates would not be nearly so accurate."

"Our parents could help us," said John.

"That would be fine, too, because you would not

A HANDY ROAD MAP

only profit by their experience but they would be the more interested in your affairs."

"Making budgets would be another fine project for this group," said Earl.

"A most excellent one."

"Program Committee take notice," said Earl.

"Check," replied Charles.

"Would you like to know how much you are worth?," asked Miss Russel.

"Yes, yes," chorused the group.

"Your body is worth only 98 cents, or at least it has been estimated that the elements in your body can be bought for that, at the drug store."

You're worth 98 cents.

"Only 98 cents," almost shouted Ralph. "I wouldn't sell mine for a million."

"Of course you wouldn't. None of us would. But I am thinking now of the cash value of your belongings. I'll show you how to estimate that."

She then passed out another sheet on which was the following form.

PERSONAL FINANCIAL STATEMENT

Name _____ Date _____

ASSETS (Values Owned)		LIABILITIES (Debts)	
Amount of savings account..\$	_____	A	_____ \$
Amount of checking account	_____	B	_____
Cash on hand.....	_____	C	_____
Cash value, insurance policy	_____	D	_____
Value of clothing.....	_____	E	_____
Value of school books.....	_____	F	_____
Value of jewelry, watch, etc.	_____	G	_____
_____	_____	H	_____
_____	_____	I	_____
_____	_____	J	_____
Total	\$ _____	Total	\$ _____

ADVENTURES IN THRIFT

SUMMARY

Total Assets	\$ _____
Total Liabilities	\$ _____
Net Worth	\$ _____

"Take this form home with you and figure up just how much you are worth. A profitable and interesting meeting could be built on a comparison and discussion of these financial statements."

"Wouldn't that be interesting?", agreed Sara.

"How much does the average family spend for the various items in a budget?", asked Fred.

"That depends upon so many things that it is impossible to state exactly. The government, however, suggests the following as a distribution standard. Miss Russell turned and wrote on the board:

Food	25%
Shelter	20%
Clothing	15%
Operating	15%
Higher Life	25%
	100%

"As the income increases the proportion for food becomes smaller, that for clothing and shelter remains about the same, while the proportion for higher life increases. This room might base an interesting meeting on the budgets of the students' homes. Each member could get the records, or keep them for several weeks or months, and then bring them in and discuss them."

"Thank you. Another good suggestion for the Program Committee," said President Earl.

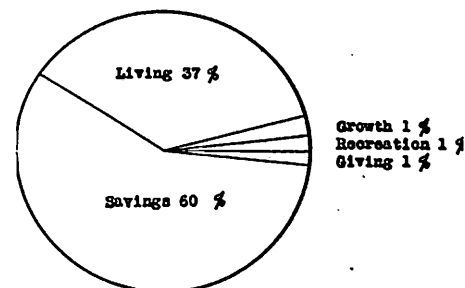
A HANDY ROAD MAP

"And duly noted," added Charles.

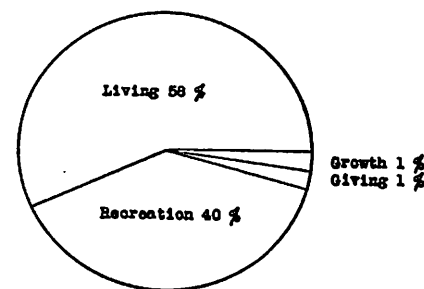
"A very widely used set of graphs concerning thrift was recently published by the National Thrift Committee.¹ I have mimeographed this chart for you."

Here is the material which Miss Russell passed out to the students:

THREE DOLLARS
Mr. Tightwad's Dollar



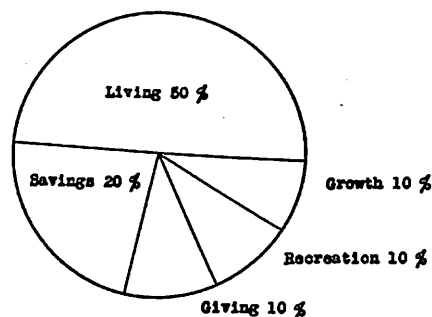
Mr. Spendthrift's Dollar



1. 347 Madison Avenue, New York City.

ADVENTURES IN THRIFT

Mr. Thrifty's Dollar



"Now we are ready to discuss the budget Earl asked you to prepare. How would you spend \$250?"

Of course, there was a great variety of opinion, not only in amounts but also in items. Some students "saved" nearly all of it; *It was pathetic!* others "spent" it all. Apparently few of them had any conception of the proper items and proportions. It was not funny, it was pitiable to listen to this group of high school boys and girls discuss spending, saving, and giving so childishly, and, after a five minutes' discussion, no one realized it better than they.

Miss Russell attempted to place the most-agreed-upon items and figures on the board but there was so much variation that she could not do it. Finally, after seeing how hopeless this possibility was, she said: "I have prepared a last sheet which will give you some idea of how the \$250, might be used profitably by a student who lives at home and pays no board. These figures are, of course, only estimates

A HANDY ROAD MAP

and the actual figures would vary from them considerably. But they will tell you something."

	Percentage	Amount
Clothing	40-50	\$100.00-\$125.00
Saving	15-25	37.50- 62.50
Advancement (lessons, camp, etc.)	15-20	37.50- 50.00
Contributions, Gifts	6-15	15.00- 37.50
Recreation	4-10	10.00- 25.00
Miscellaneous	3- 8	7.50- 20.00

There was considerable discussion of this budget. Several students thought that the amount allowed for clothing was too large and that for recreation, too small. *Clothing too large?* Miss Russell explained that the first amount included upkeep as well as original cost, and that doubtless "advancement" and "miscellaneous" would include expenditures which could be classified also as "recreation." Most of the members thought that they could save a greater percentage of the \$250, than was indicated. They enjoyed comparing their own figures with those on the sheet and in a few instances there was considerable similarity. In most cases, though, the students' estimates were "away off." But they were learning something valuable, and they enjoyed it.

Finally in closing, Miss Russell said, "In summary: find what you have; find what you need; allocate your income to your various items on a fair, not too liberal and not too stingy, basis, and follow your budget as closely as is wise. Remember, too, the only

thing that can show you whether or not you are following your budget is your account book. If you do not keep an accurate and complete account book, you need not waste your time on a budget. Learn from your mistakes and do not repeat them."

"This has been another red-letter meeting," said President Earl, as Miss Russell sat down, "and we all deeply appreciate your help in making it so. We have all be benefited, I know."

"I am glad," said Miss Russell.

Wouldn't YOU have fun in budgeting YOUR income and expenditures? Of course you would, and so would your friends. Try it and see.



XIII. Modern Robinson Crusoes

"Miss Marlin," said Ray, one morning as the home room group was just entering the room for its regular weekly meeting, "What does this headline in the morning paper mean?"

Miss Marlin took the paper and read a "banner" which stated, "Stock Market Collapses."

Before she could answer, two or three other students had stopped to see what the "excitement" was, and Robert said, "That's what I'd like to know, too. What is the stock market? Where is it? What if it did collapse?"

"Yes, and I want to know what is meant by 'Rails drop to new lows', 'Utilities rallying,' and other such expressions," added Margaret. "These papers talk a language that I don't understand."

By this time several more students had added themselves to the group, probably from curiosity to see what was going on.

"These headlines refer to the sales of investment securities," began Miss Marlin. "Rails, for instance, refers to investments in railroads; utilities to investments in such public utilities as gas and electricity;

stock market refers to the buying and selling of stocks, and it 'collapses' when prices of these drop to very low levels. I just wonder if the entire group would not be interested in knowing something about these things."

"Sure we would," chorused the students.

"If so, then such a discussion would make a fine subject for a home room meeting or two, wouldn't it?"

Again the group chorused, "It sure would."

"Robert, you are President of the room, suppose you find out at the meeting today, just how many of the members would be interested in knowing something about these items which have been the most important news in the papers for the last few days."

After the meeting had been called to order, the usual business conducted, and the scheduled program presented, Robert said, "All of you have been reading and hearing about the collapse of the stock market and I have an idea that most of you do not know what it means. Would you be interested in learning something about it?"

Immediately there came a round of assent, and Robert continued, "I don't know any more about it than you do, but perhaps Miss Marlin can help us. Can you, Miss Marlin?"

Mr. President," began Miss Marlin, "I cannot help you very much, because it is out of my line of English teaching. But this general topic concerns all of us more than you may imagine. Several of the rooms have had fine programs on various phases of thrift, and investment, which this particular topic

represents, would make a fine subject for any home room program.

"I do not know a great deal about it so I suggest that we invite some one who is competent to explain it to us. We might ask Mr. Heller, for instance. He is a fine **He likes students.** friend of the school and because he is a banker, he is an expert. I am sure that he would be glad to help us. I suggest, if it meets with the approval of the group, that the President appoint a committee to see Mr. Heller."

"That is a fine suggestion, and I am certain that it meets with the approval of the group, doesn't it?", asked the President.

Immediately came a hearty assent.

"All right, then, I appoint Grace, as chairman, and Henry and Fred as the other members of the committee to see Mr. Heller. If you could see him today or tomorrow, we could plan this meeting for next week, and postpone our regular monthly business meeting."

"Just what shall we ask him to do?", asked Grace.

"A good question," commented Robert. "Suppose I ask the group. What should you like Mr. Heller to tell you? Go ahead informally, and mention the things that you think would be valuable. Grace and her committee can make notes to help them in their interview."

Many suggestions were made concerning not only the market and its collapse and the expressions used, but also the general topic of investments. As a matter of fact, "a talk on investment with plenty of opportunity for asking questions," as Miss Marlin put

it, appeared to be just what the group desired.

Later in the day Grace called her committee together and talked over the plans for their interview with Mr. Heller. Then she called him on the telephone and made an appointment for late that afternoon.

A date with a banker.

Of course you know what happened. The committee was graciously received by Mr. Heller at his office and after listening to its request, he accepted its invitation to meet with the home room at the regular meeting the following week. The next morning the committee joyfully reported its success.

The week passed very quickly and one could tell from the comments heard that at least some of the members of the room were looking forward, with pleasure, to Mr. Heller's visit. On the day of the meeting all usual business matters were dispensed with in order to give the visitor the entire period.

After he had been introduced by the President, Mr. Heller said, "Young people, I am glad to be with you this morning. I feel perfectly at home, too, because I taught for several years in a high school. I realize that you are interested in events that are happening in the world and I am glad to know that you get some learning outside of your textbooks."

"I understand that you would like to know something about a few of the common practices and procedures in investment. Will you feel perfectly free to interrupt my talk at any time to ask questions or to request additional explanations or information? Such questions will help to guide me in my remarks."

"Your committee tells me that this meeting grew

out of a headline which appeared in one of our newspapers a week ago, and that several of you were interested in knowing what this headline, 'Stock Market Collapses', really means. Of course you want to know, too, just how it concerns you, for even though you never heard of it and you do not own a cent's worth of securities, it touches each of you.

"The stock market, with its complex procedures and relationships, is a rather difficult thing to explain, and because my time is short and I want to talk about forms of investment, I shall give only a rough and incomplete picture of it.

"Stocks, or certificates of shares in various kinds of businesses, are usually bought and sold through a commission broker. There are two kinds of stock buyers. The first is the **An investor.** investor who is seeking a stock which will bring him a fair return on his money. He buys stock to keep for a comparatively long time and is interested more in the soundness of the company, a fair dividend, and the probability that this dividend will continue over an extended period, than he is in an immediate rise in the price of the stock.

"The second kind of buyer is the speculator who is not as much interested in dividends as he is in a more or less rapid rise in price. He does not care to keep his stock long; **A speculator.** he is interested in a quick sale at a higher price. He may even be willing to buy stock which is paying no dividends if he thinks it will rise soon. He looks for all signs that point to a rise, even if the stock is too high already. Or, he may even buy blindly,

hoping for a rise. Of course he is not as careful as the investor. He is merely 'playing the market.'

"There are two ways of buying stock, outright and 'on margin.' While both the investor and the speculator may buy stocks either way, the latter more frequently buys on margin. If the buyer purchases the stock outright he pays for it in full. If he buys on margin he pays for it partially. If he buys a share outright and pays \$100 for it and it goes down to \$80 he has lost \$20, but only 'on paper,' because he can keep the stock and it may go back to \$100, or perhaps higher. If he sells at \$80 he gives up the stock and takes a loss of \$20.

"In marginal buying he pays down only a part of the \$100, the amount depending on how well the broker knows him and how steady the price of the stock is. If it fluctuates violently, that is, moves up and down in value, of course more margin is required. After the margin, say 30 per cent, has been placed, the broker buys the stock by advancing the entire price or he turns the stock over to his own bank as security for the unpaid balance. In either case the interest is charged to the customer.

"If the price of the stock goes up to, say, 110, the customer may order it sold. He receives back \$110, minus the unpaid balance, \$70, and also minus the brokerage fee and the interest due on the \$70. In short, he makes a profit of \$10, minus fees and interest. If, on the other hand, the stock declines to \$90, the broker may ask him for \$10 more margin, or enough to keep it to about the original proportion required. If the buyer does not put up this additional margin,

the broker, in order to protect himself, sells the stock for \$90 and returns the balance of the margin, \$20, minus interest and brokerage fees, to the buyer. In this case the buyer loses \$10, plus the interest and fees.

"You have probably heard of 'bulls' and 'bears.' A 'bull' wants the prices to advance. 'Bullish activity' is buying, at a rising price, all stock that is offered for sale. When the price rises, fewer people want to sell, and more want to buy.

Bulls win when it goes up.

"A 'bear' sells that which he does not have but which he must deliver later. He feels that the price is going down and puts in an order to sell a certain stock at 100. The broker makes him put up a sufficient margin, because someone is going to buy that stock and the broker will have to get it to deliver to the buyer. He, in this case also, protects himself by having coverage on possible loss. Suppose the bear sells this stock, which he does not own at \$100. Now he must deliver it. Delivery must take place before 2:15 the next day. Sometime between the sale and the delivery he must buy the stock. If the stock goes up, he must buy at that price, which is, of course, higher than that for which he sold, and thus he loses. If the price drops, he makes a profit because the price at which he sold is higher than the price at which he bought.

Bears win when it comes down.

"He may be compared to a farmer who sells wheat, which he has not yet planted, at a certain price. He will have to deliver later. If the price when he delivers is lower than it was when he sold,

he will make a profit. If the price is higher, then he loses.

"Suppose the prices for stocks have risen considerably and speculators decide that it is time to sell.

Who "holds the sack"? They dump the stock onto the market and its price declines. If enough of it is sold the price drops rapidly as

others hasten to sell before the price drops any lower. Or if other stock owners do not sell they must hustle out to get more money to put up more 'margin' to cover the drop. Many of them may be caught with notes in the banks, or mortgages on their properties, and are thus suddenly faced with severe losses and inability to 'cover.' This is followed by a rush for more funds, which are becoming scarcer and this, in turn, by a quick liquidation, or cashing, of whatever assets there are on hand. Orders for sales of stock are telegraphed to the Stock Exchange by the hundreds and the 'ticker runs behind,' because it cannot record all of these orders fast enough. 'Paper profits' are swept away by the million, as the 'market collapses,' that is, as stocks drop suddenly to a fraction of their former value.

"Naturally, when people lose money they have less with which to buy, hence they buy less, and this means, of course, that business in general suffers. Presently industry is at a standstill. Then we have 'depression.' A period of inflation is followed by a period of deflation. So you see how a 'market collapse' may affect you even though you do not own a penny's worth of stock."

"People do make money buying on the margin, don't they?", asked Belle.

"Many people trade in stock that way and some of them make money, but most of them lose it, and many and many a home and business has been lost because of a mortgage made to cover these purchases. One good rule is, 'Never buy on margin unless you can afford to lose.' It is, of course, only gambling and gamblers usually lose. You had better leave this type of trading alone."

"I have seen advertisements of investments which guaranteed fifteen and twenty per cent. Would you put your money into them?", asked Henry.

"No, I shouldn't. They represent 'gold bricks' and swindles. The company which advertises such a large per cent does not advertise the safety which goes with it. This is out of the investment, and into the speculation, class. If there is any doubt about a fixed return, then that is speculation. A speculator is a gambler. He may hit it rich, or he may lose all he has. Investor or gambler? An investor does not expect to hit it rich, nor does he expect to lose. He is satisfied with a lower return, but at the same time he wants a safe investment. Remember, too, that the other fellow is gambling with your money, and probably not with his own."

"But great fortunes have been made by speculation in oil, for instance, haven't they?", asked Henrietta.

"Oh, yes, to be sure. But where one investor 'hit it rich,' a thousand or maybe a thousand thousand lost all they put into it."

"How would you classify 'playing the numbers'?", asked Tom.

Boobs and babies! "As a most stupid type of gambling, fit only for boobs and babies."

After a moment he continued, "Your committee has asked that I tell you something about investment in general, so briefly, I shall outline a few of the main types of investment and indicate their worth. Perhaps you think that you have no money to invest and are therefore not interested in investments. Just don't think that until I have finished. You will be surprised, I suspect, when you realize that each of you is now an investor or will be one very, very soon.

"Perhaps you recall the story of Robinson Crusoe's investment. You remember that he found a few



Old Robble was an Investor.

Crusoe wanted grains of seed in the wreck of the ship. He wanted to eat them but decided, instead, to plant them. When these grew

up he would have had enough for several meals but he decided that he would plant these also. At the end of the second year, you recall, he had plenty for his wants and enough for seed for the following year. He was an investor. He saved and produced more with these savings.

"One more story. President Titchell, of the Seaman's Bank for Savings, in New York City, recently told the story of a ten dollar gold piece which had been given to a little girl by her uncle. She treasured it for fifty years and at her death it was passed along to another little girl who also kept it as a keepsake. Finally, it was put to work in a bank. The banker learned the story of the piece and figured that if the first little girl had put it into a savings bank it would now be worth about \$1,200."

The group was amazed.

"Suppose every person in the country would take out of circulation a ten dollar bill. More than a billion dollars would be idle and the effect on business and industry would be serious, and each of you would feel it too. Idle dollars benefit no one.

"More than a billion dollars each year, in America, is wasted through valueless securities, or in 'bubbles,' 'insecurities,' 'get-rich-quick' schemes, as they are called. And if I can help any of you to prevent a part of such waste, my time and yours will have been well invested. There is one thing that is of more value than a year of almost any subject taught in your school, and that is this fundamental idea, 'Don't ever invest a cent without first talking it over with your banker.'

"Your banker is your best friend, financially. He is not a speculator; he is an investor, and he is most conservative. He must be. He is not interested in all sorts of 'wild cat' schemes to make a million dollars in fifteen minutes. He is far more interested in making two dollars in three weeks. Go to him. He is as interested in preventing waste as you are.

"He is a financial expert, a professional, so to speak. You would not think of amputating your foot, filling your tooth, or taking
Amputate your own foot? your lawsuit to court, yourself. You employ an expert, a professional. Perhaps there are questions before I continue?"

"Are there any questions?", asked the Chairman.

"I overheard a stock salesman tell my father, 'You are being let in on the ground floor.' It sounded 'phoney' to me," said Jerry.

"Yes, and it was phoney, too, I am certain. That expression is the earmark of a swindle. Here are some other expressions which the swindler uses.

"This stock is sure to prove a gold mine."

"You must act on this in a hurry."

"This is due for a big rise."

"It is unlike anything in the world."

"It is based on a brand new and wonderful invention."

"You have been recommended to me as a prominent citizen."

"This stock is for the little fellow who never has a chance with the Wall Street crowd."

There were no other comments so Mr. Heller continued, "There are three important principles, or rules, of investment which should be considered in

all transactions. They are, first, security of principal, second, stability of income, and third, marketability. The first means that your money is safe, the second means that you have a regular, more or less uniform return on it, and the third means that your investment is readily saleable or easily cashed. Now let us consider a few types of investments.

"The most common form of investment is depositing money in a bank and receiving interest on it. This type of investment is convenient, it is safe, small deposits are accepted at any time, and withdrawals are easy. The interest rate is not high, especially now; it is usually below one per cent. The United States Postal Savings System pays two per cent.

"A second form of investment, becoming more and more popular, is the Building and Loan Association. In this you purchase shares of stock, usually paying so much each month, and this money is then loaned to builders or buyers of homes. The interest rate of these associations is usually somewhat higher than that paid by the bank. Security is usually good."

"A third form of investment is the bond. If you buy a bond, you lend money to the company which issues it, and the bond really becomes a mortgage. It is a written promise to repay, at a specified time, the amount indicated on the face of the bond and to pay a certain rate of interest. The best bonds carry double A rating and pay 2-4% interest. The value of the bond, that is how much you have to pay for it, varies with the success of the business, its general repu- **Pretty precious paper.**

tation, and so forth. Bonds are usually bought through banks and investment houses which specialize in the handling of what we call 'financial paper.' Bonds are issued by the local, state, and federal governments, as well as by commercial and industrial companies. Government bonds, while they do not pay as high a rate of interest as some others, are valued highly because of the security behind them."

"What is the difference between a coupon and a registered bond?", asked Harry.

"A registered bond is registered with the company in your name and cannot be sold without your permission. The interest is sent to you by the company. A coupon bond has the interest coupons attached to it and these are cut off and cashed as they fall due. This bond can be sold by anyone, so if someone steals it, or if you lose it, that is just too bad for you.

"A fourth type of investment is stock. Stocks are really shares of a business. There are usually two kinds, preferred and common. Preferred always pays dividends or interest before the common. They usually have a face, or par, value but this is often little indication of their real value which depends on how well the business represented is succeeding. Preferred stock in good companies is next in safety to bonds, common stock is safe with companies having "A" rating.

"Other types of investments are real estate, private loans, mortgages on land and its improvement, and chattel mortgages on movable property such as furniture or live stock. First mortgages on real estate represent a very fine type of investment if the

property has been carefully evaluated and the amount of the mortgage is not very near to the value of the property.

"There is one more very important type of investment that I should like to discuss, but first let me stop now and review what I have said. If you had a thousand dollars to invest you might invest it as follows. The figures I shall use are, of course, not exactly accurate, but they will do for our purpose here. We are assuming, of course, that the mortgage, bonds, and stocks have been carefully selected."

Then he wrote on the board the following table:

	Security	Yearly Income	Marketability
Postal Savings.....	Safe	\$20	Excellent
Bank.....	Safe	\$5-10	Excellent
Mortgage.....	Safe	\$35-60	Fair to Good
Bonds.....	Safe	\$25-50	Excellent
Building and Loan...	Safe	\$35-60	Good
Preferred Stock.....	Fairly Safe	\$30-60	Fair to Good
Common Stock.....	Less Safe	Nothing to great	Poor to Good

"You see as your income or yield increases your security or safety usually decreases. This not true in all cases but it is the general tendency."

"Why wouldn't it be a good idea to invest in all of these ways, putting some of the thousand dollars into several of these types?", asked William.

"It would, especially if the amount to be invested were large," replied Mr. Heller. "That's another good rule for investments, 'diversity,' that is, put your investments in several baskets and not one only. Are there any other questions?"

"I think that I should put my thousand into a good bank and forget about it. Then I would not

have to be worried about it at all," said Edward.

"Yes, that is what many people do. Of course they are not paid as much for it as they might be if it were in some other type of investment but it is safe and accessible. A good bond would be about as valuable, though. You would get more for the money, and its safety and accessibility or marketability would probably be as great. You can buy bonds on installments, too, you know."

"You can?," echoed Edward.

"Yes, a bank will sell you a bond for a down payment of about 20 per cent, and you can complete your payments at about 10 per cent a month. The bank keeps the bond until you have paid for it. If you fail to pay for it the bank sells it and returns your money with interest."

"That would be a good way to invest, wouldn't it?," asked Mary.

"Yes, it would. A person ought to save for some definite purpose, say for buying a bond, a house, a farm, or something similar. **Save more happily.** Then his saving comes much more easily than if he is just saving for nothing in particular. He will save more regularly and more happily. We all like to own things."

"But we do not have much money like the millionaires have, so why should we bother about investments?," asked Lowell.

"All the more reason why you should be the more careful. You cannot afford to lose. The rich man would not feel the loss of many thousands of dollars as much as the poor man would feel the loss of a few hundred. This means that the poor man should be

all the more careful about investing what he has."

"But a busy banker would probably not care to be bothered with some person who had only a few hundred dollars to invest, would he?," asked Robert.

"Certainly he would. The banker is, of course, interested in making money. That is why he is a banker. But he knows also that he must have the confidence of the people of the neighborhood, 'Good Will,' he calls it, and he values it highly. He cannot afford to lose a customer by giving a 'poor tip,' so he will advise all people, rich and poor. Moreover, it might be that he will make contact with a poor man now who may become wealthy and thus it may be profitable, financially, for him, later, where it is not now. I am glad that you are asking these questions. They are excellent and show that you are thinking."

"Good Will" is valuable.

After a short pause, Mr. Heller went on, "If I were a young woman I would not marry the best man in the world."

The girls in the class gave a start and **What???** sat up straight. Some gasped. One or two of them giggled.

Just at this point the warning bell rang. The whole group groaned in dismay and disappointment. Mr. Heller looked at President Robert who in turn looked at Miss Marlin. After a moment of silence Mr. Heller said, "I suppose I will have to tell the rest of the story later, that is, if you would like to have me?"

"Of course we want it, if you won't feel that we're imposing upon you," said Robert.

"I'll not feel like that at all."

"Could you go on with it at this same time next week?", asked Robert.

"Yes, as far as I know now. If anything comes up to prevent it I shall let you know immediately."

"Fine," "Do come back," "Now don't forget," "We'll look for you next week," "We hope nothing will prevent you," and similar expressions came from the students as they left the room.

Turn to the next chapter see why Mr. Heller wouldn't marry!



XIV. Beautiful Love Letters

"No, if I were a young woman, I should not marry the best man in the world," began Mr. Heller at the home room meeting the following week. He paused for a moment and then continued, "unless he carried, or would obtain, suitable life insurance."

One of the girls in the group gasped, "Oh," and the other students roared.

"It is not as bad as it sounded last week," laughed Mr. Heller, and the group laughed with him.

After a moment he continued, "And if I were a young man I should not think of marrying any girl in the world unless I had some provision for her financial protection in case of my death. I know this sounds as if I don't appreciate love, but I am going to prove to you that I do. And this brings us to the last type of investment that I want to talk about."

"You see I am talking about life insurance. There is more than one hundred billion dollars of it in force at the present time, so you realize how important it is. There are two reasons for life insurance;

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first, for the protection of those dependent upon you, and second, for saving regularly.

"There are several kinds of life insurance but I shall explain only three of them and very briefly—'Straight Life,' or 'Life,' as it is commonly called, 'Endowment,' and 'Annuity.'

"In the first type of policy the insured pays a 'premium' or 'deposit,' either for as long as he lives or for a definite period, say 20 years. Naturally, if he chooses the second type, or 'twenty-pay life,' the premiums are larger, usually about one-third, than if he continues to pay until his death.

"At the end of the twenty years the policy becomes 'paid up.' The amount of the policy is returned to his family at his death.

He dies to get it. "In the endowment type the insured pays a certain amount for a period of years, ten, fifteen, twenty, or more, and at the end of this time

He gets it without dying. the amount is returned to him with the interest it has earned. Or he may take some of it and leave the balance to be paid at his death. In case he dies before the end of the time the entire face value of the policy is paid to his beneficiary or heirs. Naturally the premiums he pays for this are considerably higher than for straight life policies."

"How much higher, Mr. Heller?", asked James. "Can you give us some idea of how these premiums range?"

"Yes, gladly," replied Mr. Heller, drawing a card from his pocket. "But this depends somewhat on whether or not the company is a participating or a dividend-paying company, that is, one that pays a

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part of its profits back to its policy holders. Suppose that it is, for a twenty-year old, the cost, per thousand dollars of insurance, will run approximately like this. These figures are from a company that is more than one hundred years old."

PER \$1000.00 OF LIFE INSURANCE, AGE 20

Type of Policy	Annual Premium	Total Premiums	Total Dividends	Guaranteed Cash or Loan Value
Ord. Life	\$18.50	\$370.00	\$91.50	\$192.04—20 yrs.
20 Pay Life	28.10	562.00	101.38	459.42—20 yrs.
10 Yr. End.	100.10	1001.00	63.55	1000.00—10 yrs.
15 Yr. End.	64.80	972.00	91.37	1000.00—15 yrs.
20 Yr. End.	47.50	950.00	121.37	1000.00—20 yrs.

"The 'Total Premiums' column shows what you would actually pay the company. You see that you do not pay the full face amount of any of these policies. The company invests your money and that accounts for the difference between what you pay and what it returns to you or your beneficiary.

"You can easily see why I listed insurance not only as protection but also as investment. The premiums are relatively small, you save regularly, the money is safe, it pays a fair rate of interest, and the younger you are when you take out a policy, the less you pay."

"Suppose I want my money back, will the company give it to me?", asked George.

"Yes, you can get it back, with interest, by cancelling the policy and returning it to the company. But if you want to keep up the insurance and need to have money, you can borrow from the company, usually about two-thirds of what you have paid in, and often at a somewhat lower rate than you would have to pay a bank. That is another good reason for having it. It enlarges your credit. If you want

to go to college, or should need some help in your business, and your insurance had begun early, you will have a fine account to draw upon.

"The third type of insurance is the annuity or pension. You pay in a certain amount, for specified period of years, and then at a certain age you begin to get this back, in monthly payments, the amount depending on the size of the policy you bought."

"Suppose you die before time for you to begin receiving these payments, does your family receive the money you paid in?", asked Mary.

"Yes, this amount, plus interest, will be returned to the family."

"How long does the annuity last?", asked Leo.

"As long as you live," answered Mr. Heller. "And there are several ways of receiving it. One way is for the husband to receive the full amount of the annuity until he dies. Another is for him to receive one half of it as long as he lives and then for his wife to receive the other half as long as she lives. There are also several other methods by means of which this amount may be returned. Usually the method of return is not decided until it is time for the annuity to begin. The method of payment can then be decided on the basis of which one needs it the more, whether or not the wife is living, etc."

"Are automobile and fire insurance considered investments?", asked Frank.

"Yes, in a way, but rather they are usually considered as protection, under operating expenses. One insures himself against fire or against liability in driving, not to save money but to have protection in

case his house burns, or he strikes someone with his car. Accident or 'casualty' and health insurance are of the same type of protection. One does not want to get sick, to have an accident, to lose his house, or hurt a pedestrian, but if he does he wants help and he pays the company for helping him to meet the loss."

"Did you really mean that you, if you were a girl, would not marry a man who had no insurance?", asked Mabel.

A roar of laughter came from the class.

"Yes, that is about what I meant. There may be cases where the man has many varied types of property and insurance might not be so necessary. But if all that he has is a salary, especially a not too large one, what would the wife have in case he were to die suddenly? I know we all expect to live our three score and ten but many of us will not. And the widow without funds or means of support especially if there are young children in the home, is one of our great American tragedies."

"Maybe so," admitted Mabel, "but how can you talk about love and insurance in the same breath? One suggests life and things happy and bright, and the other, death and things unpleasant and disagreeable."

"Perhaps," said Mr. Heller, "but when you plan to get married won't you have to talk about rent, furniture, coal, light, grocery bills? You cannot eat love, you cannot wear it, or live in it, and it won't pay the grocery bill or wash the dirty dishes in the sink. And how could a man show his love for a woman more

than by providing for her in case he left her? Insurance represents 'Love Which Ceaseth Not With Death.' Life insurance salesmen have been beautifully called 'Ambassadors of Safe Tomorrows'."



Congratulations, Mr. and Mrs. Wise!

"But I don't think I could spend the money if it came to me after my husband's death," continued Mabel. "It would be too much like blood money; getting paid for someone's death."

"I'll bet you would use it rather than starve, be thrown out of your house and home, or be sent to the poor house. I know it is not a pleasant thing to think about but there must be business sense as well as feeling."

"You are not being paid for someone's death. You are being provided for, rather, by a loving and foresighted husband who did not know how long he was going to stay with you and who took thought for you in case he left before you did. Insurance is a sort of last love letter. Don't you think that, after having provided it for you, he would want you to use it?"

What a pretty love letter!

Mabel was silent. Both she and the class appreciated Mr. Heller's sensible answers.

Presently, when no other questions were forthcoming, Mr. Heller continued, "Where formerly life insurance amounts were relatively small, now they are much larger and a very popular method of leaving these amounts is in the form of a Life Insurance Trust. In this the money is left to a Trust Company which administers it as the insured would like to have it administered. This is done to prevent its being wasted, stolen, or mismanaged by the heirs or others."

"I don't think that such an arrangement is complimentary to the wife to whom the money is left," said Mabel. "If it is left to her why shouldn't she have entire say as to what should be done with it?"

"That's a good question," commented Mr. Heller. "The biggest reason why it would not be wise to leave the average wife with a lump sum, of say, \$20,000, is that she has had little, or no, experience in handling such a large amount of money. The minute it was known that she had received this money there would be a dozen hungry wolves in sheep's clothing after it. Some would make love to her; others would make glowing promises of enormous returns much greater than a modest four or five per cent; well meaning but foolish friends would offer incompetent advice; while still others, particularly poor or unfortunate relations or friends, would work on her sympathy. In short, she would be hounded in a dozen ways and her own lack of experience in such highly specialized matter as investment would be so great that leaving her a large sum of money would be like throwing a lamb to the wolves."

"In a trust agreement she gets all she needs in terms which she and her husband decided upon before he died; she is well protected by competent management, and, moreover, she is freed from all worries and responsibilities."

"Well, that does sound good," said Mabel. "There is a lot about finance that we students do not know."

"Yes, and there's lots about finance which thousands of adults do not know," added Mr. Heller. "And ignorance costs many millions of dollars and many millions of heartaches, each year."

"Before I forget it, allow me to mention the ad-

visability of making a will. Of course you are probably not directly interested in it now but you all should be at some later time. I shall read you 'Ten Reasons for Making a Will,' as suggested by The National Thrift Committee.¹

He drew from his pocket a small paper and read

TEN REASONS FOR MAKING A WILL

1. It directs that your property be divided as you desire.
2. It avoids the possibility of no end of complications that may arise over an estate not covered by a will.
3. It helps you to place at your loved ones' disposal funds for immediate financial needs.
4. It insures a minimum of legal expense to your heirs.
5. It requires you to check on your resources.
6. It stimulates you to make possible adequate provision for your loved ones.
7. It increases the confidence of your family in you.
8. It increases your own self respect.
9. It is a display of good business sense.
10. It is a moral obligation to be discharged.

"You might center a very interesting and valuable project about the making of a will. You could, for instance, study the state and federal laws covering the disposal of property, list and dispose of various types of hypothetical property, real estate, bonds, bank accounts, personal property, mementoes, etc., to various individuals, institutions, and worthy causes. You might also go through the procedures of placing the will in a safety deposit box and of

1. 347 Madison Avenue, New York City.

probating it the testator's death.

"But my time is up. Before I go let me emphasize again that when you have anything to invest, you want SAFETY FIRST, especially if you have but little. And if you do not remember anything else that I have said remember this: don't ever invest in anything without first talking it over with your banker. He is your best financial friend.

"One other thing, if you are as interested in investments as you appear to be, why don't each one of you take a certain hypothetical amount, say a thousand dollars, and play that you are investing it? All of you would not invest it in the same way; some would buy bonds, some stocks, some would put it in the bank, and some would invest it in other ways. At the end of the semester, say, each of you could figure up just how much he had made on it.

"Well, I must go, and I thank you again for this pleasure."

"Thank you, thank you," responded the class, as Mr. Heller withdrew.

"Well, I certainly learned a lot that should come in handy," said Mabel.

"I guess all of the rest of us did too," added Robert. "These were certainly beneficial and instructive meetings."

"I am going to appoint a committee, if you are interested in going ahead with an investment project as Mr. Heller suggested, to study the problem and draw up a plan for it. How many of you would like to see such a plan started?"

Most of the hands went up.

"All right, then, I'll appoint the same committee that asked Mr. Heller to come to talk to us. Grace, Henry, and Fred, will you give this matter your attention and report next week. Is there any other business to come before the meeting?"

There was none so the meeting adjourned, just a moment before the bell rang.

Would you like to know the plan recommended by Grace and her committee at the following meeting? Well, here it is.

For ten minutes of each weekly home room period this room shall become a brokerage office. Marjorie, Mary, Fred, and James will be the four brokers. Robert will be the banker in case you want to invest all, or part, of your money in a savings account, and Helen will act for the Building and Loan Association. Each student will be given one thousand dollars, in stage money, to invest. He can invest it in any way he pleases, bank it, buy bonds, stocks, etc.

Stock may be bought or sold once a week during this ten minute period.

All stock purchased or sold will be listed with the brokers.

Quotations of stocks and bonds will be taken from the market records in the daily papers.

The brokers will keep an itemized list of their fees from each transaction to see who is the most prosperous broker.

At the end of each six weeks the gains and losses will be tabulated and posted.

A number of books on investments, trade journals,

market reports, and other useful material will be placed here on Miss Marlin's desk where they will be accessible to all interested.

Members of the room may go to any banker or broker or elsewhere for any advice desired.

Two weeks before the end of the semester each student will compile a complete report of his transactions, on a form to be provided, and bring these to the meeting. They will be posted around the room where they may be studied. We intend also to invite the other students of the school to see the exhibit.

It is quite probable that we shall be asked to dramatize some of these activities in an assembly program.

Shouldn't YOU like to belong to a home room where such interesting and valuable activities are carried on?



XV. *Beggars and Apple Peddlers*

"Our school is a beggar's paradise," said Maynard to his two friends, Louise and Joe, as the three of them sat eating their lunches, one noon, in the school cafeteria.

"Yes, it certainly looks like it," agreed Louise. "Every time anyone needs help for people or causes he rushes right up to our school and begs from our students. I'll bet the student body of our school has been begged more than any group in town."

"But what else can be done?", asked Joe. "The people and the causes appear to be worthy and where else could you get in contact with as many families as you can at school?"

"But we have little or nothing to give," replied Louise.

"Perhaps so, but you can tell your folks about it and they might give."

"But why should I always be carrying home a lot of sad tales about folks who need help? My parents are asked to contribute to almost all of the causes that we are asked to support."

"That is what makes me mad too," said Maynard. "I know that many people need help but why should we be continually sandbagged? Our parents know more about these things than we do. They know whether to give or not, whereas we have little or no say about our giving, and are made to feel cheap in case we do not contribute."

"That is all true, Maynard, but don't you think that giving is a part of your education? Don't you think you ought to know when and what to give?"

Then Joe had a bright idea.

"We have been making up the schedule of programs for our home room meeting and I wonder why this topic would not be a fit one for a program."

"That is an idea," said Louise. "We could talk about sensible giving; how to give, how much to give, etc., couldn't we?"

"Yes, and then, too, there are other kinds of giving besides to poor people. We give presents to our friends, especially at Christmas time," said Maynard.

"And we give to our churches and to similar institutions," added Louise.

As the three friends passed out of the cafeteria, still talking over the possibilities of a program on "giving," they ran right into their home room teacher, Mr. Henderson. Immediately they surrounded him and asked his opinion of the project. He listened attentively until they had explained, in a brief way, what they had been discussing and then said, "That's one of the best suggestions for home room

meetings I have heard. It is not only important and timely but it would be interesting to every member of the room, including myself."

"The Program Committee is having a meeting tomorrow during activities period and that would be the time to suggest it, wouldn't it?", asked Louise. "Joe and I are members of this Committee and we would be glad to bring it up."

"Yes, that would be the way to do it. Think out some kind of a general plan or idea and present it," said Mr. Henderson.

The bell rang and the three friends and Mr. Henderson hurried off to their classes.

The following day Louise and Joe presented their idea to the Program Committee of their home room. It was received enthusiastically, as you might imagine, and almost the entire period was spent in discussing the possibilities. It was decided that the way to introduce the program would be to ask some thought-provoking questions, so each member was requested to prepare a list. Another meeting of the committee was then scheduled for the next afternoon, at which time the questions would be brought in. It was thought, also, that it would be of more value to base a general home room discussion on these questions than to have some one person, a teacher, or an outsider, come in and answer them for the students.

The next afternoon found the committee again hard at work on a very interesting topic. Every member brought questions and these were talked over by the group and a list finally agreed upon.

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Should you like to know what these questions were? Here they are.

Would you give a beggar a dime?

Is a "tag day" the cheapest method of supporting anything?

Would you give your father a Kiddie Car for Christmas?

Do you believe in "panhandling" and "mooching"?

Is a rummage sale a disgrace to a civilized community?

Would you attend a church soup supper?

Is an "unemployed" apple peddler necessary?

What is meant by "poor but honest"?

Would you buy a pencil from a blind man?

Which is better, to give because of pity or because of social duty?

Why not let them die?

Does a cripple deserve anything?

What is a "gypper," "sharpshooter," "charity racketeer"?

It was planned to place two or three of these questions on a reserved section of the blackboard each day for the following five days. At the top of this section was this heading, attractively designed and colored.

What do YOU think?

Next Thursday you can have your say.

You can readily guess that there was considerable excitement among the members of the home room, and, for that matter, among the other students whose classes met in this room. Each day they looked forward to see-

Excitement
and visitors.

BEGGARS AND APPLE PEDDLERS

ing the new questions. Many students who did not belong in the room at all came in and looked over and discussed the questions.

On Thursday, the day of the regular meeting, the room was crowded with visitors from other groups, as well as a number of teachers and a few parents. The excitement was intense, and the students could hardly wait until the few preliminaries were out of the way.

After the usual opening formalities, Lois, the President of the room, said, "You have all been watching the questions which have appeared on our board for the past few days, and I know that you are interested in listening to what others have to say and also in telling what you, yourself, think. That was the purpose for which this program was designed. Joe, the Chairman of the Program Committee will introduce the program."

"Madame President and home room members," began Joe, "giving is an important part of the life of each one of us. Not all of us can give much but we will all give as long as we live, to our friends, to local and foreign distressed communities, to our churches, and to similar worthy causes, and to families and individuals in trouble. The committee has planned a program which it hopes will not only be interesting to you but valuable, also. Probably most of us give rather stupidly.

Sure, we
all give.

"We have divided the general topic of 'Giving' into several different parts. For instance, one part con-

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Disagree all you like. cerns giving to friends at Christmas, one, giving to street beggars, one, to religious causes, etc. A leader has been appointed for each of these topics and he will have charge of his part of the meeting. He is not going to make you a speech on what he thinks, but he is going to give you all an opportunity to state what you think. You can disagree all you like, talk as much and as often as you like within reason, and do it perfectly informally. No formal talks will be delivered. Charles has charge of the first section of our meeting."

Charles took his place at the front of the room and said, "Suppose you had three or four dollars in your pocket and a man were to stop you on the street and ask for a dime. Would you give it to him? Let us see the hands of those who would. Now the hands of those who would not."

About half of the students in the room voted on each side of the question.

"Suppose we begin with those who would," continued Charles. "Why would you give him a dime, William?"

"I'd give him a dime because he needs it," said William.

"How do you know that he needs it?", asked Mary.

"Well, he would not be begging if he did not need it, would he?"

Immediately more than half of the group was in an uproar of dissent.

Beggar help me? "I'll bet a lot of beggars are better able to help you than you are to help them," said

BEGGARS AND APPLE PEDDLERS



Maybe He Can Afford It

Marjorie, when quiet was finally restored. "Some of them make it their business."

"But some of them surely do need help," persisted William.

"Then why not give it to those who do?", Marjorie countered.

"Well, I don't know just how to tell those who do from those who do not, so I give to all in order not to miss the deserving cases."

"Then you would help those who need help and you would also encourage those who do not need it to continue to 'panhandle'," replied Marjorie.

William appeared to have no answer as Charles

again asked, "Are there other reasons why you would give to the beggar—Fred?"

"I'd give a dime to him because it would make me feel better."

There was a pause for a moment or two while this argument was "sinking in."

Then Carl asked him, "You mean that you would not care whether he needed it or not, but that you would give it to him so you would feel happier?"

"Yes."

"I don't think that would be intelligent giving. We ought to give because the other fellow needs it and not because we can, by giving, buy some peace of mind for ourselves."

Buy "peace or mind"?

Again there was silence for a moment, then Harry asked, "Is that what you meant by that question on the board, 'Which is better, to give because of pity or because of a social duty?'"

"Mr. Henderson, do you want to answer that question?", asked Charles.

"Yes, I'll answer it," said Mr. Henderson. "The average person does what Fred says he would. He gives on account of his feelings. He feels sorry for the person. The beggar's tattered clothes, tearful face, dry crust of bread, and sad story touch him. Professional beggars in certain parts of the world starve themselves, irritate sections of their bodies until great running sores develop, break their bones and allow them to mend unset, and do other things similarly hideous in order to prepare for success in their 'vocation.' A person then gives because of his

feelings of sadness or pity, and after he gives he feels better. That is pity as an emotion."

"But shouldn't we enjoy our giving?", persisted Fred. "The gift without the giver is bare' you know."

"Yes, of course. But the true giver recognizes giving as a sort of social duty or obligation as well. This giver would offer the beggar a job or show a willingness to give him money for a task. If the beggar accepts, he builds up his own self respect and society is improved by this and also by the task he performs. If he is able, but not willing, to work, the money had better be kept for a more worthy purpose. Giving sensibly because of an interest in improving society is better than giving because of an interest in pleasing self. True giving helps the individual to help himself. Giving just to please self will usually be unintelligent giving. A combination of the two is the true ideal."

Give to
please whom?

After a brief pause the leader continued, "Now let's see why the other members would not give the beggar a dime. Walter?"

"I wouldn't give him anything because I do not know whether or not he deserves it. If he does not deserve it then I just encourage him to continue to 'mooch.' I have to work for my living and there is no reason why he should not work for his. And as long as I encourage him and his fellows we will have them to support. They won't beg if it does not pay."

Encourage him
to "mooch"?

"But he works for his living," insisted Anna. "Doesn't he have to get out and walk around and

ask for help? And does he not get turned down many times? I'd call that work. I should certainly want pay for doing it."

"I don't call that working," said Walter. "He is not producing anything. He is not adding to society in any way. If I work in a mill, or in an office, or in a store, I am helping to produce, and am adding to the community's wealth. The beggar does not produce a thing. He only takes what someone else has produced. That is not working. He is a parasite that lives on what someone else has earned. You could just as easily say that a thief or a murderer works too."

"We shall always have these folks with us, though," suggested Marian. "The Bible says that The Bible says so. 'The poor ye have always with you.' We have always had them and we always will, and I want to know how you would take care of them if we did not help them?"

"That is a good question and I am glad that it came up, before I asked it," said Charles. "My allotted time is getting short. Those of you who would not help the beggar must have an answer to this question. We always have these beggars. What shall be done with them? George?"

"I know what I'd do with them," said George. "I would not give them anything, because that just encourages them to continue to beg, as we have already said. But I'd tax the community for these people, put all of their cases into the hands of a proper office or organization which would investigate them and help those which needed help. That

**Eliminate grafters
and bums!**

would eliminate the grafters, bums, and parasites, and would help those who really should be helped."

"Of course, that is what a modern civilized community is doing, making a distinction between the really poor and the professional beggar," commented Mr. Henderson. "All cities, countries, and states have poor farms, homes of all sorts, particularly for old people, relief organizations and agencies, and funds and offices to take care of needy cases. In many cities begging on the street is not allowed. Beggars are arrested."

"What would you do, Mr. Henderston?", asked Ralph. "Would you give the beggar a dime?"

"No, I wouldn't. I agree with those who said they did not believe that such a thing should be encouraged. We have experts to look after us physically, educationally, and spiritually, and why not have experts to look after us in this charity phase of life. I favor boycotting all Expert givers? of these folks. Not because I am not interested in them, I am. But I want those who need care to get it, and I want those who are able to work and can get work, to work."

"But suppose there is no work to be had?", asked Florence. "Just now, for instance, two of our largest factories have closed down and many workmen have no jobs."

"Yes, and that is one of our biggest national problems," continued Mr. Henderson. "We cannot take care of all of these folks just because some man has closed his factory. These men are his employees. They have helped him to make a lot of money. Then why should he not have a big responsibility in tak-

ing care of them when business is a little dull? Probably they should have saved something when they had work, but even if they didn't, there should be some way of caring for them adequately instead of turning them loose on the streets."

"Why don't we have insurance to cover it?", asked Florence.

"There is a lot of sense in that and many concerns are now looking forward to some form of unemployment insurance, so that when depression comes along and folks are thrown out of work the insurance will tide them over just as it does in the case of accident, fire, or ill health. **Twenty countries have it.** Twenty countries have now adopted systems of unemployment insurance, covering more than 49 million wage earners. In twelve of these countries, covering 46 million workers, this insurance is compulsory."

"That looks like good business. If a man has no work he has no money and he cannot buy things. Therefore others will be thrown out of employment, too, because there is no demand for their goods or services. So you see how this circle gets started and increasingly widens. Now if the man had some regular income, probably not as large as when he was working, but at least some, he would still be able to buy and so there would be some demand for the work of others. In another fifty years I'll bet unemployment insurance will be as common as any other kind."

"But contributing to folks when they are thrown out of work is only a makeshift and will never bet-

ter conditions," continued Mr. Henderson. "What is needed is an **Attack the root!** attack on the root of the trouble, to remove the cause. Adjusting ourselves to a modern machine age and adjusting production to consumption are two of the biggest problems we have to face today."

"Are there any other arguments for giving to the beggar?", asked the Leader.

"I once heard a man say he always gave to the beggar because some day he might be a beggar himself and he would like to 'do as he would be done by,'" said Lena. "I think it is a pretty poor argument, though."

"Here is a rule which many people have," said Mr. Henderson, 'No charity to strangers.' That rule is hard on strangers but it is based upon a good assumption that if I do not know the beggar I cannot give intelligently."

As no one commented on this rule, Charles asked again, "Are there any further arguments?"

"If I have three or four dollars I would not miss a dime if I gave it to him," said Henry. "I'd probably spend it for something foolish or waste it, anyway, **Wouldn't miss a dime.** and it is so small that it would do him more good than it will me."

"Maybe so," said Tom, "but giving because you will not miss the money is not intelligent giving. We ought to give because of need. The principle of giving is the important thing **She gave one cent!** and not the amount given. All of us remember the Bible story of the widow's mite. The rich man gave for display and show and probably

ADVENTURES IN THRIFT

did not miss his large gifts. The poor widow gave her mite, or penny, because she wanted to help, and she gave more than the rich man."

"My time is up," said the leader, "but let me emphasize what seems to be the main point of our discussion. Giving should be done intelligently in the hope of improving society, and should probably be handled by those who make a careful study of it. Giving carelessly because our emotions are touched is not giving intelligently."

"The second part of our program will be lead by Evelyn," said Chairman Joe.

Evelyn walked to the front of the room and said: "Perhaps none of you ever was an unemployed apple peddler, but you probably have heard him mentioned. Let me explain so you'll have a picture of him. Some time after World War I there was a very bad financial depression in this country. Millions of men were unemployed, returning soldiers could not find jobs, banks closed, and manufacturing was nearly at a stand-still. Someone, perhaps it was an apple-grower, I don't know, but someone started the apple peddling idea.

"A man, very, very often an ex-service man, frequently still in his uniform, would buy some nice apples, take them onto the street, and sell them for a nickle or a dime apiece. This became his employment, his occupation. It was to be found in every city of any size in America. We don't have it now, but the committee thought that a discussion of it would bring out important ideas on another phase of giving.

"So let's pretend we are living back in the 1920's

BEGGARS AND APPLE PEDDLERS

and that there are apple peddlers on our street corners. Now, how many of you believe in 'unemployed apple peddlers'?"

Nearly all of the students raised their hands.

"How many of you do not?"

A scant half-dozen hands were raised.

Without waiting for an invitation to speak, Edwin said, "I think an apple peddler is a disgrace to a civilized community."

Immediately the group was in an uproar, a dozen students attempting to speak at the same time.

Apple peddler
a disgrace?

"Order, order," shouted Evelyn. "We'll give you a chance to speak but you cannot all talk at the same time. Josephine."

"I believe in apple peddlers because they are men out of work who need help and they are attempting to make a living in an honest way. They are really small editions of the fruit store or the produce wagon which calls at your door. They are not beggars. They are business men."

He's a
business man.

Other arguments came in a hurry.

"That's right. They are as much business men as newspaper boys who sell papers on the streets," said Rose.

"Yes, and all of us eat apples. They are good for you so why not buy them from some one who will be helped by their sale," added John.

"More than that, the sale of apples makes for production because someone has to raise, pick, pack, handle, and transport the apples. And this produc-

tion and consumption help to make for prosperity," said Lena.

"And, too, the apple is only a nickel and you would spend that for something else, anyway," shouted Lester.

"The person who eats a fine big apple may not have to eat a more expensive lunch, and that means thrift," said Jennie, and the group **Live on apples?** roared again.

"Are there further arguments for the apple peddler, before we hear the other side?", asked Evelyn.

There were no answers, so the leader continued, "All right, now let's hear from the other side, Why don't you believe in apple peddlers, Edwin?"

Edwin was a thoughtful boy, a school debater, and a good one. He arose to his feet in a deliberate manner and glanced at a paper in his hand on which he had noted the arguments mentioned.

"I don't believe in apple peddlers for several reasons: first because they ought to be unnecessary. I

No big business men? know the argument about unemployment. Whose fault is it that these men have no work? Mine?

Yours? Their employers? Whose? And why wouldn't it be more sensible to prevent unemployment, or at least to insure ourselves against it, than to have the disgraceful spectacle of these folks peddling apples on our street corners? This is a confession that we, in America, have big business men only when business is good."

He paused for a moment and the class looked at him with heightened respect.

"Giving to beggars or buying pencils, apples, and

gum from street peddlers is beginning our charity at the wrong end. Why should we not attempt to prevent these cases? If many people were killed and injured **Hospital or fence?** by falling off a cliff, would it be more sensible to build a hospital at the base of the cliff to care for them after they had fallen, or to build a wall or a fence at the top of the cliff so that they could not fall?"

Again deep silence as the class realized that he was talking most convincingly.

"I think nearly all of our giving is foolish. I don't believe in apple peddlers because they encourage a continuation of bad practices in commerce and industry, and as long as these are encouraged just so long will we fail to put the fence on the cliff. I believe that this is the most important argument against apple peddlers."

"I don't want to do all of the talking, but if there is time and no one else wants to speak I should like to meet the other arguments raised."

"Go ahead," chorused the class, impressed by his seriousness and his logic.

"I don't believe the so-called argument that these fellows are business men. They present a makeshift or temporary arrangement. They would not be tolerated by communities during prosperous times.

Rose stated that there is no difference between a man selling an apple and a boy selling a newspaper. I think that there is a great difference. The newsboy sells papers that are wanted. He is a true business man. He runs a legitimate business because he supplies a natural de-

Apples or newspapers?

mand. The apple peddler runs a business which is not natural. We usually do not eat apples on the car, in the train, or standing on the street corners. We do read a paper in these places and under these circumstances. A real business man does not conduct a business in a forced market. He does not ask folks to buy his goods because he is poor. He finds out what they need and sells it to them. How long would business last if it were conducted on a charity basis?," he asked convincingly.

"The argument that all of us eat apples and that they are good for us is all right in one way but wrong in a more important one. If **Hurt himself.** apples between meals and at odd **help the peddler.** times are good for you, why have we not always eaten them at these times? The argument that you can eat a fine big apple and save the price of a lunch is stupid. No apple, big or small, constitutes what the person needs for a lunch, and if he eats an apple and goes without his lunch he is hurting himself and his efficiency far more than he is helping the peddler. And if we are interested in saving, why eat anything at all, and save even more?"

"Wow, what a mouthful," remarked Fred, in an undertone loud enough to be heard by the entire group.

"Buying an apple helps to increase consumption was another argument. This is true but it is only a makeshift. You could not go on that basis all of the time in everything. We should not encourage business by such artificial means. It is nothing more or less than artificial respiration and forced feeding.

And while it might, perhaps, be successful for a short period of time, we could never continue doing it all of the time. Therefore it is wrong in principle.

"And you would waste a nickel or spend it for something else, so why not for an apple, is the last argument. Why spend it for something that you don't need? Spending it for something you don't need is a waste. If you don't need the apple, then why not save the nickel? If it is so small that it will not be missed, why not save it? It and more like it would amount to something larger some time.

"I say again that I think that an apple peddler on the corner is a confession that our business methods and practices are failures, and having these peddlers is an insult to a community which calls itself modern and civilized."

Edwin sat down and the class broke out in a round of applause for his speech. Of course, not all of them agreed with him. Some would always 'think' with their hearts in- **Think with their hearts?** stead of with their heads, and let sympathy as an emotion govern their beliefs and actions. But everyone in the class was impressed by what Edwin had said, and they admired his thoughtfulness, thoroughness, and courage, even if they did not agree with him.

When the applause had subsided, Evelyn asked, "How many of you agree with Edwin?"

More than three-fourths of the class now sided against the apple peddler.

"But he is talking about ideal, and not about actual, times as they are here and now," said Bessie. "If we don't let these folks peddle apples, how shall

we take care of them? It may be all right to say what we should do and maybe what we will do in time, but that does not take care of these folks who need help now."

"Yes," replied Edwin, "it might be hard on a few folks at the present time, if we refused to allow them to peddle their apples, but it would be better in the end. The dentist hurts you when he fills your teeth but you are better for it later. And moreover, how would you ever improve this condition if you never made a start?"

There appeared to be no more discussion of this topic so Evelyn closed it by saying, "We have been talking about a practice of several years ago, a practice which will probably not follow the present war because of the government's plans for the service man's rehabilitation, for re-employment, and for the prevention of inflation. However, we have all been thinking about the principles underlying this type of giving, and we should all be benefitted by this discussion."

Evelyn walked to her seat and Joe again took charge of the meeting.

"Are you enjoying the meeting?", he asked.

"Yes," "yes," came from all parts of the room.

"We are glad that you are but, of course, we hope, too, that you are getting something from it that will be valuable."

"We are," "We certainly are," replied several students.

Just at this point the students were startled by the ringing of the dismissal bell.

"That must be a mistake. It cannot be the end of the period yet," said Lena.

"Yes, it is the end of the period," said Joe, as several boys looked at their watches. "We are only about half way through our program. May we finish it at our next meeting?"

"Yes, that will be all right," replied President Lois. "At our meeting next Thursday, we will complete this program and, of course, we hope that you all come back again. The meeting is adjourned."

Don't you suppose that at the meeting the following week there was again a large and interested group of students, teachers, and parents? If you would like to 'sit in' on this program also, turn to the next chapter.



"This is another way of saying," continued Nora, ignoring the interruption, "That the whole commun-

buys his protection from these racketeers, cannot tell, in more than two or three times out of ten, the name of the organizations or the cause he assisted. Is that intelligent giving?"

"Moreover, I have noted that when they select the taggers they pick ones that will be most hard to refuse. Pretty girls and little children do the tagging. There is no difference between that policy and that of the other racketeer displaying a gun, or a club, or of using violence in order to make the merchant 'join his association'."

"Well, if tag days are 'rackets' why does a civilized community stand for them?", asked Nora.

"A civilized community doesn't," replied Charles. "Any more than a civilized community stands for racketeering of other types."

"There must be a lot of uncivilized communities, then," replied Nora.

"There are, many of them, and ours is one," continued Ralph, with some little display of emotion. "I don't say our community is uncivilized in all things. In many it is civilized. It has

Uncivilized. fine churches and schools, nice parks, and good streets, but that does not mean that if civilized in some things, it is therefore necessarily civilized in all. For instance, you might wear a pretty dress, attractive shoes and stockings, and an old ragged, disreputable looking hat. To be well dressed you would have to be entirely so. The same with a community which calls itself 'civilized'."

"But all communities have worthy causes which should be supported and how would you have them

supported if not through tag days and similar campaigns?" asked Nora, still unconvinced.

"Civilized communities have adopted the 'Community Chest' plan, replied Ralph. "One big drive for funds is held each year and the proceeds of this drive are placed in the hands of an expert committee which administers the fund."

"In almost any community there are organizations which specialize in giving to distressed individuals and families, for example, The Salvation Army, Society for the Improvement of the Poor, Red Cross, Junior Red Cross, and others. These are specialists who know the field, have professional workers, and it is sensible to put our giving in their hands." They know how to give.

"If the 'Community Chest' is a good idea then why do not all communities have it?"

"A great many of them do and more are adopting it each year."

"But not all of them do have it," insisted Nora. "Why not?"

"Probably the biggest reason is that many of the causes which are not allowed to hold tag days would not be included under a Community Chest arrangement and these causes or organizations are strong enough to give considerable opposition to the adoption of such a plan. This is a further proof of the weakness of tag days and tagging." Some wouldn't benefit.

The case certainly looked dark for tag days. After a few moments of silence, and since there appeared

to be no more discussion of this item, Allen sat down and Joe again took charge of the meeting.

"Our next topic concerns giving to our churches. Kathryn is the leader of this discussion."

"All of us have some connection or other with religion and religious institutions. Most of us go to church and support our church. Of course we do not all agree on religious matters, and there is probably no real reason why we should agree on them

Yes, it's important. any more than we should agree on clothing, food, or recreations.

We have had some form of religion since earliest times and it is doubtless responsible for much of our modern civilization and progress. Our churches must be supported and the question naturally arises, 'How shall we support them'? Their support must be a part of the financial lives of all of us. Very common methods of financing them are church suppers, bazaars, card parties, and rummage sales. We will discuss these one at a time. First, church suppers. How many of you believe in church suppers?"

Approximately half of the class voted in favor of them.

"What are the arguments for them, Marjorie?"

"My argument for them is that they bring together, in a nice social way, the members of the church."

"But we are not talking about the social values of the event. We are discussing it as a means of financial support," interrupted Fred.

"Well, all right then," retorted Marjorie, "the sup-

per is a good thing because many people cannot contribute much in the way of money but all of them can give something in the way of smaller contributions of food. And they can contribute their services in preparing and selling this food."

Give food and services.

"Any other arguments for it?" asked the leader.

"Well, the people who eat at the supper get a good meal cheap and that represents thrift, I think," said Hazel.

"And since the persons are going to eat, anyway, their church might as well profit from it as the restaurant keeper or the grocery man," added George, and the group laughed.

"Then, too, you get some folks into the church who might never go at any other time," said Henry, and the group laughed again.

"It gives the women a chance to contribute. The men usually have most of the money and the women cannot contribute much of that, but they can contribute their food and services," **Men have the money.** said Lena.

Arguments for the supper appeared to be exhausted so the leader asked, "What are the arguments against it?"

"Well, my parents do not attend a church supper because they say it is only a cheap method of supporting a fine institution. I once heard an evangelist say that the bigger the church, the more oysters they had to sell to support it. I think that should make us mad. If the church is a fine and valuable institution then it should be supported by some dignified

Bigger church, more oysters!

and worthy methods and not by a bunch of make-shifts."

"What are other arguments against it?" asked Kathryn.

"There may be some truth in the argument that a supper gets some people into the church who never

go otherwise," said Ben. "Someone has said that there are people who get into a church on only two occasions, one

when they are carried in feet first, and the other when the fine ladies of the church sell a dollar and a half dinner for thirty-five cents. I am wondering what good it does the person to go to church who attends only to get a good cheap dinner."

Again the group laughed.

"I don't believe the statement that the people contribute who could not contribute much anyway, is a good argument," said Robert. "The food they prepare costs something, doesn't it? And while their services are worth something, I'll bet there is little return for a great amount of work."

"We all know that a church supper, bazaar, or card party is a fine social gathering and that it offers opportunities for those who can contribute little, to contribute. We know, too, that if they contribute they will take an added interest in it and its affairs, but from a financial standpoint, I don't believe in it. It is too cheap," said Ralph.

"Well, then, how would you support it?" challenged Martha.

"If it deserves support then it ought to be supported in the same way as that by which we support our schools, our roads, and our other institutions

which represent civilization. In our home, for instance, we set aside a certain amount each month for our giving and two-thirds of this goes to our church."

"That sounds reasonable," said Ben, and several other students nodded approval.

"Moreover, gambling and games of chance are illegal outside the church, why aren't they illegal inside it?" asked Peter.

"But not all bazaars and card parties represent gambling," replied Florence. "No, not all of them, of course, but many churches go in for such shady games," said Peter. *Illegal outside, why not inside?*

"Suppose we talk about the rummage sale," said Kathryn. "Do you believe in this method of supporting your church?"

"Yes, I do," said Jennie, "because it makes use of old clothes and things you no longer need and puts them into the hands of people who can use them."

"But you are talking about the social value of the sale and not its financial value in supporting your church," replied Ralph, "I'll bet a whole wagon load of old clothes would not bring ten dollars." *Ten dollars a wagon load!*

"Yes, and if it adds to the glory of God to ransack your basement and attic and sell old trash which you would not wear yourself, would it not add more glory to give it away?", asked Walter.

The group roared, but the argument was convincing.

"I just don't like the idea of supporting one of the

community's most important institutions by the sale of old clothes and junk," added Hobart.

After another short period of silence, Kathryn said: "In preparing for this topic I asked our minister what he thought about it and he looked in his files and then handed me a magazine clipping quoting Roger Babson, the great satistician. I'll give you the main idea rather than read the entire clipping. Mr. Babson stated that in this country, the people who attend church have an annual income of, roughly forty billion dollars and that they are giving to all religious causes, less than one per cent of this. If, said he, they all tithed as was the custom in olden times, and the law in some countries and communities today, our religious organizations would have four billion dollars with which to carry on their work and then, the church could come into its own in a great way that heretofore it has been able to only talk about."

"Dollars for shows, tobacco, soft and hard drinks, pleasures and luxuries, and pennies for the church," shouted Ralph.

"Suppose we vote again on these two questions," said Kathryn. "How many of you now favor the rummage sale?"

Only three hands were raised.

"How many of you favor the church supper?"

About half of the students raised their hands.

"Well, we seem to be pretty much against the rummage sale and about 'fifty-fifty' on the supper," commented Kathryn, as she noted Joe's signal that her time was up. "I hope you all have learned something, anyway."

Joe again took the floor and announced, "Lillian will direct the last topic."

"Our last topic concerns giving to our friends," said Lillian. "I know that all of us give and receive presents. How many of you have received presents that were silly?"



Give Presents That Are Appropriate.

Nearly all of the hands in the class were raised.

"All of us have probably heard the expression 'as silly as a Christmas present.' And I expect that all of us have both given and received presents that are ridiculous. What principles do you think we should follow in giving presents? All right, Abe."

Are Christmas presents silly?

"Give something useful," replied Abe.

"How can you know whether or not it is useful?", asked Sara.

"Well, you can find out from friends or parents or others, and perhaps from the person himself, what he might be able to use. Giving blindly is foolish."

"Give appropriate presents," said Grace.

"That's the same as the first, 'give something useful'," said Abe.

"No, I don't think it is," replied Grace. "A boy might give a girl a pair of stockings or shoes. The gift would be useful but not appropriate."

Should he give them to her?

"Then what should a boy give a girl if jewelry, stockings, and gloves are not proper?" asked Abe.

"Well, he could give her candy, flowers, pictures, books, or music."

"Give something you know the person would like to have, is another good principle," said Henry. "Maybe that is a part of the first one."

"Others?", asked Lillian, as she wrote this principle on the board.

"Be sure you aren't giving something that the person already has," said Robert.

"Don't give silly novelties and bric-a-brac which just catch dust," said Henry.

"Give because you want to and not because you feel that you have to," said George. "Frequently we start a practice which is bad. For instance, there is a tradition in this school that both of the coaches, the girls' and the boys', shall be given a present each year at the athletic banquet. I think that is silly."

Gifts for the coaches.

I know that some times the students want to give these presents but at other times they do not, so why should they be sandbagged into giving presents just because it has been customary?"

"Righto, brother, I agree with you," said Ray, a star athlete.

"And another thing," said Mary, "exchanging presents is foolish. All of us dislike to be embarrassed by receiving a present from someone to whom we did not give one. It makes us feel cheap, so we hurry out and get one to give back. That is not real giving."

"Then, 'Don't exchange gifts' is another principle," said Lillian, turning to the board. "By the way I hear that the Linden school has voted to abolish the practice of exchanging Valentines this year and to put the money usually spent for Valentines into a school Welfare Fund for needy pupils. That is a good stunt. Are there other principles?"

Valentines to welfare fund.

"I think giving cards is much more sensible than giving presents," said Laura.

"Yes, and it isn't nearly as expensive," added John. The group snickered.

"And many people agree with you," commented Mr. Henderson.

"Are there any other principles?" asked Lillian.

There were none so Lillian turned to the board and read those she had written. Here they are—

PRINCIPLES OF SENSIBLE GIVING.

1. Give something useful.
2. Give something appropriate.
3. Give something the person wants.

ADVENTURES IN THRIFT

4. Be sure you are not duplicating gifts.
5. Don't give bric-a-brac and silly novelties.
6. Give because *you* want to.
7. Don't "exchange" gifts.
8. Give nice cards instead of gifts.

"Lists of suggestions for sensible and useful gifts for your father, mother, aunt, grandmother, and others may be obtained from almost any department store around Christmas time," said Mr. Henderson, "and while we must remember that the store is interested in selling articles, yet these lists are usually very suggestive."

There appeared to be no more arguments forthcoming, so Lillian took her seat and Joe again assumed charge of the meeting.

"Are there any more questions?"

"How much should a person give?" asked Harry.

"That is a good practical question," said Joe. "Probably the oldest and best established form of giving is the tithe or tenth which was customary among the ancient Hebrews. They got into the habit of giving regularly a liberal portion of their increase, and I suppose that is why the Jews are often called 'the best givers in the world'."

"Do you know, too," asked Mr. Henderson, "that the United States Government exempts from income tax up to 15% of any income given for the public good? We may not all pay income taxes but it is interesting to know how the government has recognized worthy giving."

TAG DAYS, RUMMAGE SALES AND SENSELESS GIFTS

"Any more questions?"

There were none, so Joe continued, "We have been discussing giving and, of course, hope that all of you have benefitted. I am chairman of the committee which arranged this meeting and I know that I have benefitted. But we want to do more than just talk. Why cannot we do with 'giving' what Miss Marlin's home room is doing with 'investing'? We can each take a hypothetical fifty, or a hundred dollars, say, and give it away during the semester. Each student studies the papers, learns the needs of the community, its churches, institutions, and charitable organizations; learns of impoverished, distressed, or stricken communities; and studies mail-order catalogues, and sales bills, and visits stores, hypothetically 'buying' gifts for his relatives and friends. He keeps a record of his giving. Near the end of the term one meeting might be devoted to the general topic of how this money was given away or spent. All of us could bring our schedules or records and compare them to see who did the most sensible job of giving."

*Ideas from
store catalogues.*

"That is a fine idea," commented several of the students.

"Let's do it," added several others.¹

"A second practical project for our group might be the establishment of a Home Room Welfare Fund. We could all contribute something to this fund and it would be used *A Welfare Fund.* to buy flowers for our members at time of sickness

1. You will be interested to know that they did it, and did it well, too, and that it was a most valuable project for all of them.

ADVENTURES IN THRIFT

or death; buy food or clothing or furnish carfare for needy students; and donate to other worthy causes, such as the Salvation Army, or Associated Charities, provide a Christmas tree for children in homes or hospitals, and give in such other ways as the room might decide."

"That's a fine project, also," said Mr. Henderson, after the group had voiced its hearty approval. "I am proud of my home room."

"And we're proud to belong to it," said Joe. "A third possible project is the collection and distribution of cast-off clothing, books, and toys. We could set one day aside for this purpose and collect this material on that day. It could then be turned over to our Visiting Teachers for distribution."

The group also favored this plan of giving.

"In order to get something definitely started," said Joe, "I am going to turn the meeting back to Lois, our President, and ask her to find out from the group which of these projects it would be most interested in carrying out. Personally, I'd like to see it start on all three. A committee could be appointed to be responsible for one, or all of them."

Lois took the floor and said, "Let's see the hands of those who favor the first project: that of having a Personal Giving Campaign lasting through the semester?"

All of the students voted in favor of this project. "Now the hands of those who favor the second: the establishment and distribution of a Room Welfare Fund."

Again all of the hands went up.

TAG DAYS, RUMMAGE SALES AND SENSELESS GIFTS

"And third, the hands of those who favor a Cast-Off Clothing Day."

"All right, I'll talk the matter over with the Room Cabinet and appoint a committee, or maybe three committees, to handle these fine projects."

"Before closing the meeting let me say that we are glad to have so many visitors with us. It encourages us in our activities and we hope our program was worth their time."

"Wasn't that an interesting meeting?" was the question heard on all sides, as the students and visitors left the room, and many were the compliments paid to Mr. Henderson and his home room group.

"Isn't it interesting what can come out of a chance remark?" said Louise to Maynard, as they walked down the corridor. "You started these two meetings by your remark that day in the cafeteria, 'Our school is a beggar's paradise.' I'll bet that we have originated something to discourage this begging business."

"Yes, I know we have," said Maynard. "And I learned a lot that I am going to put into practice."

Couldn't YOU have an interesting meeting like this in YOUR Home Room?



XVII. *A Playlet, and a Mystic*

"President Richard, of Miss Epstein's home room, will have charge of this morning's assembly program," announced Mr. Barnard, the Principal, from in front of the stage curtain.

Richard was greeted with a round of applause. After the auditorium had become quiet, he said, "This semester, many of the home rooms have planned and presented programs on the various phases of thrift. Our home room has prepared a program based on a topic which is not usually considered when thrift is being discussed. We think this topic is important and hope to convince you, also, of its significance. We open our program with an original playlet entitled, 'Thriftiness With Self'."

Richard walked off the stage; the footlights were turned on and the curtain was drawn.

The setting is a business office. A door marked "Private" opens off to the right. Entrance to the main office is at the left. Grace, a stenographer, is typing at the desk at the right. At a desk in center rear, Ben, assistant to Mr. Jones, the 'boss,' is busily

A PLAYLET, AND A MYSTIC

working. At the left is a vacant desk. At center, back, is a clock, the hands of which point to 9:15.

A caller enters.

Grace: "Good morning, sir."

Visitor: "Good morning. Is Mr. Jones in?"

Grace: "No, sir, he is not. Is there anything I can do for you?"

Visitor: "No, I guess not. What time does he usually come in?"

Grace: "About 9:30."

Visitor: "Thanks. I'll be back." (He leaves.)

Grace returns to her typing. After a few moments the door is slowly opened and a blond head is cautiously thrust in.

"Pst, pst, Grace. Is the boss in yet?"

Grace: "No, Darlene, but he'll be in any minute."

Darlene, a gaudily dressed girl, enters, hurriedly throws her coat onto a hook, sits down at her desk, gets out her compact and proceeds to make up very elaborately. Painted like a barn.

Darlene: "Well, I'm glad the old man ain't down yet. I thought I was late and you should have heard the sad tale about my father's illness I had fixed up to tell him."

Ben: "Yes, from the excuses I have heard you make, I guess you have a lot of sickness and bad luck in your home."

Darlene: "Oh, boloney, Ben. A girl can't always be on time."

Ben: "Perhaps not, but some of them can't ever be on time."

Darlene: "But I've only been late a few times."

Ben: "Here's your score. Just for fun I have been

keeping it. You were late seven times last month, six the month before, and eight so far this month, with one week to go. You're going to be a champion yet, if you keep on; either that, or out of a job."

Darlene: "Oh, you and your sermons give me a pain."

Grace: "How is my score, Ben?"

Ben: "You have only one tardy mark during the last three months."

Darlene: "So she will get the pretty prize, I reckon."

Ben: "Yes, I suppose she will. She got it in school, you remember."

Darlene: "O fiddle sticks with high school." (Noticing Ben taking some papers from his brief case.) "So the studious little boy did his home work last night, did he?"

Ben: "Yes, I took some of my work home. I like to work there."

Darlene: "Don't you quit at 5 o'clock?"

Ben: "Not always. I often take work home."

Darlene: (Laughing) "Well, I don't and my pay is as regular as yours."

Ben: "But maybe for not as long."

The telephone rings. Grace answers it.

Grace: "Hello . . . Yes . . . Good morning, Mr. Jones . . . All right . . . Goodbye. Mr. Jones won't be down until noon."

Darlene: "Oh goody. Then we won't have to work so hard."

Grace: "Maybe you won't but I will. I have lots of work to do."

Darlene: (Sarcastically). "Yes, yes, of course. Gracie and Bennie keep the old firm running. Well, go right ahead. I'm going to read awhile."

She opens a drawer of her desk, takes out a cheap magazine and reads, chewing her gum vigorously the while. Presently the telephone rings. Darlene, who is near- How she chews! est it, lazily picks it up.

Darlene: "Yeah. No, he ain't in . . . I don't know when he'll be in, what do you think I am, a prophet? . . . Oh, go peel a hickory nut."

Grace: "Why Darlene, how you talk. If Mr. Jones were to hear you he would fire you."

Ben: "And he ought to. That kind of conversation won't help the Company any."

Darlene: "What do I care about the Company?"

Grace: "Darlene, you ought to be ashamed of yourself. The Company has a right to expect you to be loyal, and you're not."

Darlene: "Oh yeah. Well, why don't you report me?"

Ben: "You should be reported. But it won't be necessary. They'll find you out plenty soon."

Darlene. "Perhaps so, Dearie. Now for some more romance." (She reads).

The door opens and a flashily dressed girl enters.

Darlene: "Oh, hello, Dizzy Blond. What brought you here?"

Sophie May: "Hello, Ben. Hello, Grace. What are you doing, Darlene?"

Darlene: "Nothing. These kids are working, but I'm not. The boss is out, so I am resting and reading."

Ben: "Resting from what? Your strenuous efforts at getting here?"

Darlene: "Oh, go on, Ben. Sophie May, I have just been reading the most thrilling story. All about a poor, little simple girl like me—"

Ben: "Simple minded girl like you."

Darlene: "Oh, go jump in the river. This girl is loved by a strong and handsome man who—"

Ben: "Will drop her as soon as he finds out what a dud she is."

Darlene: "Ben, if you don't shut up, I'll sock you with this book."

Sophie May: "Darlene, if your boss ain't here, let's go out where this old truck horse won't bother us."

Darlene: "OK. That's a good idea. The boss won't be in 'till noon and I'll be back before then. I have a lot of scandal to retail to you. You kids won't tell on me, will you?"

Ben: "Of course not. We won't need to. Mr. Jones will find you out soon enough."

Darlene: "Yes, I suppose so, old sour grapes, but if he does you will both miss me."

Ben: "Perhaps so, but we'll get some work done in your absence."

Darlene snatches on her coat, takes hold of her friend's arm, and together they hasten out of the office.

Grace. "You know, Ben, Darlene would be a world-beater if she would head in the right direction. She is intelligent, attractive, and peppy."

Ben: "I know it. She has personality, all right, but it isn't the kind that holds a job."

The door opens and a woman enters.

Woman: "I want to see Mr. Jones."

Ben: "Sorry, but Mr. Jones won't be in until noon."

Woman: "Well why won't he. He's a poor business man if he don't stay in his office to see his customers."

Ben: "I do not know why he will not be in. Can I be of service to you?"

Woman: "You? Humph! Why, you're only a boy."

Ben: "Yes, I know it, but maybe I could help you, even if I am just a boy."

Woman: "Well, I doubt it. He cheated me on these goods. I bought them, had them laundered, and now look at them. All in pieces. Ruined."

Ben: "Yes, I know all about them. Mr. Jones had two or three other complaints about this material, investigated, and yesterday dictated a letter to all of his customers who had bought any of it, asking them to return it and receive their money back."

Woman: "Well, maybe he did but I don't believe it. I think you're 'kidding' me. I haven't received a letter."

Ben: "Perhaps you haven't, yet. We sent out a few yesterday afternoon and are working on the others now."

Grace: "What is your name, madam? I may have your letter here."

Woman: "Mrs. J. W. Sullivan."

Grace: (After looking over her letters). "Here is your letter, Mrs. Sullivan. It is ready to go into the mail."

Mrs. Sullivan: "Well, now that ain't so bad. But I'll have to make an extra trip back, anyway."

Ben: "No, if you will leave the goods and sales ticket, I'll give you a receipt and I am sure that Mr. **Get it now** Jones will be glad to mail you a check **or later.** or credit you with the amount and you can come in any time and get it in cash or take it in trade. That will save you a trip."

Mrs. Sullivan: "Say, young man, you're pretty good and I'm sorry I talked to you the way I did."

Ben: "Thanks, Mrs. Sullivan. I can understand how you felt. We try to treat our customers fairly."

Mrs. Sullivan: "That's the way to do. That's what brings them back. I'll leave the goods and the ticket. Never mind sending me a check. I'll stop in later and trade it out."

Ben: "All right, Mrs. Sullivan."

Mrs. Sullivan: "Goodbye."

Grace and Ben: "Goodbye, Mrs. Sullivan."

Grace: "Ben, you were good. What she said to you was enough to make anyone mad."

Ben: "Well, maybe it did make me mad. But I can't afford to allow a little personal feeling to injure the Company's business."

Ben and Grace return to their work. Presently the door opens again and a dapper looking man enters. He carries a salesman's case.

Ben: "Good morning, sir."

Salesman: "Good morning to you. Is your boss in?"

Ben: "No, sir, he isn't, just now."

Salesman: "Then I can't sell him anything."

Ben: "No, I am afraid not."

Salesman. "How about you? I have here the most interesting set of books that has ever been published. A bright young man like you needs to keep up with the **What a "line."** times. He needs to know what is going on in the world so he can meet educated people on their own level. They, of course, will be the more impressed by him and will gladly give him their trade. Now this set of books . . ."

Ben: "Sorry, but I don't believe I am interested in them."

Salesman: "What, not interested in your own future?"

Ben: "I didn't say that I was not interested in my own future. I said I wasn't interested in your books."

Salesman: "But you haven't seen them."

Ben: "No, and I do not intend to look at them. I work here and my employer has a right to expect that the time he pays for will be used for company business. Sorry, sir, but I cannot listen to you."

Salesman: "Well, of all the upstarts! You'll never get anywhere in business."

Ben: "Perhaps not, but I won't rob my employer, anyway."

The salesman closes his case with a bang, jams his hat on his head, and stalks out, slamming the door behind him.

Grace: "He certainly is angry with you."

Ben: "Perhaps he is, but I'll bet he respects me, in spite of it."

Grace. "I know he does."

The door opens and Mr. Jones walks in.

Mr. Jones: "Good morning, folks. I got down sooner than I expected."

Grace and Ben: "Good morning, Mr. Jones."

He walks into his private office leaving the door open. Grace and Ben continue working. Presently

steps are heard outside and Darlene bursts into the room, singing, "Collegiate, Collegiate, O, yes we are Collegiate." Grace and Ben look up in consternation as Darlene dances across the room and throws her coat at the hook. Without turning around, she says, "Well, faithful servants, has the old buzzard come in yet?"

Grace gasps. After a moment of intense silence Darlene turns and sees Mr. Jones standing in the door of his office.

Mr. Jones: "Yes, 'Bird of Paradise,' the old buzzard is here."

Darlene: "Why, Mr. Jones, I didn't—you said—I—I—."

Mr. Jones: "No, of course you didn't expect me down so soon. I came sooner than I expected. You three people are somewhat young and inexperienced and I intended, for sometime, to talk over with you your work and your possibilities. I believe that this is a fine opportunity."

"Frankly, Darlene, I have been deeply disappointed in you. You have many fine personal qualities if you would only use them properly. But you don't. You are irresponsible, disloyal, and careless. The general impression you give through your clothes, your actions, and your use of English

What a surprise she'll get!

Not to mention your gum.

are not complimentary, to say the least. You are not fair to yourself, to your fellow workers, or to your employer. And you were stupid enough to imagine that I did not know what was going on. I am sorry but I shall have to let you go. If you care to, you may stay until the end of the week.

"And now for you, Ben. You have been a faithful, conscientious, and honest employee. You have taken your responsibility seriously and have been a credit to the Company. Last night the Board of Directors voted to place you in charge of the new branch at Alexander."

Ben: "Thank you, Mr. Jones. I certainly appreciate your confidence."

Mr. Jones: "I know you do. Grace, you will assume the work Ben has been doing. You, too, have been a courteous, sincere, and responsible employee. Women are increasingly being given larger and larger responsibilities in all phases of commercial and industrial activity, if you want to be a business woman there are fine opportunities ahead of you. I congratulate you both."

The curtain was just being drawn when a great disturbance was heard at the back of the assembly room.

"It is not right. He has no business doing it," came an angry voice.

"Why shouldn't he? It was not his fault," answered another.

Pandemonium reigned instantly, as the students turned to see what the trouble was, and many of them rose to their feet in order to see better. Several faculty members walked toward the rear of the

room, and even Mr. Barnard arose from his seat at the front of the auditorium and started back.

In a moment, Andrew, a senior boy whom everyone knew, hastened up the aisle, shouting, "It isn't right and he should not have done it."

"Throw him out," "Sit down," and similar expressions came from the various parts of the auditorium.

"I won't sit down, and you can't throw me out," shouted Andrew, still hurrying toward the front of the room.

In the meantime, the stage crew had been so interested in the riot that it had not drawn the curtain, and the members of the cast "Out of character." were also watching the proceedings, "out of character." Andrew walked straight up to the stage and shouted to Mr. Jones, "You cannot talk like that to my girl friend."

The audience which had quieted down in order to hear what Andrew was saying, now broke out into a great roar. As everyone knew that Darlene was Andrew's girl friend, the situation was quite real and natural.

Mr. Jones was apparently surprised at this unusual happening but after a moment he said, "Perhaps I did talk a little roughly to her, but why shouldn't I? I felt that perhaps if I 'jolted' her enough she would change her style and become a more efficient helper and a finer type of girl."

"But if you knew all the while the work she was doing why didn't you tell her these things before and try to help her, instead of firing her?", shouted Andrew angrily.

The audience was enjoying this unexpected scene immensely.

"A business house cannot attempt to make over all of its employees."

"But it has some responsibility. If Darlene has possibilities, then it would be to your advantage to develop them.

"So it would. I'll tell you what I'll do. If she wants to try to turn over a new leaf, she can stay two more weeks. We'll do all we can to help her. If at the end of two weeks she has shown no signs of improvement, I'll discharge her. If she improves enough, she can stay. Is that fair?"

"Do you want to stay under those conditions?", asked Andrew, turning to Darlene.

"Yes, Andrew, and I'll certainly show Mr. Jones that I can make good."

"Fine. I knew you would. Thanks, Mr. Jones."

As Andrew turned and walked back to his seat, the curtain dropped. Thunderous applause showed approval of this novel bit of dramatics.

In a moment, President Richard again appeared in front of the curtain. After another burst of applause from the audience he said "For part two of our program we will present Baroda the Great, a famous mystic, whom we have brought, at great expense, from the interior of India. Baroda is not only a mind reader but also a notable philosopher, as you shall soon see. He will answer any questions concerning yourself that you care to ask him.

"You may have one minute in which to think of

your question and write it on a slip of paper. You need not sign your name. We will collect these slips in one minute, so do not delay."

The students now busied themselves with their questions. At the end of the minute a dozen boys passed

Like to see the questions? quickly through the audience and collected the papers which were then dropped into a box and handed to

Richard who placed it on the edge of the stage.

"Friends," said he, "I present Baroda the Great."

The curtain was drawn and an Indian, dressed in robe and turban, and seated at a table, was disclosed. On the table in front of him was a crystal globe and at one end of the table stood a chart on which were queer marks and characters. In his lap was an enormous black cat.

Following the applause, Richard again spoke, "To demonstrate his marvelous power, Baroda will read the questions you have prepared. I shall read them to myself and Baroda will read them from my mind, without seeing the papers. When the question has been thus read and answered I shall pass the paper into the audience in order that you may see for yourselves that the reading was genuine."

Richard now reached into the box of papers, drew one out, and scrutinized it closely. Baroda, without even looking in Richard's direction, **Ah! Mystery! Mystery!** made two or three mystic passes over his crystal, peered into it intently for a moment and then said, "Will I be successful in love?"

The audience roared. After waiting for a moment for the audience to become quiet, he answered the

question as follows, speaking very slowly and deliberately.

"The answer, my friend, is clearly shown here in my crystal. You will not be successful in love or in anything else until you overcome your jealous nature. You are jealous hearted, and jealousy is the earmark of a small soul. Small souls are rarely successful. You will have a battle with this demon but you will overcome him. You must. And no one else can help you."

At the conclusion of this answer, Richard passed the slip containing the question over to one of the boys in the front row, who read it, nodded, and passed it along to his neighbor.

After a moment Richard drew out another question and looked at it. Baroda again gazed into his crystal and spoke, "Will I be able to hold the job I got yesterday?" "Yes, my friend, you will be able to hold it because you have the qualities of industriousness, earnestness, perseverance, and willingness to learn which this position requires."

As before, Richard passed the slip of paper to a member of the audience. Then he drew out another question.

"How can I make the boys like me?", "read" Baroda, and after allowing the audience to become quiet, said, slowly, "This question is as old as time and the answer to it is also as old as time. It has never changed and it never will. Boys like girls who are modest, cheerful, friendly, and honest. And girls like boys, boys like boys, men like women, and women like women for exactly the same reason. A brassy, pes-

An old one, still good.

simistic, unfriendly, and dishonest person will not attract either man or beast."

Richard now passed this question into the audience and drew another from the box.

"Will I be able to graduate with my class?"

"Yes, I am sure you will. You have just returned from an absence of six weeks caused by illness but your enthusiasm, ambition, and determination will carry you far beyond graduation," said Baroda, in answering this query.

The regular procedure of Richard drawing out a question, looking at it, Baroda gazing into his crystal, stating the question, and then answering it, and Richard passing the slip into the audience, was followed throughout the remainder of the act. The questions and answers were these:

Question: "I always feel timid and inferior when I am with people. Is it possible for me to overcome this feeling? How?"

Answer. "These questions are excellent. You can overcome your feeling of timidity by forcing yourself to take part in the conversations of your friends, by attempting to lead them occasionally instead of

always being led by them, and by paying a little more attention to your personal appearance.

Your clothes are not always attractive, and your hair, face, and nails need attention which they are not now receiving. Dress up a bit and you will feel much better and this will help you to rate yourself equal, and not inferior, to your friends. You need self confidence; develop it. Stop pitying yourself; I know you rather enjoy it. Many people do,

but it is a habit that will ultimately ruin you. You are trying to drive your car with the brakes on."

Question. "Why did my boy friend quit coming to see me?"

Answer. "Yours is an interesting case. You dress yourself up attractively, have nice manners and you are quite attractive in every way, save one. You are intolerant. I don't blame him! You are intolerant of other people's dress, beliefs, religion, politics, and amusements. You have violent prejudices. The old books say that all prejudices are stupid, because prejudice means pre-judging. A prejudice is wrong because it is not based on intelligent thinking. Everyone has as much right to his opinions as you do. No one is right in all of them. But the person who is intolerant is right in very, very few.¹

"Prejudices, jealousies, and intolerances are signs of dwarfed souls. I dare anyone in this audience to sit down and analyze six of his dislikes of people. If he does it honestly he will be amazed to find how utterly silly and stupid these dislikes are. Your boy friend will stay away, and should stay away, until you can overcome your own intolerance and your habit of criticising."

Question. "Should a person criticize his friends?"

Answer. "By all means, if the criticism is sound and is given to them in the right way. Suppose I have a great smear of mud across my face and I do

1. The author's book, "Fools and Foolishness," School Activities Publishing Company, Topeka, Kansas, 1943, describes the stupid and intolerant attitude taken towards hundreds of our modern conveniences and necessities when they were first suggested. Every one of them was considered "foolishness," and its inventor, originator, or promoter, a "fool."

not know it. Would not a friend who told me about it be more of a true friend than one who did not tell me? And should I get angry with him because he told me or should I love him the more?

"In the same way a true friend will tell me about the muddy smear across my qualities of personality. And I should love him the more for it. True friends will thus help each other to improve."

Question. "Can a girl be too modest?"

Answer. "Very, very easily. The modern girl is not the shrinking violet of former years. The modern girl is frank, tolerant, and sociable. This does not mean that she needs to be boisterous or mannish. She should represent positive, and not negative, womanhood."

Question. "Should friends ever disagree?"

Answer. "True friends often disagree. In general they will agree but it is good for them to disagree occasionally. When I disagree I not only may help my friend to think more clearly, but I also clarify my own thinking. I learn from him and he learns from me."

We, of course, should not become aroused over our disagreement but should have, rather, as our motto, 'Not who is right but what is true'."

Question. "Is a high school girl too young to be seriously in love?"

Answer. "That is a hard question to answer, absolutely. But in general I should say yes, even though I know that many beautiful romances have started in high school. High school students are still only boys and girls and certainly should be more interested in planning their careers than in anything

else. They will have plenty of time for love and, as they grow older, they will love much more intelligently. Their first main concern should be completing their education and nothing should be allowed to interfere with this."

Question. "Can one develop one's personality? If so, in what way?"

Answer. "Yes, personality can be developed. The first step, naturally, is for a person to diagnose himself. His friends may help him, too. He can make a list of his strong and his weak points or qualities. Once this is done he should then work to develop these weak, desirable qualities. He may have to 'undevelop' some of his strong but undesirable ones. This he does by practice. If he wants to improve his penmanship, Practice does it his driving, or his singing, he practices. It is just as logical for him to improve such qualities or characteristics as thinking, being sympathetic, respectful, sincere, fair, loyal, and cheerful by continually practicing these in all situations. Practice, practice, practice, practice what you want to improve, and you'll improve it."

"We have, as you can see," said Richard to the audience, "a great many more questions than we shall have time to answer. However, if you are interested, I am sure that Baroda will be willing to appear again some day and also to list and answer some of these questions in our school newspaper. Should you like to have him do so?"

The response was just what you would expect,

ADVENTURES IN THRIFT

and Baroda acknowledged it by rising and bowing to the audience as the curtain was lowered.¹

After the applause had subsided, Richard said, "We have tried, in our little program, to emphasize the importance of thrift in respect to personal elements and characteristics. These are certainly far more

More important than money.

important than any amount of money that any student will save. We sincerely hope that our efforts here will help you all in wisely developing and in intelligently investing your most important 'bank account,' YOU, YOURSELF."

As Richard stepped behind the curtain, the wave of applause proved that the program was highly appreciated by the school.

Have YOU received some suggestions for the wise development and intelligent investment of YOUR most important 'bank account'?

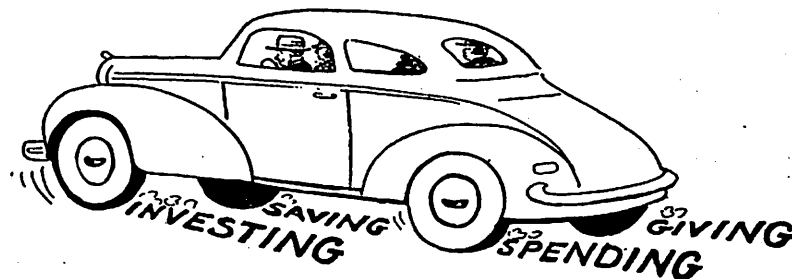
1. You may wonder how Baroda "reads" the question correctly each time. Before the program was presented, the committee had prepared the questions and written them on different kinds of sizes of paper and in different handwritings. These slips were placed in a small narrow pasteboard box, which was then put, edge up, in the box into which the students' questions would be dumped. When Richard drew out a question, he drew one from the small box which the audience could not see. These questions were in order and Baroda had a list of them on a small card which was concealed from the audience by the crystal.



XVIII. A Final Word

How would you like to try to drive an automobile which had only one wheel? You would not get very far with it, would you? Yet there are many people who seem to think that they can drive their "Thrift" automobile on only one wheel—"Saving." You and I know that they will not drive very far nor very happily without the other three wheels—"Spending," "Investing," and "Giving."

In this book, you will recall that the following main topics were discussed: Earning, Saving Money, Time, Health, Materials, Food and Clothing, Investing, Spending, and Giving. And to these was added a chapter suggesting a few of the more important



You Need All Four Wheels.

traits of Personality, a most valuable "personal bank account." There are, no doubt, other topics which might have been included, but these more usual ones should suggest that the person who is really "thrifty" is thrifty in all phases of his life.

You may not have agreed with all that has been presented in these pages. That is all right. You have a perfect right to your own beliefs and opinions, especially if they are sound and sensible. But in any case, whether you have agreed or not, if you have been made to think seriously about some of these problems, the first purpose of this book will have been achieved.

You know, of course, that merely thinking, learning about, and discussing the various phases of thrift will be valueless without practice. Knowledge and right ideals are not enough. You might know all there is to be known about football, be able to discuss it intelligently from all angles, and have the best of intentions to play a good game, but without actual practice and a great deal of it, you would be a sorry figure on a football field. Nor would ideals and knowledge, only, make you a successful musician, artist, teacher, farmer, actor, carpenter, or anything else. You must not only learn about, you must also do.

This is true, too, of thrift. You must not only have worthy ideals of intelligent saving, spending, investing, and giving, but you must put these into practice if you are going to develop the habits which compose them. Practice, practice, practice, and still more practice, is necessary. You will make mistakes, of course; every one does. But learning from your

own experience and from the experience of others will help to make for a worthy and a sensible personal thrift program.

To many people "Thrift" suggests unpleasant things—old age, poverty, stinginess. This is, of course, a most foolish way of looking at it. Thrift should suggest pleasant things—youth, happiness, prosperity. In short, wise habits of thrift will enable you to live a more complete, helpful, and happy life.

It's now up to you.

Best wishes for the fullest measure possible of a happy successful life.



O.K. Let's Practice.

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