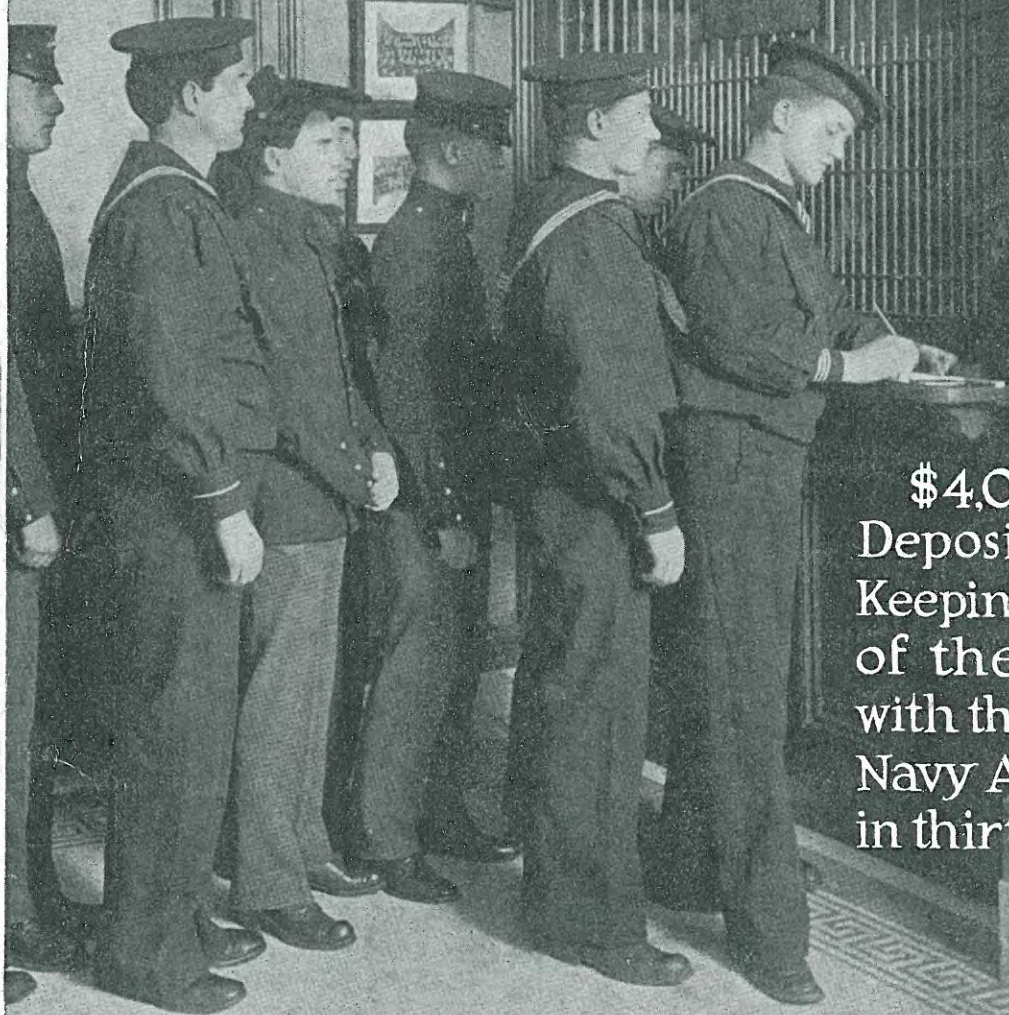


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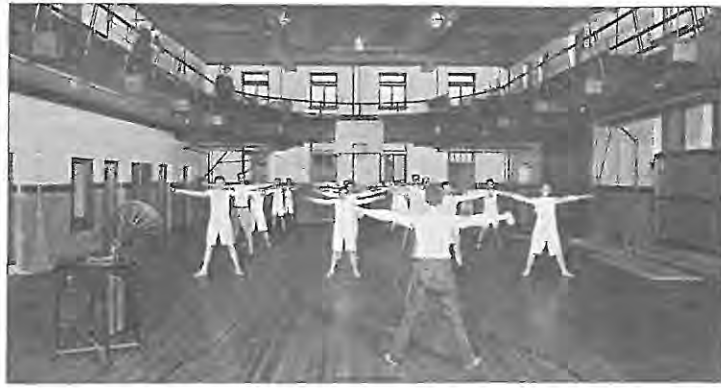
# ASSOCIATION MEN

April 1915

Thrift



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## The Value and the Need of Thrift

By JAMES J. HILL, Great Northern Railroad

**A**MONG the old-fashioned virtues from which this generation has been drifting away, and to which it must return, is thrift. It is a good, comprehensive word, to which the light-minded sometimes attach a shade of banter or reproach. But nothing is more agreeable to any business or any community than to be told that it is "thriving." Solidity, growth, future promise, all are the effects of a determination to live within income and to save the surplus.

Thrift made New England's development possible, and created a national type of character which has not been improved upon. Expansion and the wide distribution of wealth have put it partly out of fashion. Nation, state and city compete in mad expenditure. To want anything means to go out and get it. If the money has to be borrowed, it proves that our credit is good. In the fiscal year 1913, the nine largest cities in the United States spent \$2.62 per capita, or 8.16 per cent. more than their revenue receipts. The billion-dollar Congress is headed for the trillion mark. Our public life is a lesson in and a stimulus to reckless and useless extravagance.

To public custom add private modes of thought. The thrifty young fellow may be looked at askance by his associates. The phrase "tight-wad" is heard, not always spoken below the breath. He sees his equals participating in all the amusements which the present day makes the main business of life. To do as others do will take all or more than his income. It requires strength

of character to save and to store. Nevertheless it is just as essential to personal achievement of any sort as the packing away of plant food in the seed is to germination and growth. This is not merely because of the potential value of accumulated capital. In the majority of instances it is not the amount of money which the young man has put away that counts so much as the saving habit he has acquired. Thrift has led to a mode of living and a view of life conducive to success. It is in time translated into character.

No better illustration of the value of this trait could be found than the people of France. It is a country of no special preeminence in resources. It has no advantages over its competitors. But for ages the peasant man and woman of France have been thrifty. No matter what their income they saved something every year. The exile of Napoleon saw France ruined financially, with part of her territory occupied by the foe until the sums levied upon her should be paid. In another genera-

tion her wealth was coveted by all Europe. The Franco-Prussian war again stripped her of everything and left her, with capital, men and national spirit broken, to pay her milliard of indemnity and restore her industries. In another generation she was again the banker nation of the world, holding \$15,000,000,000 of foreign securities, and having an annual surplus to invest of from \$350,000,000 to \$500,000,000. It has been her strength and safeguard in the test of fire and sword through which she is now passing.



thrift is not a virtue of to-morrow, but of to-day. The young man who puts off until he is earning a larger income or has satisfied some present want, or for any other reason, the effort to spare and accumulate, is pretty sure never to begin unless under the pressure of misfortune. And it is really true that only the beginning is difficult. The first fifty or one hundred dollars are slow to gather, and look unimportant even after they have been saved. But there is magic in the fact. The income from investment, however trifling, confers a sense of power and carries a promise that allures. More important than all, a habit of saving has begun to push a sprout through the crust of indifference and self-indulgence. Independence in character asserts itself. Purpose strengthens. Possibilities appear. Thrift is a rare discipline in self-control. Presently there is a new man and a new force in the world.

The first advance ever made, morally or materially, was when man first put by a bit of food to serve the needs of his to-morrow. All that we call progress, all that is left to us of civilization, all the arts and sci-

ences, all the leisure and comfort of the world are maintained upon past saving, stored in the form of accumulated capital. Destroy that and we should go back in externals to the men of prehistoric time. Destroy the impulse and power to save and man falls still further toward the level of the brute. The squirrel, with his store of nuts, and the honeycomb would mock him.

Thrift ought to be taught as part of the alphabet of virtue. Unless a young man has learned it before he is thirty years of age the chances are that he will remain all his life among the incompetents, the spenders and the wasters. Every man who has saved a dollar has cut one solid step in the face of a precipice, where he may momentarily stand. Without it he would presently fall into space and be forgotten. Resting on it he can cut another foothold, broader and more secure. And so all heights are scaled. This is an old prescription for material, mental and moral advancement; but it has been the law of the world from the beginning, and there is no reason to think that it will ever be superseded or that it can ever with safety be defied.

## There Is No Growth Without Thrift

By HENRY FORD, President Ford Motor Company

THRIFT is one of the cornerstones on which manhood must be constructed.

In working out our plan to help men to build lives worth while, of substantial kind, THRIFT is recognized as fundamental. Unless we can show and teach a man to understand that it is necessary to save a part of his daily income, and increase his savings little by little, and properly care for the same, we cannot expect any individual to realize the greatest benefits in life, and what it means to be amply provided for in sickness and in health, in youth and in old age, not only for self but for those dependent upon him.

The contented mind, free from fear and worry, the result of a healthy balanced condition of mind, makes for the general good, and is as necessary to the health of the individual as light, heat and cleanliness. We have found in our experience that the man who takes good care of himself, and his family, is the most efficient employee, and efficiency is the thing in the world that is most universally craved. Efficiency develops the best in the individual, for the individual's best good, and efficiency in a group of individuals means success in business and in service to mankind in the world. The great-

est function in the human being is service, and in order to serve it is just as necessary to have all of the human machinery in good working order as it is to have the power machines adjusted and tuned up to run smoothly, without wear, jar or breakdown.

The little things—the links of the chain—are in all walks of life the most important. To get into the habit of making every act, every movement and every thought a constructive one makes for a satisfactory home. Habits that are bad, like neglected machinery, make for waste that is useless and costly. To get into the right way of thinking, and the right way of doing, means to equip one's self with a certain power that will get out of all walks of life the greatest amount of efficiency, the greatest amount of good, and the greatest amount of self-satisfaction. I have rubbed elbows with men in all walks of life; I have gone through all the experiences that are common to men in the struggle for a livelihood, and I know that to store up good thoughts, strength and a portion of one's income each day is absolutely necessary, so that in times of trouble, sickness, or so-called "rainy days," there may be a little surplus on hand to tide one over to normal conditions again. A bank

account is not the most essential thing in order to provide for the health and happiness of one's self or dependents, but it is of the most importance, and it is the duty of every man to systematically save during the earlier years of life, so that the latter years may be blest with the comforts possible through preparation in youth and young manhood.

Worry about debts, and a lack of the purchasing power for the necessities of life, always tends to break down the best effort and the best service that men are able to render in the battle of life. Every man should own his own home and develop it and keep it for himself and his family, the most prized thing in his life, for out of such environment comes his health, his pleasure and the rest and comfort that every man should have, to fit him best for his life's work.

By bringing men to see the opportunities they have, and what THRIFT does in the up-building of manhood, the men of the Ford organization are beginning to appreciate that the petty annoyances, worry, and untold trivial difficulties that would rob one of his best efforts almost totally disappear, and because these things have no place in their minds they are able to put their entire thought and energy in their work, to the great benefit of themselves and their employers.

Since the effort has been made by the Ford Motor Company to impress upon the men the opportunities of life, through the inauguration of the profit sharing plan, there has been a voluntary increase in the efficiency of the force of from 15 to 20 per cent. The bank accounts of the men have shown an increase in excess of 130 per cent. since the plan was started. Over 9,000 families have moved from squalid, unsanitary quarters in to light, healthy, sanitary homes. Moreover, the example that has been set by the Ford men is being caught up by others that have watched their progress through their own efforts.

It is impossible for any man, or any company, to stand still and live. Either they go backward to quick and certain death or forward to strong, healthful, constructive agencies that serve themselves and their fellowmen with great satisfaction. Growth is one of the grandest achievements of earth, and the growth to good manhood is one of the crowning things of the day and age that we live in. This growth is impossible without persistent, consistent thrift of mind and body.

There has been a great deal of good come to the world of late through the so-called "Safety First" movement, and it was born

of Thrift. This is nothing more than a reminder to people in all walks of life of the sacredness of human life and limb. It would be a tremendously good idea to apply the same kind of thought and work to a "Safety First" movement, or a "Manhood First" movement, if you please, in an endeavor to make men see the wisdom of prizing at all times the things that make for the comforts in life, healthful amusements, and always having a little surplus energy and an experience to share with others, that will be helpful in making the day in which they live productive of a brighter experience tomorrow for their fellowman, because of the example which has been set.

By THRIFT we do not mean the hoarding of money, but the intelligent saving and investing of it. This saving and wise investing—this Thrift—must not be confined to mere money and other material wealth, but must be applied to the elements of mind and body—for in the Thrift to make for growth there must be a surplus of human power, and in just proportion will the income work for your health and your habits, and also lay up a portion of it to have, and to hold, and to use, when some of the unlooked for contingencies of life arrive.

The great street car systems of the country get their power from central stations, direct from generators, but they are also ever storing in batteries a sufficient quantity of current so that when the producing machinery shall be incapacitated for a season there will be something to draw on so that the wire may at all times be kept alive and the cars moving.

Get a battery for yourself, in the shape of a bank account, and see that day by day something is stored up for the time when either your producing mechanism may be incapacitated or be worn beyond repair.

*Happy is the man that findeth wisdom,  
And the man that getteth understanding.  
For the gaining of it is better than the  
gaining of silver,  
And the profit thereof than fine gold.  
She is more precious than rubies:  
And none of the things thou canst desire  
are to be compared unto her.  
Length of days is in her right hand;  
In her left hand are riches and honor.  
Her ways are ways of pleasantness,  
And all her paths are peace.  
She is a tree of life to them that lay hold  
upon her:  
And happy is everyone that retaineth her.  
Solomon.*

## Saving—As a Habit

By HENRY A. SCHENCK, Pres. Bowery Savings Bank of 141,543 Depositors

LIKE ALL OTHER habits, it is well to commence the saving habit when young. "As the stalk is trained, so will it grow." Begin to develop this trait at once by going over the dollars, dimes, or pennies, in the pocket and say, "How much of this money can I just as well spare for my first deposit in the savings bank? Not for the bank's good, but for my own."

It is easy for young men to contract almost any habit. Smoking, for instance: First, corn silk. Next, the real cigaret. How attractive the advertisements! How tempting the boxes. "Which do you smoke? Plain, or cork tipped?" "Pall Malls," or "Moguls?" Or do you roll your own? Only ten cents, or possibly twenty, is all they cost. That isn't much, and, at first, perhaps two or three cigarets a day will answer. Then a box a day. Later two boxes. And so on until the habit is formed. It is an expensive one, too. Smoking may be all right, for the fellow that can afford it, but why not form another habit at the same time, equally as good if not better? That is, the saving habit.

Any young man who finds it impossible to save, but yet is a smoker, might with a little determination, say to himself, "I don't propose to give up the cigaret habit, but *this* I will do. I will try an experiment. That is, I will save just as much money as I spend for tobacco. Every time I buy a box of cigarets, I will put in a special pocket an equal amount of money as a savings fund." His saving fund would grow by leaps and bounds. The first ten cents saved would be a nest-egg. It would soon be twenty, then fifty, and then a dollar.

Any young man or young woman, who has a dollar in pocket, and has no debts, is a capitalist! Fortunes like those of some of our richest men commenced in this way, and what they accomplished others can do equally as well, if the same amount of thrift, energy, and determination is shown.

A motorman on a suburban trolley, a man

who had been with the company for many years, while others had come and gone, acquired the saving habit. His pay was small, but he owned his own home and one or two other houses as well by small savings and wise investments. By careful living, and studying economy and thrift, he was in a position to take advantage of opportunities when they came.

The real secret of saving money is in being systematic. Some people say "Oh! I can't save any money," and never try. One reason is, they think they must lay aside large sums, or none at all, consequently they never have a surplus. If one's income is \$10.00 a week, a dollar a week would be a large sum to save. That would be 10 per cent. Any man with care and study, could set aside 50 cents a week out of such an income, and never miss it. At the end of the month, he would have a nest egg of \$2.00. This sum saved systematically, would at the end of a year, with interest equal nearly \$25.00.

Therefore it is well, at first, to try and save only small sums. These one hardly misses, and when once the habit is formed it will astonish the saver to see how rapidly the money accumulates.

Fortunate are the people of this country in having so many places of safe keeping for their savings.

Mutual Savings Banks are a boon and a blessing to the people. They are supervised carefully by the Banking Departments and managed solely in the interest of the depositors. The trustees, are usually successful men of influence and of integrity, and depositors can know that their money in these institutions is absolutely secure, and that they will, in addition, receive such interest on their deposits as is consistent with safety.

The men who take advantage of these opportunities become self-respecting and prosperous. Those who do not, lose courage and self-respect as well. Such men seldom reach a position where they can hold their heads high, walk erect, and have that feeling of self-confidence that comes to one who has a substantial bank account.

"Make all you can, save all you can, give all you can."—John Wesley.

| WAGES | SHOULD SPEND →   | \$         | \$      | \$       | \$        | \$        | \$       | \$        | \$            | \$      | \$    |
|-------|------------------|------------|---------|----------|-----------|-----------|----------|-----------|---------------|---------|-------|
| \$    | SPENT AS FOLLOWS | House Food | Clothes | Car Fare | Amusement | Education | Religion | Insurance | Other Expense | Savings | Total |
| Day   |                  |            |         |          |           |           |          |           |               |         |       |

Personal Account Record issued to advance Thrift by Indus. Dept.

## Safety and Saving by Insurance

By Alva Johnson, President Baldwin Locomotive Works

Illustrations: "His money burned holes in his pocket" (left) "A roof and fire-insurance in old age" (by courtesy New York Life Ins. Co.)



TO SPEND all one earns is to place one's self among the irresponsible classes. As soon as a young man begins to realize the serious aspect of life, he comes to appreciate the importance of saving. He may invest his savings in mining stocks and lose it all, but thereby he learns a lesson in investments. He may invest in substantial securities and gradually accumulate capital which will give him greater power in the business world, but until experience in investments is acquired, such savings are subject to depreciation. If he marries he will perceive the importance of making provision, in case of his death, for the safety of his wife and children, by means of insurance. It is surprising how many young men feel that they have a secure lease of life, and that they can provide by thrift, the protection desired. To call the attention of such to the uncertainties of investment and to the superior protection offered by insurance is to do them an important service.

The late J. P. Morgan declared that character is the first essential of the borrower. He is quoted as saying that he would rather lend a million dollars, without collateral, to a man with character than to make a loan against good collateral to one lacking character. There is no better index of prudence and thrift than the possession of an insurance policy as large as the ability of the insured justifies him in maintaining. Although life insurance policies are only occasionally used as bank collateral up to their cash surrender value, nevertheless, the possession of insurance should place the borrower in a position to receive unusually favorable consideration when it becomes necessary, for legitimate purposes, to apply to the bank for loans. Bank officials are more and more becoming impressed with the importance of this factor. It is a wholesome thing for a young man to be under the necessity for laying aside his savings at stated intervals. Life insurance offers unusual advantages in caring for such savings. Its first and most obvious advantage is that in case of death, there becomes immediately payable to the loved ones surviving, a sum much larger than could have been provided by other means. The savings are entrusted to the care of institutions

whose investments are restricted by law to the highest grade of securities, whose officers are trained experts in selecting investments, and who are able, by means of large sums constantly entrusted to them for investment, to secure much better terms than are offered to the individual investor.

In the early days of life insurance it was necessary to die to win. Such is not the case at present. A life insurance policy is a security which always possesses a definite value. It may be used as collateral for loans through the Insurance Company itself or, in case of need, it can be surrendered for its value and the principal realized immediately. Most investments are desirable, indeed, if they continue during a long term of years to pay their interest without reduction or default. With life insurance, however, beginning during the early years of the policy, there accrues to the holder his share of the earnings of the Company, which can be used either to reduce the premium annually paid, or can be left with the Company to increase the principal amount of the policy. Indeed, on policies of the form now usual in which the premiums are limited to a definite number, say 20, after the policy has become full paid, the earnings therefrom form an income which does not impair the principal amount of the insurance.

Many men are employed in businesses which give them no insight into financial operations and furnish no experience to guide them in the investment of their savings. I have known of instances where men have grown to important positions of leadership in large concerns, and have retired with a competence supposed to be ample for the remainder of their lives, who have been reduced to poverty through inexperience as investors. With what satisfaction must such men regard the sums which have been spent for insurance!

My advice to young men investing in insurance is to regard it as separate and distinct from any other investment and always keep it free from encumbrance. Only in cases of extreme need does the power to borrow on a policy justify such borrowing. An insurance policy should be regarded as a sacred trust fund set aside for others,



## 6% To Sacrifice 6% Security 12% for 12% Risk Is Criminal

By HARRY A. WHEELER, Late President  
National Chamber of Commerce, Chicago

THRIFT presupposes frugality, economy of management, and increasing acquisition of property; the acid test of thrift is the last. It is useless to develop the habit of saving if good judgment and conservatism are not exercised in investing what is saved. Sacrifice of security for a high interest return is criminal, and increasingly criminal as savings are small. A safe investment may produce 6 per cent. A higher rate is a gamble. Shun the allurements of the wildcat operator. Make your best banker your adviser. He is a quasi-public servant and will show you a safe investment even for small sums.

### Sound Investment Rules

By LUCIEN C. WARNER, President Warner  
Chemical Company

MOST FAILURES in life grow out of the unwillingness of a person to profit by the experiences of others. My own mistakes would nearly all have been avoided by observing a few simple principles, which I may embody under four short rules. I am quite certain that I knew these principles as a theory before I began my business career, but it was only as I worked them out in my own experience that they came to have a real and vital meaning.

**RULE I.** *Never loan a needy friend any more money than you can afford to lose.*

Your friend probably intends in good faith to pay back the money, but the chances are that his schemes will miscarry and he will not be able to repay you.

**RULE II.** *Never invest in a business with which you are not familiar without first having a careful investigation made by disinterested experts of established skill and responsibility.*

This precaution would save investors from at least nine-tenths of the bad investments that are made.

**RULE III.** *Never take stock or invest money in any new enterprise unless you are willing to devote to it your own time and energy.*

When solicited for such an investment you will be told that the management is well provided for and success is certain, but it is altogether probable that within two years you will have to choose between losing your money or putting your own time into the business; and even with this labor you may not escape loss. This rule does not

apply to an established business already paying a good income, but you will rarely be solicited to invest in such.

**RULE IV.** *If you are conducting a successful business do not add to it any other business, unless so closely related to it that the one helps the other.*

Almost any business is capable of expansion. There is only a certain amount of energy in a man, and it will produce larger results if restricted to one business than if divided between two or more.

### Teach a Boy to Earn

By JAMES G. CUTLER, Rochester

TO KNOW how to spend money wisely is a great asset in the life of any man. I think that this needs emphasis to-day, together with what we have always emphasized—the saving and investing of money. I am thoroughly convinced that a great many young men go adrift because they have never been trained in the use of money. The desire to keep up with other young men, who very often have more money to spend than they, leads them to live beyond their means. They contract obligations which they are not able to meet and then get hopelessly in debt. Nothing is more demoralizing to a young man than for him to realize that he is unable to pay his bills. He first loses his self-respect—then his sense of moral responsibility—then he determines to get money at all hazards. Failing in this, he plunges into a life of dissipation, hoping to forget his difficulties.

If you were to ask me how to avoid this, I would say we should begin to inculcate habits of thrift and economy in boys while they are in their teens. Every boy ought to be taught the value of money. Most of the business men whom I know owe their success, in a large measure, to the fact that they were compelled to earn money early in life. I would not advise boys being taken away from school to get this experience, but every boy, no matter how wealthy his parents may be, ought to have the experience of earning money as early as possible, preferably before leaving school, so that he may appreciate its true value.

I further believe in the plan of putting a boy on an allowance, no matter how small it may be, and then expect him to keep an account of his expenditures so that he may get the habit of living within his means. He ought to have the experience of handling money and of making his own purchases before he leaves home to go to work or before going to college. If he is taught these things at home, they will become the fixed habits of his life.



### Ten Years Back of the Bread Line

By H. W. HOOT, Secretary Bowery Branch, New York

IN the bread lines which form in New York and nearly every great city at midnight are to be found scores of unfortunate men brought there by illness, misfortune and industrial changes. Untrained and unpurposed college men are there, green boys from the country, over-confident, smart boys from other cities, immigrants from Europe duped of their possessions, youths in their teens who went out to see the world, form perhaps one half of these men glad for the dole of bread.

But there's a lesson from the other half, for the man who has not reached the bread line, but is dangerously near it and may not know it. In my twelve years' daily contact with men in distress in the Bowery Branch, I have come to learn that the reason why so many men are in the down-and-out class is the lack of thrift. They have failed to recognize the fundamental economic laws of life. The average young man is not trained along practical lines. He has not learned the value of money, been taught a trade, or made to earn his own money. His education has been without aim. He has lived entirely for the present, trusting to luck for the future. He has struck the wrong crowd. Thousands of them are young men of good natural qualities, but untrained, untaught, unprincipled: life has been a play-day for them, with no thought for the future or for old age.

Drink, gambling, licentiousness, which lessened ability and led to extravagance in the free and easy way of the crowd, ten years or five or one year before, have brought thousands and thousands of men to the bread line every year. The man is not

found here who has stood by his church and his family or had been given a proper sense of the value of a dollar.

But many a man "comes to himself" in the bread line, and has readjusted his life in the Bowery Branch and the missions, where he has seen the teachings of the Bible, the sound morality of the home, and the strict principles of business in a new light. When he got back on his feet and earned a dollar, it was not to throw it away. In the "gospel of the second chance" he saw that thrift had a place. He commenced to build again, though it was painful, hard, uphill work with a dissipated past to overcome. And how much a man wishes that ten years back of the bread line he had known half as much as he does now of the need of husbanding his resources and felt as deeply his need of thrift! Too many of these men owed their condition to their fathers' foolishness more than to their own.

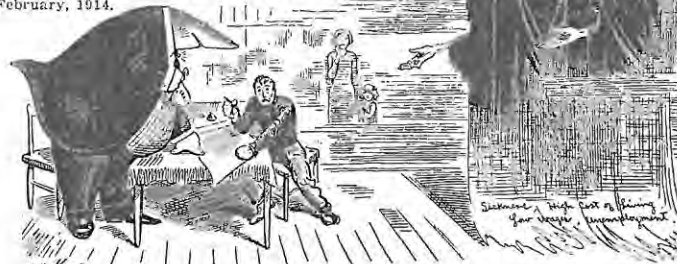
Conditions have not changed. Young men still need to heed the wisdom that the ages teach, and which Solomon so well put for the men of his day and of ours:

*"Go to the ant, thou sluggard;  
Consider her ways, and be wise:  
Which having no chief,  
Overseer, or ruler,  
Provideth her bread in the summer,  
And gathereth her food in the harvest.  
How long wilt thou sleep, O sluggard?  
When wilt thou arise out of thy sleep?  
Yet a little sleep, a little slumber,  
A little folding of the hands to sleep:  
So shall thy poverty come as a robber,  
And thy want as an armed man."*

## The Lure of the Loan Shark

By WM. H. BALDWIN, Washington, D. C.

This illustration was taken from the account of the remarkable piece of work done by W. Woods White and group of Atlanta men in fighting the Loan Shark, printed in The American Magazine February, 1914.



Why the money shark wins

IF ANY ONE should propose to lend a young man receiving a fair salary \$35 on condition that at the end of a year he would return the \$35 with \$38.85 interest the proposition would be considered too ridiculous for discussion; but I know of a young man in one of the departments here who borrowed \$35 in consideration of making five monthly payments of \$8.95, a total of \$44.75, which is at the rate of 111 per cent. per annum, and amounts to practically the same thing.

This is not a high rate for a loan shark. The charge is rarely less than 10 per cent. per month, and the average of 160 actual loans of which I have knowledge is 145 per cent. per annum. More than once has \$10 been borrowed to be repaid in three monthly payments of \$4.95, which figures 292 per cent. per annum, and a loan of \$15 was actually repaid by three monthly payments of \$9.15, or 497 per cent. per annum.

If the temptation to dissipation were plainly presented to a young man in terms of so much present pleasure in consideration of so much future poverty, suffering and disgrace, it would no doubt usually be resisted; but the offer comes in such a way that to ordinary human nature the consequences are not fully apparent. So with the loan shark, the fearful rate of interest is intentionally concealed in the periodical payments, which are far enough in the future to seem easy when indeed they are crushing, as so many have found to their cost, not only financially, but in the loss of peace of mind, position, and in some cases even of life itself.

It was not long ago that a vigorous, intelligent, well-educated, young married man, occupying a good position, and earnest in

Christian work, committed suicide. No reason for the act could be imagined by his friends; but in settling up his affairs it was discovered that he had been in the hands of a loan shark, to whom he had for several years been paying \$30 a month on a loan of \$300. This sounds high, but the rate is lower than some of those mentioned above. I am glad to say that this loan shark was not one of those in this city.

At a hearing before the House District Committee last April it was estimated that 48,000 small loans per year at extortionate rates of interest had been made in Washington, amounting to probably \$500,000 per year for loan companies and \$500,000 for pawnbrokers, or at least \$1,000,000. The law of February 4, 1913, made it a criminal offense to charge more than 1 per cent. per month for small loans, and required a license for that; but the loan sharks continued to do business with practically no hindrance for a year at the old rates, and afterward, in all cases in which complaint was not directly made to the Corporation Counsel, were allowed to collect the principal and all usurious interest which they could extort from the victims on whom they had been preying for so many years. The number of loan shark offices has been diminished by consolidation or otherwise; but many are still open, and are under no supervision as to rates charged. Only one company has taken out a license since the law took effect.

As a rule, an unmarried man has no excuse for borrowing, and by good management most people under ordinary circumstances can avoid the necessity of doing so; but emergencies occur on account of sickness, death, loss of employment, or other demands, when the lack of ready money by worthy people is a real hardship. Some of

the large number of loans above referred to were no doubt made unnecessarily; but one of the assistants to the Corporation Counsel, who took the trouble to inquire as to the reasons for those in which he had made settlements, declared that 90 per cent. of them were due to absolute necessity. Under such circumstances it is not unwise to borrow, provided the money can be obtained at a reasonable rate. The records of the Society for Savings here show that in eight years it made 26,649 loans amounting to \$1,269,778.66 at 2 per cent. per month, and that the borrowers were helped instead of being injured is shown by the fact that the total loss by failure to repay the money and the interest was \$3,967.25, or less than one-third of 1 per cent., a smaller proportion of bad debts than in ordinary banking business. The cost of making and collecting such small loans is so great, however, that the business cannot be done without loss at 1 per cent. per month, and the Society for Savings cannot continue under the present law. Pawnbrokers were previously allowed by law to charge 3 per cent. per month, but they also have been driven out except where the law is being evaded by nominally doing the business in Virginia. Needy borrowers are making illegal loans, or are applying for charitable relief, or suffering from want of the money.

The rate of 1 per cent. per month in the present law, instead of the 2 per cent. asked for by the Citizens' Committee, was fixed by Congress in spite of the earnest protest of the committee and of all those interested in the subject. The bill was approved by President Taft as "an experiment in legislation." The experiment has failed because the experience of two years has verified the statement that it would be impossible to carry on the business under the law. The Citizens' Committee earnestly endeavored during the whole of the last Congress to have the rate raised to 2 per cent. per month; but, although since the bill here was introduced, laws permitting 3 per cent. per month have been passed both by New York and New Jersey, after full consideration, and the House District Committee voted squarely in favor of making the change to 2 per cent., and of adding a provision preventing the evasion of the law by doing business in Virginia, it was impossible to secure action, and the situation is unrelieved.

No one should ever borrow from a loan shark under any circumstances, nor should any one ever borrow for self-gratification, luxury, or ornament; but there should be some provision in every city for needy borrowers to secure small loans at what it costs to make them with a reasonable profit.

## Despise Not Small Things

By GEORGE W. PERKINS, late of J. P. Morgan Company

I KNOW of nothing that is so important to bring to the attention of our people and keep hammering home as the necessity of acquiring habits of thrift. When I look back at my boyhood days and realize how important it was to save every penny, how the pennies and nickels were appreciated and accumulated, I marvel at the wanton waste on the part of most of our people at the present time. Within the last two weeks this has been driven home to me with especial force, as I have been looking into the bread question in this city while serving on Mayor Mitchel's Food Supply Committee. In this connection I have been utterly amazed to find that the people of New York City refuse to buy bread except on the day on which it is baked.

Recently, at a time when the unemployment question was acute in New York, when many people were out of employment, when soup houses and bread lines were running, I found by a personal inspection of bakeries in this city that every shop had from twenty-five to one thousand loaves of bread on hand that were from one to two or three days old, which they offered to sell at half price, and which very, very few people would buy. Every one knows that bread that is a day old is more wholesome than bread that is hot from the oven, and that scarcely a man or a woman of middle life to-day was brought up on hot bread. We all had bread that was from one to four days old. The extravagance of the hot bread habit is but an example of the lack of thrift of all classes of our people, because baker's bread in a city like this is bought by the very poor and the very rich alike.

One can take almost any article of household or personal expense and find the same lack of thrift that I pointed out in the bread habit of New York.

*I went by the field of the sluggard,  
And by the vineyard of the man void of  
understanding;  
And, lo, it was all grown over with thorns,  
The face thereof was covered with nettles,  
And the stone wall thereof was broken  
down.  
Then I beheld, and considered well;  
I saw, and received instruction;  
Yet a little sleep, a little slumber,  
A little folding of the hands to sleep;  
So shall thy poverty come as a robber,  
And thy want as an armed man.*

Solomon



## The Thrift House of a One-Time Spendthrift

By WARD W. ADAIR

The picture is not that of this particular man's house, but serves as well to show the kind of a house that this man, who had spent all he earned and more, saved for and secured in twelve years.

WE WERE driving along a country highway in the starlight a dozen years ago on our way home from a day in the open. We were talking confidentially, as friends will at such a time, and the topic of conversation swung around to the problems of personal finance.

"My policy has always been to spend all I earned and a little more," said my friend. "There hasn't been a time since I entered Association work that I have not had a note in the bank and I guess the note is bigger right now than it was originally. I am at a loss to understand how any man can support a family on the salary that I draw, and manage any differently."

There was something startling to me in the matter-of-fact way in which my friend talked of the subject of debt which may have accounted for the vehemence of the reply.

"Your policy is simply suicidal," I answered, "and will bring both you and your family to grief if you keep it up. Unless you right-about-face and cut your garment to fit the cloth, I would hate to prophesy what will become of you."

"That's all right as advice," he replied, "but the thing can't be done. I tell you that my family expenses include only the things that we are obliged to have, and these expenses are in excess of my salary. That's the simple statement of the case. I am not getting money enough to meet my expenses."

"What do you do in the Association when your expenses exceed your income?" I countered.

"Why, that is perfectly simple," he returned quite glibly, "we get after the budget and pare it down."

"Which is precisely what you should do in the household," I argued. "If you are exceeding your income, you should immediately draft a budget that would be well within your revenue; you should pay cash

for everything you buy and put the items down each day in an account book. If you exceed your daily appropriation at any time make it up immediately, and be sure to keep within your budget every month. You know beforehand just what you have to spend, and you should spend only that amount, barring emergencies. By taking a firm and businesslike stand in the matter, you will transfer a balance to the right side of the ledger and your days of prosperity will begin."

I never dreamed that the conversation would be taken as seriously as it was, but my friend was a real man, a good fighter, and absolutely honest at heart. He was sick and tired of running behind and his desire for economy was not maudlin sentiment, but a matter of grave concern.

To my amazement, he told me a year or so later that he had put the plan in operation the very next day. It had pinched and bored him for a few months, and then came the transition when he began really to enjoy it. He had followed a good habit long enough to make it a part of himself.

This was all twelve years ago, and my friend has had his share of adverse circumstances to contend with. His necessary family expenses have been heavy, and there have been extra demands at times that have been somewhat disheartening. In spite of it all, he has stuck manfully to his task, and by the time this article appears in print he will have made the last payment on a beautiful modern home worth \$9,000.

True, this is not fabulous wealth, but there is a wide margin of difference between owning a home, free and clear, and owing a big note at the bank. Then, too, there is the even more important difference in character. Instead of coming to the end of the month defeated and discouraged, that man writes checks for his household expenses

with the air of a victor, for he knows there will be a margin of safety after the bills are paid.

The financial peril of Association officers and members is that everybody is trying to "keep up with Lizzie"—in heart breaking extravagancies. Some adventurer in the circle of acquaintances is setting the pace, and the others are vainly trying to follow. Pangs of conscience, family disagreements, the humiliation of being dunned—these and a thousand other "slings and arrows of outrageous fortune" are endured to keep up a pretense of riches that never existed.

If a few more men in the Association had the backbone to face about, manfully tackle and ultimately conquer the problem of living within their means, they would find a compensating happiness and strength that would well repay the effort.

## Thrift with Education

By FREDERICK B. PRATT,  
President Pratt Institute

CHARLES PRATT in founding the institute which bears his name, aimed to give the students a training which would make them self-supporting and independent. A natural result of this training was also to make them economical. An experiment was devised which took the form of a loan and banking concern, called THE THRIFT. The object was to promote habits of thrift; to encourage people to become prudent and wise in the use of money and time; to help place in strong contrast habits of economy as against those of extravagance; to assist people to buy or build homes for themselves, or to accumulate a fund for use in emergency or maintenance in old age.

The amount deposited was of little importance compared with the regularity of the deposit. So a premium of 1 per cent. was offered to those who made the deposit of a regular amount each month, which was continued for several years. Since ownership of homes is of prime importance to the stability of the community and the nation, it was felt that every inducement possible should be offered to the prospective home buyer. By this plan a man could purchase a \$4,000 house in twelve years by the payment of \$37.16 per month, including cost of taxes and insurance. Not a few Association men of Brooklyn and New York are securing homes by this plan.

The Building and Loan Association system such as has been promoted in connection with the Railroad Department in New York City, is similar. Many men who had nothing to show in savings or property after ten or twenty years of renting, have in a less

## LEST GAINING GAIN ON THREE

*Be thrifty, but not covetous: therefore give  
Thy need, thine honour, and thy friend his due.  
Never was scraper brave man. Get to live;  
Then live, and use it; else it is not true  
That thou has gotten. Surely use alone  
Makes money not a contemptible stone.*

*Never exceed thy income. Youth may make  
Even with the year; but Age, if it will hit,  
Shoots a bow short, and lessens still his stake.  
As the day lessens, and his life with it,  
Thy children, kindred, friends upon thee call:  
Before thy journey fairly part with all.*

*Yet in thy thriving still misdoubt some evil,  
Lest gaining gain on thee, and make thee dim  
To all things else. Wealth is the conjuror's dail,  
Whom, when he thinks he hath, the devil hath him.  
Gold thou mayest safely touch; but if it stick  
Unto thy hands, it woundeth to the quick.*

*What skills it, if a bag of stones or gold  
About thy neck do drown thee? Raise thy head;  
Take stars for money,—stars not to be told  
By any art, yet to be purchased.*

*None is so wasteful as the scraping dame;  
She loseth three for one,—her soul, rest, fame.*

GEORGE HERBERT (1633).

period secured and paid for their own homes.

THE THRIFT plan and methods were perfected after the study of insurance schemes devised and operated in many English and Continental manufacturing concerns. It is in no sense fraternal, but aims to promote independence. Men deal with THE THRIFT in a business way.

Nearly 9,000 persons have availed themselves of this method of saving. Certificates mature each month, and the fact that in nearly every case the depositor immediately opens a new account shows that the habit of systematic saving has grown on him.

Boys whose parents opened small accounts for \$1.00 or \$2.00 a month, when they became wage earners increased the amount to \$5 or \$10, and there have been numerous cases where the money saved in this way was the means of starting the lad in a successful business while he was in his early twenties. There have been cases of the parents starting an account for a child immediately after his birth, and thus in small amounts, never missed at the time, accumulated enough to defray the cost of his college course when the time came.

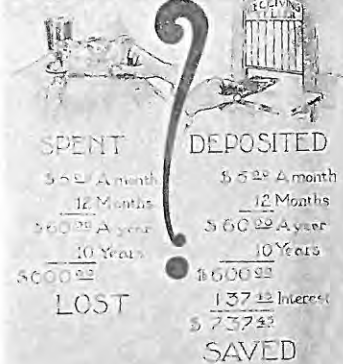
The much talked of "First Thousand Dollars," does not look so large when one considers that \$7 a month invested in the Instalment Certificates, more than provides it, and yet in no place in the world does \$1,000—amount to so much—or so little—as in the City of New York.



**HAVE YOU A NEST-EGG?**

This old hen won't lay unless there is a nest-egg

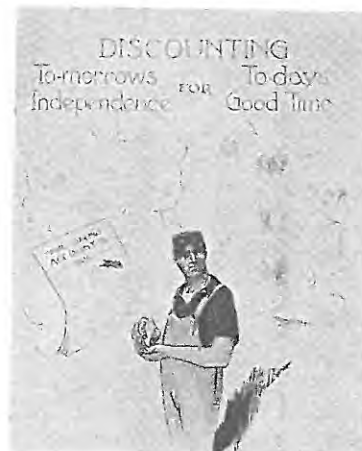
**THE BAR OR THE BANK?**



THESE reminders are taken from the new Thrift Exhibit prepared under the direction of Raymond P. Kaighn for the Industrial Department. The co-operation of the American Bankers' Association has been secured in the preparation of three motion picture films telling the thrift story, also a personal expense folder for the use of wage earners. Outlines of a series of six talks on thrift, with stories to illustrate, have been prepared. All of these aids will be available for use by city and town Associations featuring thrift in industrial communities.

THERE is a real thrift spirit abroad. The Railroad Associations have been among the first to promote it. The County Work Department calls attention to it constantly. The Boys' Department is the great training ground and its leaders are alert to the need. The Army and Navy Associations are handling millions of dollars for safety.

Every Department of the Association work has its thrift propaganda. Not the least of these is the Employment Department. We are beginning to realize the opening this Department makes into the lives of men right at the point where the thrift idea can be rooted.



## THE TRUE THRIFT MOTIVE—

By CHAS. R. TOWSON—

THERE IS A THRIFT that leads to freedom and there is a thrift that leads to slavery. His was the true thrift who said: "Gather up the fragments, let nothing be lost"; but who also said, "No world gain can offset soul loss."

### THRIFT?

There have been very many of those whose thrift meant getting and holding until the savings bank became their temple of worship, and the rustle of deeds and interest-bearing paper the music of their souls.

Farmers and their wives have toiled early and late, winning from reluctant fields harvests that yielded a surplus, that surplus went quickly into more land—field was joined to field by the constant toil and thrift of those workers who meanwhile grew lean of body and leaner of mind. The children coming of age, resisting home conditions, went to the city, returning to those farms for the last time when the wills were read, to claim and, if need be, to fight for their part of the fruit of the thrift of those lean lived parents.

In the name of thrift, business men have sacrificed their own and their employees' finer selves. They have disregarded nature's laws and broken the first, the fourth, and rubbed the edge off of the sixth commandment. Some have neglected wives and not a few have put their banks ahead of their boys.

Industries have been inherited from forebears who left records of success, expressed in terms of "gave undivided attention to business," "careful manager," "excellent credit," "a paying plant," "a large fortune," etc., and it has taken a generation to lift, from the spirit of employees and communities, the weight imposed by the rigid, narrow, soul-starving thrift of the founders.

On the other hand some heirs have taken industries that breathed the spirit of friendliness and good-will, resulting from long years of personal friendly contact between employer and employees, and substituted a rigid impersonal order in the name of "efficiency"—thrift up to date. "Leaks" were stopped by letting out old employees. Human hopes were destroyed, families separated and friendship's ties broken because "good business" required the changes. Such progress has made the world richer in things but poorer in things human.

How strange that some communities show economic thrift and social bankruptcy—that our thriving centers contain most of our slums.

### THRIFT!

What is the difference between the thrift that enslaves and the thrift that frees? It is the Motive. It is the difference between working with reference to things or things human.

The Association is trying to promote thrift, but from the right motive as well as by right methods—that one's own and others' lives may be enlarged.

We want no thrift which breeds the shrewd—the selfish—the unsocial.

Let us remind young men that to want to get is human—to want to get in order to give is divine—provided the getting is fair.

Teach them to master possessions—not to become masters of men to get things.

Not simply masters of money, but masterful in the use of money.

Show them the blessing of that economic freedom that makes possible larger social service. Of being freed from want—in order to meet want. Of getting money—in order by wise giving to transform it into life.

Remind them that a man can change a surplus into living seed. An automaton may give what it gets, a machine can give out coin, but a MAN can plant that coin as living seed in the soil of human need and get a harvest of transformed life.

### THRIFT OF SAVING AND SPENDING

In the realm of industry especially there is need for thrift. Conditions would be mightily changed for the better in many industrial communities if the wage earners and the wage spenders—the wives and mothers—had been trained to know the value of dollars, the value of foods, and that spending a little less or a little more than the income meant economic independence or slavery.

But when we urge thrift upon the workers let us keep in mind those whose economic independence could be greater but for their striving to save their wives from constant drudgery and to keep their boys and girls in school. Let us remember, too, that the appeal that will win the single man earning two dollars a day will have different effect upon the married man who confronts the schedule shown on the next page.

Instead of hoping for a saving he must face a deficit even though he works every working day in the year—unless his conditions can be changed.

## THE PROBLEM OF MANY FAMILY MEN

| Cost of Living—                                                  | Per Day  |
|------------------------------------------------------------------|----------|
| Family of five:                                                  |          |
| Food at seven cents per meal each                                | \$1.05   |
| Rent                                                             | .50      |
| Fuel and light                                                   | .15      |
| Clothing five cents a day each                                   | .25      |
|                                                                  | \$1.95   |
| 365 days at \$1.95 per day                                       | \$711.75 |
| Income—                                                          |          |
| 3% less 5% Sundays and holidays                                  | 307      |
| Average wage per day                                             | \$2.00   |
|                                                                  | \$614.00 |
| IN DEBT                                                          | \$97.75  |
| Doctor, Medicine, Carfares, Books, Church, Furniture, Recreation | ?        |

He feels hopeless. We may not count him out of our thrift campaign, but we must find the method to fit his case. This may be done by helping to increase his earning capacity by education or by advertising him with his employer, or by teaching home economics that will enable his wife to cut a cent or two from the cost of each meal. Too often the only way open is to let the wife and children go to work.

Then there are the boys! Why not a campaign for "every boy with a bank account for a worthy purpose"—not simply for the sake of saving, but saving that will enlarge the life. What would it mean to have all of the boys in our membership take this first great step in thrift!

But again we must remember those boys who get wages—some enough to save largely; others getting as much, but because of home burdens can scarcely save at all. Let us preach thrift to both, but to one it will be the thrift of saving—the other the thrift of spending and the same motive for both—a larger life for themselves and others.

Here is a boy of 16, the oldest of a family of ten; he makes \$8 a week keeping a news stand 12½ hours a day and 5 hours on Sunday in a cold, damp, underground passage in a railway station. His father allows him \$1 a week. Here is another boy: mother dead, father a drunkard. He is unable to recognize a letter. Our thrift methods with these two boys must be different. We will help the one to save his body, the other to save his mind, and both to use what money they have aright. What a chance we have to give suggestion and guidance and to impart the right motive!

## And Some Thrift Methods

International Industrial Secretary

Among the helps being made available for thrift work are (1) Motion picture films popularizing thrift. (2) Individual expense account records for personal distribution—gratis. Other records more complete for sale at low cost. (3) A series of outlines for practical talks at shop meetings. (4) An exhibit of cartoons like those shown on pages 124, 125, for use in Association buildings or shops.

The Promoter—But methods will mean little without enthusiastic and intelligent use. The secretary holds the key. In a low wage mill village a worker and his wife, with three small boys, 12, 9 and 7, have \$250 in the bank. The saving began when the secretary gave the older boy a bank book with \$1 deposit for a tomato club prize. Not a cent has been withdrawn.

The secretary also is the example. "I haven't smoked a cigarette in a week," said a boy of twelve to the secretary, "I want to be as good a fellow as you are." Here was the opening for a great thrift talk.

Some secretaries are getting young men to open bank accounts. Employees' savings funds are advocated. Others push "Christmas" savings funds. Some remind young men that taking out a life insurance policy is the beginning of financial wisdom. Building and Loan stock is explained as an investment. Others are putting on courses in home economics at the building or in the shops. Cooperative buying is being organized. In many places where there are front or back yards, garden contests have been set up that have yielded fresh vegetables, saved money and made men and boys think more of their homes.

An Enemy—While we are pushing thrift methods let us not forget the greatest single cause of thriftlessness—DRINK. Are we dealing as directly as we should with this great CAUSE? We are proud of the Association's record as a remedial agency and of its work in individual character building. But have we done our best collectively to prevent the thriftlessness flowing from the saloon?

Have we anything to offer, for example, to that great mass of men and boys of foreign birth and parentage concerning whom we are told "they cannot and will not get along without drink?" Employers tell us this and some are running canteens, thinking that they are verily doing God's service—and their stockholders' as well. What a loss is being sustained because of drink among these workers. Here is a schedule of a recent Polish wedding:

DRINK, \$66.60; Meat, \$26.06; Music, \$35; Livery, \$1; Marriage Ceremony, \$15; Flowers, \$4.50; Bride's Clothing, \$28.50; Groom's Clothing, \$20.50; Photographs, \$12.50; Police Supervision, \$8; Railroad Fare, \$8.

When that young man went to work after his wedding he was not only without money but he was in debt. What thrift program has the Association to offer such young men?

#### IN INDUSTRY

Wherever the Association has been enabled to cooperate in industry, results have followed that benefited not only individuals and communities, but proved of direct advantage to the industry.

**Insurance Saved**—A group of industries that are paying the salary of an extension secretary to work among their foreign-born employees, found recently that the First-aid and Accident prevention teaching given these employees by that secretary enabled the company to secure a reduced rate on their workmen's compensation insurance, and the amount they saved was greater than their contribution to the secretary's budget. Another mill employing colored labor cut out all of its outside casualty insurance as a result of similar service to their workers.

**Strike Saved**—A secretary in a textile field says: "We were able to prevent a strike by bringing about a better understanding." A manager of a lumber mill said: "We were threatened with a strike. The secretary who was teaching our workers English acted as go-between. The men got their increase in wages, but did not have to burn the mill down to get it." The superintendent of a coal company said: "If that secretary had been here we would have had no strike," and the vice-president of a copper mining company said: "During the strike there was less bitterness because of the Association's influence."

**Waste Saved**—One of the great wastes in industry is due to changing labor. One company hires 16,000 hands every year to get 15,000 at work. Another had to hire 96 hands in one year to keep eight jobs filled. Such waste is being stopped in some places. See that loomfixer—son of a moonshiner—he entered the gymnasium two years ago. He was a cigarette fiend; his wife chopped the wood; his home was filthy. Look at him now. Look at his garden; it is a model. He read twenty-eight good books this year, is a Bible student, an assistant Sunday School teacher and a live worker on committees. Hear him say, "I ain't got much education, but my children is going to get all I can give 'em." He got a new vision and saw what he was wasting, and he refused to leave his job in that mill village last year even when offered more pay else-

where. What wonder the mill superintendent could say, "This Association helps me to run my job. I can keep more and better help."

**Community Saved**—Environment affects character, and community character is an asset or liability to industry. Hear this mill superintendent: "I lived here when there was only a tumble down school house and weather beaten church. There was hardly a house without broken glass; there was drunkenness, wild fire religion and dancing all night. Since we have had good schools, churches and Christian Associations we have a model community. I am glad I have a part in this, and the time is coming when the mills that do not have these things and show their employees more consideration are going to have a hard time to get help." In another village a bunch of bad boys were interested in a clean-up campaign. This was followed with a garden club, then a savings account was opened; now they are in night school classes.

And all of these "savings" come from setting up right character standards, exalting the right motive and the use of sound economic and social methods.

One's thriving may cost another dear. Others—a community—even a nation may have to bear the burden of the "success" of one. But when thrift means filling one's hands with fruit to sustain himself and others, getting a foothold so as to lift others, fashioning a key to open treasure houses of blessing to others—it is a great objective. Let us have a thrift campaign that will instill this motive.

#### HELP THE OTHER FELLOW



#### A Friendly Lift to Thrift

What a one-time near Hobo wrote the Secretary at Des Moines

I FOUND MYSELF just about penniless four years ago. I had been out of work for months and had no home or place to go to like many others who had "fed on father" when out of work. Like many another youth, I was always glad to have a good time and was a pretty good farmer of "wild oats." When I got out of work I didn't have the right kind of friends to put me at some thing that would supply bread.

Finally, I went broke in a strange city; my credit was no good, but I had to live. I boarded a freight train for I didn't know where and saw considerable country. I was almost willing to give up and be a "hobo," but somewhere something gave me hope that the end would be brighter. Finally, I dropped off from a blind baggage in Des Moines and wandered through its streets until I saw the Y. M. C. A. sign. I looked at it for a long while. It looked like hope. When a small boy I had the privilege of belonging to the "Y" gym, and had remembered their kindnesses and wondered if they would look at me if I went in as an "out-cast."

It was a battle to decide. I determined to try it anyway. I went in, met a secretary in the doorway and I noticed him size me up, again wondering if he was going to throw me out or let me come in. I stayed in. I stated my condition about as briefly as I could. Something like this: "I am a down-and-outer, can I get any sympathy here?" The young man took me to the desk of jolly old Bert Hadley and introduced me. He gave me a towel and told me to take a bath. When I came back I had to introduce myself over again. It was about three p. m. then. Bert asked me what I wanted, and I told him a JOB would make me about the richest man in town. He helped me to get a little job and before I got anything to eat that night I earned sixty cents (the biggest sixty cents ever coined). With it I got me a twenty-cent soup-supper and Bert got me a twenty-five cent bed. In the morning I couldn't stand too much prosperity and spent the remaining fifteen cents for breakfast.

I had new hopes and was optimistic. Bert got me another little job and I earned forty cents more. Then I went out and looked for a job; praised be the Lord! I got one at the magnificent—to me then—salary of six dollars a week.

I lived on the first six dollars I received for two weeks. I paid my room rent out of

it and paid for everything I ate in those two weeks. When I got my second six dollars I was too rich and blew myself for a whole twenty-five cent dinner on Sunday and remembered it all the rest of the afternoon—my stomach couldn't stand the sudden extra. I stayed on this job about six weeks. The work was feeding a press and I went to the boss and asked him what the outlook of the job was. There was none; I quit.

I left and had another job in an hour, in a railroad stockroom, that paid \$1.75 a day. Not being built on the herculean order, this was somewhat hard on me, and I wasn't very speedy tossing around trucks and car wheels. I lasted ten weeks there and saved twenty-two dollars over expenses, when I was taken sick and dear old Bert sent me to the hospital, without any hesitancy. This laid me up for about four weeks. When I was able to go to work again, I got a job as cashier at fifty dollars a month. Then I decided to go to business college, so I paid one month's tuition, one month's room rent, bought my books and started out with the course with a bank balance of five dollars. When I took another position I had more money than that.

I now have a position with a corporation known all over the United States in its line of business. I have my official title with this company, my own desk, and my own private secretary, and I started in as book keeper. I can do that long coveted trick of putting my feet up on the desk and telling some one else what to do instead of being one of them to be told. But I must confess that putting my feet on the desk habit is one not easily acquired, as the privilege of doing it was not earned that way, and it's hard to break some habits.

Now you told me to leave out the romance, but I won't. It was this way. After I was around the Association for a few weeks, Bert came to me one Saturday night and told me to go to Sunday School the next day, and I told him to go to thunder. Now, I am a church member and a Sunday school teacher. Bert didn't go where I said, but I went where he said. We had some discussion on it but the jury gave him the verdict. And I went the next Sunday and the next, and then some more. Finally, I met the lady who is now Mrs. Ex-Hobo, and today we own everything we have, which is enough to be comfortable, and some swell nest-egg in the B-a-n-k Bank, for the rainy day when it comes.

Just a word more. I am glad to give this experience, and I am proud that I got through and succeeded, but I am not proud that I had to do it. I wish I had seen the better way long before.

## Thirty Years' Tithing

BY W. D. CHAMBERLAIN  
Whose Giving Kept  
Pace with His Getting

Here is an intimate out-of-the-life experience of a business man who was impressed to give as a matter of principle in a Bible class of the Dayton Association nearly thirty years ago. Mr. Chamberlain furnished this at the request of his friend E. L. Shuey, who had overheard him remark when making a \$15,000 pledge for the Dayton Association building that he "owed much more than that to the Y. M. C. A. for what it had done for him." He gave \$15 to a building fund when a young man in 1887, but declared that it required a greater sacrifice to save that first \$15 than it did the \$15,000. In this personal experience is shown a system and spirit of giving which is fully as much a part of wholesome thrift as the getting and saving of the money.

IT IS NOT easy to know where to begin to write about tithing. Perhaps my own experience will be as good as anything.

I was led to begin tithing thirty-two years ago by David A. Sinclair, secretary of the Dayton Association. Charles F. Kimmel, of sainted memory, and William R. Graham started at the same time. Mr. Kimmel lived only a few years, but he led a large number of the members of the church to which he belonged to become tithers. A pastor of that church told me, a few years ago, that he had never before had a church where the finances were so well cared for; the situation here was so different from his experience in other pastorates that he investigated and found a large number of tithers, which explained it all. Mr. Kimmel, while little more than a boy, became the first secretary of the Association at Youngstown, O. He put the same spirit and method into his work there. In a few years he burned out his life in service. So great was his impress upon the people of Youngstown that his name is even today a household word among those who knew him.

Mr. Graham is a resident of Dayton, and told me a few years ago that tithing had been a great blessing to him. This I know, that, while he has been only moderately blessed in this world's goods, he is a spiritually minded man and has been greatly blessed in his home life, having four sons and two daughters, all of whom are Christians. Two sons are in Association work. Mr. Graham is a strong man in his church.

I attribute all of my success in life to the decision I made in 1883 to put one-tenth of my income into the Lord's treasury. Of necessity I had to adopt a system of ac-

counting. I learned to be methodical. Though I traveled eight years, which is liable to make one careless in his accounts, it did not jar me off the track.

There were several things that tithing did for me.

1. It made me systematic.
2. It made me more careful about my expenditures. I could not take one-tenth out of my income and be careless about the other nine-tenths.
3. It made me more intelligent in my giving. Having this money to distribute, I must know where it would count for most.
4. It deepened my interest in the work of the Kingdom. My views of responsibility were enlarged, and my field became the world. My neighbor? Yes! but also my city, my state, my country, my world, all to be won for Christ.

I want to go back to those first days of 1883, for I have discovered tonight, for the first time, that they have a bearing on the present that I had not seen.

My accounts show that on February 17, 1883, I put \$6.17, one-tenth of my January salary, into the Lord's treasury. At the end of February I added \$6.23 from my February salary. This made a total of \$12.40. In March, \$10 of this amount was sent to the Baptist Foreign Missionary Society. In June of that year there was \$23.11 in the treasury. An appeal came to me from Granville, Ohio, to give toward the new Baptist meeting house there, that the students of Denison University might have a more suitable place of worship. I sent \$20 for this. It was my second largest gift.

I hope I will not be misunderstood when I say that I am now a member of the board of managers of that foreign missionary society and a trustee of Denison University. Both of these positions of trust came to me unsought. It seems to me that there is a vital connection between 1883 and 1915, though I had not seen it until tonight.

Do I believe in tithing? Yes; so much so that when my only daughter was married, in 1913, I talked with her about the matter, and she and her husband agreed that they ought to become tithers and decided to do so. I put \$100 in bank to start a tithing account for them, and they are having great joy in administering it. I have never given them any money, nor will I ever give them any that will mean so much to them as that \$100, no matter what the amount.

A tither should not be a braggart, for he is only a sinner saved by grace, and is simply paying what he owes. Much of his distribution will be on the quiet; some of it must be in the open, that he may be known as God's man and that others may be provoked to good works.

## Remaking a Thriftless Indian Into a Farmer-Christian Leader

A Fifth "Adventure in Faith" told by "Help"  
(G. K. Ober)

IT WAS "in the land of the Dakotas." We were in camp on the shore of a beautiful lake, with the great open country stretching westward and upward to the Rockies.

I was "out after big game," but he had strayed into camp, and, though only a drunken Indian, had interested me and challenged my attention. He could speak and read English and was sober at the time; but he had been born a pagan, robbed of ambition, initiative and industry by the tribal system and the care-free life of an Indian reservation, overcome by the drink habit, and classified under the general term "worthless."

If it is true that "the only good Indian is a dead Indian," he had better been dead, for he had no hope and few of his friends had any hope for him.

Whether I sought him out, or he me, I do not remember, for it was eighteen years ago; but we sat together under the stars, when the camp was still, and talked far into the night. He told me his story and I told him mine, and I also told him an older story, of a Friend, who had the secret of character and manhood, whose friendship knew no limit or race, habit, or environment; was undiscourageable, irresistible, and brought with it a man-saving power. I told him that I had lived a wild life myself, not from necessity, as he had, but from choice, notwithstanding my heritage of centuries of civilization and generations of Christian ancestry; of the false lights that lured me, and the despair and death that had confronted me.

And then I told him how my Friend had found me; of the escape, the way out, the way in, the new life, and the new business in partnership with my Friend. I told him, too, that at that very moment my Friend had no more important business than the thing that was keeping us awake while the rest of the camp were sleeping. Then, I interpreted the Gospel to him, and tried to make it plain that, though an Indian, he "need not err therein."

I told him also about prayer, that wireless telegraphy of the soul, by which a man could keep in constant communication with his Friend, could ask and receive, and never worry or doubt the outcome of the business—the business more important and farther reaching than that of the Hudson Bay Company, with which he was familiar, and I assured him that this Friend, like the "com-

pany," was not too great to do business with humble people in the vast and distant spaces.

It was late, but before we parted for the night we prayed and I commended him to Him who is able to save and to keep even "a drunken Indian" to and in the life that is worth the living and the work that is worth the doing.

We broke camp next day, and for eighteen years I had not heard from him, until a few months ago this report came to me from the Indian country:

"The change that came in—has been wonderful. Whereas he had been known as the most debauched, lazy, and altogether worthless Indian on the reservation, he soon astonished people by his temperance and industry.

"This Indian is now one of the most successful farmers in all the Indian country. Last fall he took \$38 in prizes for the best live stock. He had raised the best bull and the best calf in all that region. He also took the prize for the best corn. He has been raising Galloway cattle, but says that he is now going to substitute Sherborns because his wife cannot make enough butter from Galloways. He has 43 hogs that are nearly pure Poland China. Last year he raised 7,000 bushels of wheat. He planted and harvested 400 acres of wheat, oats and barley. He owns 16 large work horses and has two gang plows which run by four horses each. He has a 26-foot harrow, which requires six horses, and his boys harrow 100 acres in one day. Whereas Indians are apt to sell their land as soon as they get title to it, this Indian has been buying land. He has now bought 240 acres and is renting 120 acres. Two of his children have graduated from Carlisle and two from Flandreau. One of his sons is about to study medicine. The other children are industrious helpers at home.

This Indian is in great demand among his fellow Indians as a lecturer on general industry and modern successful agriculture. He is also a recognized leader and teacher in man culture, character building, and the study of the Bible. His own character and well-known success enable him to speak with the authority of a man who has something more than theory. He is giving one-fourth of his time and a large part of his income to social, industrial and Christian welfare work among the Indians."

"The Indian Problem?" This Indian seems to have solved it.

Heredity, habit, environment—? This man has evidently found something stronger than the whole combination.

This is good news. It is "the dynamite of God."

## Thrift With Enlisted Men

Note Cover Page Illustration.

THE Brooklyn Navy Branch has encouraged saving by enlisted men. When the work was established it was found that many men, especially those who had been in the service for some time, on their return from long cruises would squander their savings almost as soon as they came ashore. They were robbed by saloon keepers and dive keepers and others whose sole desire seemed to be to get as much money as they could from the sailor men.

To prevent this exploitation and encourage men to save their money, a deposit system was begun. In thirteen years a total of \$4,014,216 has been handled; this amount has been received through allotment, by mail and by direct deposit. At the present time there is a balance of nearly \$225,000, upon which interest is being paid. In 1913, to comply with the laws, the savings department was turned over to the Franklin Trust Company, which operates the branch.

A young sailor lad, after having served an apprenticeship of five years, came into the building one morning with a salt box containing over \$1,000 in gold and silver coins. He had been paid off from the cruiser "New York." This he left for safe-keeping for a while, and later went to Leeland Stanford University. His savings covered the cost of an engineering course.

A first-class yeoman on one of the crack battleships had saved more than a thousand dollars in four years, which he invested in a business in Brooklyn. Through the dishonesty of an associate he lost his money and re-enlisted. He was a fine Christian fellow and said to me when going back, "I would rather lose my money as I have than spend it on drink and in such a manner as to unfit me for a life of usefulness after leaving the service." He is now a chief petty officer with an important assignment and intends to go into business when discharged with the money which he is saving.

Another was a fine type of a man, but addicted to liquor, and never saved. Eight years ago he took the pledge and started a bank account; to-day he is one of the most efficient men in the service, has a fine position and the snug sum of \$1,000.

An Englishman, a machinist mate, first class, saved several thousand dollars during twelve years' service which he invested in a farm on Long Island. He is now a prosperous farmer.

A one-time newsboy on the streets of New York, during thirty years' service in the navy, saved more than \$10,000. He is now retired with a pension of \$1,000 a year and living comfortably. There are at least four other retired men in the building who have saved a considerable amount of money.



ARMY ASSOCIATION BUILDING AT PANAMA PACIFIC EXPOSITION GROUNDS.

A first-class quartermaster and ship's tailor after sixteen years' naval service, who then went to his home on a small island off the coast of Greece with nearly \$15,000, writes that he is looked upon as the wealthiest man around. He always looked upon the Association as his banking institution.

Occasional instances of something that is far better than saving are found, as at Norfolk Branch. For example: a man is sending his brother \$35 a month in order that he may secure a professional education. Many others are sending generous allotments for the support of their parents. A few are buying real estate and making their payments through the Association.

The conditions of life in the service do not make it easier for men to be more thrifty there than anywhere else. There is a group which is thrifty, saving money regularly; and there is a group which apparently takes little heed for the future.

Whenever a battleship is in the Brooklyn Navy Yard, talks on investment by men who know and are not exploiting sailors, are given at the building and attended by these thrifty men of the navy. And many a talk between-decks on a battleship has saved men who were sure to be caught by the clever advertisements of the get-rich-quick schemes with the smack of gambling which makes them interesting. One of the "horrible examples" which many a speaker has cited with effect was that of a boatswain's mate—the man whose pipe called the crew to quarters after that famous battle at Santiago when Capt. Jack Phillips said: "Don't cheer, boys, the poor fellows are dying," and then offered that prayer which was passed around the world. The boatswain had retired after thirty years' service with a nest-egg of \$8,000. He was induced by a 12 per cent. advertisement to invest. He says: "I got my 12 per cent., all right—but that's all." Representatives of the most reliable title and guarantee companies and banking institutions have given valuable advice and direction to these men of the sea how to keep away the land sharks that prey on the gullible. A constant fight is maintained to keep wildcat mining schemes, gold brick, oil and real estate companies from the building.



## One Man's Way Out

AND HOW HE FOUND IT.

I WAS BRED in the country and under circumstances that forced me to grow to manhood without an education. My father was a lumberman and therefore we lived most of the time in the woods, and far from a school house. When I was eleven my father lacked a man in the saw mill and asked me if I thought I could fire the engine. I thought I could, and afterwards I made such a good hit at it that father never found time to send me to school. So all the education I got until 28 years of age was what little I picked up. I could hardly read or write and could work in addition but a very little.

When I was 16 father and I had some misunderstanding and I started out in the world. I was only a boy without training.

I got my hands in at saw milling enough to begin to work by contract. I had begun to think that I knew all about the business but I made two or three bad deals and went down so flat that I could not dig out.

I decided to get married, not stopping to think that in case I did not make good I would not only suffer myself but cause another to suffer with me. I ran a saw mill in the south, when my wife was taken sick and I had to come back home.

I was up against it. Having made a failure of it in the country, I turned to the city. I got on the street car as motorman and very soon found that the car was no place for me.

When I was waiting for my run a man asked me to join the Scranton Railroad Christian Association. I had no thought then that it would be the means of making a man of me.

The next year I went to work at the railroad car shop. I knew nothing about it. One day at noon I heard the educational director talk on what the Railroad Association had done and could do for working men. I told my wife that night that I was going to the night school. Of course she wanted to know what I intended to do. I said that I didn't know but I intended to make a start, that was all I knew.

That first night I learned one of the great

lessons of my life and that was how little I knew. The instructor after talking a few minutes, thought I could read in the third reader. When I made the attempt he said he guessed I would have to try something easier, but if I would follow his advice, he could help me make a man of myself. How much I appreciate what those few words meant to me.

More than once I was on the point of giving up but I began to get a hold, when I got a start in arithmetic, I learned that was my stronghold. After the second year I took a course in mechanical drawing, which I mastered in about three years.

About this time my shop foreman came to me and said: "Joe, we are building three sample cars and I have had a gang at them for two weeks and they are about to give the job up; how would you like to give them a trial?"

I told him I would try.

He handed me the blue prints and said: "Now, it is up to you. Do your best."

In less than three weeks I built the cars which it took the other gang three weeks to start; and it was all due to my study of mechanical drawing and the ability to read blue prints. From that time I did all of that kind of work and every day I could see my mind begin to respond to the training that I was receiving at the Association Night School.

My studies had become a pleasure rather than a hardship. At this time a reading club and class in history were organized during the noon hour. These studies helped to open a new world to me and I remained a member of the reading club and the history class for several years.

Three years ago the company sent me out to inspect new cars. Later I became foreman—promoted after examination.

It is no disgrace to my mind to grow to manhood without an education if circumstances have been such that it is impossible to get it, but it is a disgrace to go through life without an education when you have an institution like the Association begging to help you.

# FLASHES FROM ASSOCIATION OUTPOSTS

ARTHUR RUGH-CORRESPONDENT

**KOBE**—The war has cut business in two. Still work has gained steadily in every department. Year ended with all bills paid.

**BANGALORE**—Have tested nearly 1000 boys by the physical efficiency test. In this land where sleeping rooms are without fresh air, unsanitary disposal of sewage, and wrong conceptions of the care of the body prevail, this is an exceedingly important piece of work.

**HAVANA**—The pick of the island of Cuba has been secured for the secretaryship of the Association in Luis Berenguer, graduate of Dickinson College, fervent Christian, man of much business ability, loved by all who know him, holding the respect of the whole community. The offer that brought him to the Association was twice as much work with half as much pay.

**TIENTSIN**—“Formerly I smoked from thirty to fifty cigarettes a day, now I take my dinner at the Association and leave my cigarettes at home, for I know that I should not smoke there.” This young man has entered a Bible class and is an enthusiastic member of the professional men's gymnasium class.

**TOKYO**—4,600 German prisoners were given a happy Christmas with a Christmas tree and other presents for each, sent by National Committee. Fifty thousand letters heads bearing a German Christian greeting were furnished. The railways carried these gifts free. The hard times have not prevented 790 men from continuing their membership in the City Association. Employment Department in three months records 1,500 interviews, 1,100 applications for work, 528 employers seeking men and 271 men placed in positions. One hundred post office clerks have entered the day school.

**SAN JUAN**—A gain of 96 members in three months is a sign of the Association's ability to overcome difficulties. Fruitful meetings held every Sunday afternoon for over 500 men in the penitentiary.

**SANTIAGO**—Determined to organize an Association in this city of 400,000, the dominant influence in a state of 4,500,000. It needs the Association as much as any similar city in North America.

**MEXICO**—The most agreeable feature of the Mexican situation is the record of the Association during the last year. “That is the estimate of one of the bankers of the city. Firms that were losing money daily have renewed their subscriptions. Banks which were in a precarious condition, have not failed in their usual donation. Over \$24,000 of the \$26,000 needed for the year's running has been secured.

**NAGASAKI**—A new Bible class of the City Commercial School had 32 men at its second meeting, only five of whom had ever before held a Bible in their hands.

**NANKING**—“We came to hear the Jesus doctrine and we are not going to be put off with any demonstration of flying machines.” This was the declaration of government students being entertained in an overflow meeting, who feared they would not have the chance to get into the evangelistic meeting.

**SHANGHAI**—An evening class in railroad traffic work taught by prominent men of the Shanghai-Nanking Railway, is the latest addition to the educational course. The membership contest closed with 946 renewals or new members. Eleven choice boys in the day school were baptized New Year's Day.

**BUENOS AIRES**—The superintendent of high school education for the Argentine Republic has become an enthusiastic supporter of Association welfare work and given \$300 toward equipment of room for work for poor boys in a congested section of the city.

**CONSTANTINOPLE**—Wars and rumors of wars have not stopped the work. The Pera Association secured 130 new members without special effort. A new Bible class of 30 members of the Greek Church in the Constantinople Association is another assuring result. The Association at St. Paul's College, Tarsus, have increased their membership from 50 to 150 men.

**HANGCHOW**—The Governor of the Province has chosen a group of young officers of seven regiments of the army to receive special training for athletic work by Crocker and Hob, which they in turn are to pass on to men of other regiments.

**TOKYO**—The celebration of the third anniversary of the establishing of the Chinese Republic included a prayer meeting attended by nearly 100 Chinese students, very few of whom were as yet professing Christians. The meeting was one of the most impressive of the day.

**LUCKNOW**—A new dormitory accommodating 15 men had 50 applicants. The leading physicians of the city have co-operated in a series of lectures on health and sanitation.

**FOOCHOW**—To battle plague 180 students distributed 35,000 handbills dealing with causes, in homes of the city.

**PEKING**—Union Medical College Association has enlisted 115 of the 120 students in social service.

**KYOTO**—Racial prejudice dies out in our new Cosmopolitan Club which includes Japanese, Chinese, Koreans, Formosans, Hindus and Americans.

**HAVANA**—“Desiring to give you proof of the high opinion I have conceived for your Association, I take this opportunity to offer you the flag of this young republic as a great honor for me as Mayor of this Capital City.” (Signed) The Mayor. He later gave \$500 toward the furnishing fund of the Association Building.

**BUENO AIRES**—800 men a day and, every department of new building crowded. Men leaving for Europe, Britishers, German, French, are being replaced steadily by large numbers of Argentine youth joining. University Association has 311 members.

**MONTEVIDEO**—New location attracting increased number of men; 240 new members makes total 650. Without advertisement facilities for educational work taxed to utmost capacity. Gymnasium men projecting Association spirit through leadership of classes in institution for blind and other places. Sunday evening conference reaching men who never attend Church.

## From the Viewpoint of Association Men

Thrift

There is a message and interpretation of good old Anglo-Saxon, Christian THRIFT in this issue. No question but what it is needed. May it be heeded. Rarely has ASSOCIATION MEN brought together such a “Presidential Range” group of writers in one issue—men whose messages command attention and are packed with sound sense. But the theme is barely introduced. It is capable of infinite expansion and application. Thrift is the interpretative word of the Association.

Thrift follows all its engagements and measures all its activities. An entire issue could be filled with the thrift results from the services of any one strong Association. It would team with life interest stories from the life readjusting effect of its religious services and teaching in shops and factories; in its educational classes where thousands of men have studied after working hours receiving training for life's engagements; where boys have grown to manhood shaped and safeguarded by its principles and sentiments; the butcher, landlord, or grocer could tell stories of bills paid, families cared for, and business increased from the Association's readjusting influence in a railroad, lumber or cotton mill town; men have come to a new sense of saving and of earning and giving. Full as this number is, great sections of Association service are unreported, such as the physical, employment, student and rural departments. Much copy crowds our desk and is in type for the next issue. And this may mean, and if we do not mistake, will mean a “Reprint” from the two issues which shall become an interpretative campaign document on THRIFT.

To their wives most men owe most of their success, prosperity and efficiency. She husbands the resources and guards the leaks. She makes his life; she bears the real burdens and makes the sacrifices. A fitting tribute to her place in the thrift program of a man's life is in type but is held over till next month.

By-Products of Teach thrift. Organize Thrift Teaching thrift. Get sense into men's heads about getting, spending, and giving dollars and pennies. This by-product of a railroad Association buying club measures the kind of result that should follow any thrift teaching. Cost of living reduced; 15 began to buy homes; 11 bought building and loan association stock; 22 opened savings bank accounts; hundreds buy more wisely, pay as

they go, live within their means and plan ahead for their living and their lives.

Corn clubs have brought a new thrift not only to farmer boys, but to communities. And thrift goes with the Gospel talks in shops. In one where drunkenness and distress reigned among men, and families were suffering, workmen are now sober, and one man who was a spendthrift now owns two houses and his wife and children are clothed and educated, happy and Christian.

Teach a boy to sell as well as save. A business college can teach only accounting. Real business promotion comes by getting customers and “delivering the goods.” Thousands of boys are gaining a sense of business by selling Curtis publications, and incidentally the boys sell nearly two million copies weekly. And who can measure the thrift results of the boys' garden clubs?

Put the Knife in Deep Begin to save something every week. Study how to buy. But first get over the fear of being called a “piker,” “tightwad,” “mean,” “parsimonious,” “close”—the epithets which make a man cringe and play the fool. Put the knife in deep on fancies and follies which make a man a glutton and drunkard and spendthrift and a boy a “candy baby” or soda-swiller. Men who are “good fellows” at the bar are worse than barbarians at home. It's the way a man uses his money that measures his character and his sense. Teach thrift, practice it. One secretary who now owns his own house writes us:

I wish I could give something worth while on thrift. I could only help by offering myself as a horrible example. I was never taught to save, and being naturally a spendthrift passed forty before I began to stem the tide. I think that the duty of teaching thrift should be laid upon parents. Our Associations ought to teach in some co-ordinated fashion the thrift that is included in the book of Proverbs with the spirit of giving that is taught in the New Testament. We do not teach either adequately.

Where Profit Is Loss The pursuit of wealth for wealth alone is unworthy the life devotion of man.

The man who gains money at the cost of his honor, his manhood, and life's richest experiences of heart and mind, is most improvident. Money is good only for what it will provide. “Covetousness, which is idolatry,” takes its place with that category of black sins which blast a man's life and destroy the possibility of his entering the kingdom of God. Foresight and covetousness cannot be compared; economy is

of the same order. It is grasping avarice which reaches out in selfish clamor for others' possessions and cannot be satisfied. All it gets but whets the appetite for more. A consuming idolatry at the shrine of Mammon or what-not, jealously forbids any other worship and cannot know the spirit of the gospel—a spirit which gives and finds its delight in giving. The first commandment says, "Thou shalt have no other God before Me." The tenth says, "Thou shalt not covet." Jesus said: "What shall it profit a man if he gain the whole world and lose his own soul?"

**Foiling the Loan Shark** Utter ruin, despair and suicide follow the 10% a month, 100% to 200% a year, usury of the loan shark. In Washington thousands of government clerks squirm in his toils. One out of six people of Boston are borrowers. Great numbers of policemen, railroad men and civil service workers borrow at these fearful rates. Woods White, of Atlanta, has been doing a man's job along with his Atlanta friends in fighting them and opening a poor man's bank. Provident Loans and Credit Unions are helping in these crises of men's lives, when in sickness and distress they "must have money." Railroad office men in Philadelphia beat out the loan shark by depositing a dollar a month with their treasurer, allowing any member to borrow from the fund at 1 1/4% interest per month. As the result the men were helped in emergencies which come to all, and, at the close of the first year, each shared a profit of 77 cents on the dollar.

**Fool Investments** "And he took me high up into the air and showed me ten per cent," told the story of temptation many a business man has fallen for. And who has not been bitten by get-rich-quick schemes or real estate offers of "inside deals" promising ten, twenty or fifty per cent by a friend? Even the Harriman and Gould estates had a million or more such worthless "stuff" to charge off. Ministers, professors and secretaries are called easy marks by the schemers. Note Dr. Warner's experience told on page 352, and later read the full chapter on investments in his interesting autobiography. Honest as most of the ex-secretaries and ex-preachers have been who have engaged in selling real estate or stocks of which they knew little, and who capitalized on their acquaintance with the Christian public, fully nine-tenths of them have left a woeful track of wreckage. The

life savings of poor people have been swept away. One of them, called the most conservative and able, who was at one time in command of a million dollars or more writes from near-poverty, "with a great longing for the old days." And they might have served men with great usefulness. McCoy, of San Francisco, who has stood by his work with men where investment promoting and gambling were rampant, looks back on thirty years and recounts those experiences told on page 375. He adds: "I could fill a volume telling of boys built into strong men. There's scarcely a business house in San Francisco to-day where one will not find a manager or some prominent man who got his start, or at some time was identified with the Association. One is now mayor of a great city." This is the great compensation of a life's work. Here is one secretary's rule which, even with possible injustice to some, we must print:

I have made it a rule for years never to invest in propositions submitted to me by ex-ministers or ex-secretaries or other men who have not had a long and successful experience in financial affairs. This has saved me many a dollar. This is a day of specialization, and I think we should consult specialists in financial matters, as well as in other affairs, if we are contemplating an investment.

#### **A Working-Together Demonstration in China**

That was a fine piece of evangelistic work done in China which headed up in the meetings conducted by Sherwood Eddy. The public on this side of the water knows his name only as connected with these meetings attended by 156,000, mostly students, with 18,000 inquirers lined up with open minds for Bible study, prayer, and Christian research pledged to follow wherever it would lead. Back of those meetings were months and years work of Christian missionaries, churches and Associations. These campaigns were "set up" to the last detail two years ago, and backed by purpose and prayer that set itself to big things. While the Association had a large part in it, the results are to lead directly to the church. Now thousands of these men, mostly educators and students, are in Bible classes in the churches and missions. That this is no ephemeral movement is attested by the solid returns from the campaign of the year before. Of this one of our secretaries reports that sixty per cent. of the 200 inquirers in his city were taught by Japanese pastors and missionaries; another, that of the 545, chiefly government students, who presented cards at Eddy's meetings 39 have been baptised and 145 joined the church on probation. In another city, out of 190 employed boys in the Bible classes 21 have been baptised and 114 are on probation. In an-

other city, influenced by the Association, joined churches in the past year, and the dormitory ever since it was opened has led a man a month into church membership for 30 months, with 65 per cent. of the residents being non-Christian. At another point there were 186 inquirers and 115 have joined the church; in another 175, with 125 professing conversion and baptised. At one point for the first time the workers of three missions were united in a supreme effort. "The campaign fused us into one and fired both us and Chinese alike with a new passion." The head of a college remarked: "By its bold faith, fine tact, and painstaking carefulness in preparation, the Association has shown us how to successfully set up and carry through a city-wide evangelistic campaign." Bishop Root said that the national convention brought Christians together on an unequivocal evangelical basis for membership, and, "I discern here a new national Christian consciousness. This is what is happening through the work of the Association in every center. It is of profoundest significance to the church." A student in an educational class converted in the school publicly joined the church and led twelve members of his family and business associates into church membership. Of 579 decisions in yet another city, 200 joined the church and 75 more have avowed their purpose.

**T**HERE is something greater than thrift with this Illinois secretary. While weighing an offer to enter a business at a larger salary, a young man stopped him on the street saying he wanted to quit drinking, but whiskey and the old gang were too much for him. Could he help him? He needed a friend that would stick to him, give him something to do, and tell him what to do, until the drink desire was out. So each man met temptation by joining hands for a fight.

**A NEW MISSIONARY MAGAZINE** which marks new measures and sets a new standard which will be the despair of any religious publication to meet, is the World Outlook. It's a travel magazine deluxe, which tells its story as well as the best popular literary publication, through its graphically illustrated pages, clear-cut surveys, and discriminating getting at the heart of things; a man sees through it a country, feels the country, and wants to help the country and the people. It has broken away from all precedents. It has nothing of the strained language of missions about it. It is strikingly illustrated and mightily impressive. It is interesting to a business man, and, while published by the Methodists it is by no means limited by

denomination. Its field is all the world and all the Christian message and it is well named the World Outlook. Dr. Earl Taylor and Mr. Price have made a great beginning. Mr. Willis has a good magazine to sell, and let us hope the time will soon come when it will get beyond the need of financial subsidy.

**W**ITH F. B. Smith as chairman purely as a layman and Roy B. Guild, executive secretary, a department of the Federal Council of Churches is being organized, especially to promote the working together as a unit of the churches and other Christian forces of a city. There is a vast field of service open to them in which the Associations will be deeply interested.

#### **Death's Toll**

**HERMANN HELBING**, National Secretary for Germany, is dead. He had retired, but in the call of need and without a successor to take the lead, gave himself to the ministry of the German troops. Exposure in the work among the German soldiers in Belgium, where several soldiers' homes were located, induced pneumonia. He has been a national leader of force, an evangelist, a singer and writer of hymns, a strong, stubborn fighter, a big-hearted friend. He leaves no trained successor.

The Association movement, and especially Troy and New York State, has lost a mighty man in Mr. William F. Gurley of Troy, a member of the State Committee for thirty years since the day of his graduation, and vice-president from the first of the Troy Association, a man of solid sense, who loved the Association, who did things, hated shams and frills, gave while he lived, and lived his religion to the full.

The good chairman of the Minnesota State Committee, Dr. A. E. Haynes, has passed away. Prof. Haynes has been a member of the Association for 40 years and was elected chairman of the Committee in 1899. The brotherhood has lost one of its warmest and most faithful friends.

A quiet man of rare spirit who lived a life of faith, who reflected a nobility of character, whose presence at a service was a benediction, whose daily walk a glorious sermon, was Philo Deming, a member at Albany, who lately died at the age of 86. To get the outlook of his life, read the little article by him in the March Scribner's on Growing Old. Here's a paragraph from it: "The outside of the man or the woman waxes and wanes, but the 'I myself within me', that something of which we are conscious, that spark of the infinite flame seems as ageless as eternity."

When the Association at Norfolk, Va., entered on its campaign for a thousand members in six days, requests went to prominent Virginians, including President Wilson, Governor Stuart, President Alderman, of the University, as well as Secretary Daniels, to send a letter that might be used to forward the campaign. Following are some of those received and which were given wide publicity. The campaign directed by Mr. Hockenbury resulted in securing 1,543 members.

### Nothing More Valuable to a City

From Pres. WILSON'S Letter to Norfolk

I HAVE expressed my interest in the Young Men's Christian Association on a great many occasions, but every time I express it it seems to me that the feeling grows in me that nothing is more valuable to a city than an Association like this.

There is such a splendid mixture of objects in a Young Men's Christian Association. The supreme object, of course, is to exhibit the spirit of Christ and to show what His example will do in a world that needs that example so much. Then, flowing out of that, naturally there comes all the delight of association and of comradeship and of mutual helpfulness. Men do not often help each other for their own individual sakes. There has got to be some motive bigger than the man himself to make him a good comrade even, and a generous friend. The man who serves only himself is going to serve within a very narrow circle indeed, and will serve grudgingly, only as he sees some material or obvious advantage. The only thing that can move a man to great service of any sort is something bigger than himself. That is the reason the Christian motive, the motive of the love of Christ, is the supreme motive.

All of these things are delightfully illustrated in the variety of the purposes and life of the Association. They are released in the physical energies; they are released in the social amenities; they are released in the religious work; they are released in the work for others outside of the Association. The more character a man has to spend and the less he spends it on himself, the richer he grows not only, but the richer the community grows. This is a sort of nursery in which the things that benefit the community most are planted and nourished. The social motive is, in the last analysis, in its highest exhibition, also the Christian motive.

The White House, Washington.

### Enriching a Young Man's Life

Letter from President ALDERMAN

BECAUSE of its interdenominational character, the Young Men's Christian Association of any city is a religious clearing house for all Christian forces. It unites all churches for the accomplishment of general interests; it is a common meeting place for all agencies as such; it bears valuable testimony to the spirit of unity giving a lo-

### Fits into Demand of the Times

The Governor's Message

IF THE CITY of Norfolk will add on thousand new members to its Young Men's Christian Association, it will do a big thing for its own future. No community can be great without citizenship based on the higher things that life holds. For building up such a citizenship, the Young Men's Christian Association is, and should continue to be, potential in our state and nation. No non-sectarian organization more nearly fits into the demands of the times for a clean, useful and honorable manhood. We have seen much of its work in both urban and rural sections of our state. In the country the youths are introduced to the Association and learn the spirit of brotherhood which it exemplifies, creating a source of strength to the city work. Those boys who go to the cities are brought into touch with Christian work at a time when their dangers are most pressing. Many a useful life has had its beginning in the elevating influences afforded by the Young Men's Christian Association.

Executive Mansion.

### Multiply Dividends in Young Men

As Secy. DANIELS Urged the Campaign

THE Young Men's Christian Association to the moral life of a city is like a clearing house to its financial interests. It mobilizes and unifies the militant forces of Christianity in the several churches. It affords a common meeting ground for young men who must have companionship. To moral environment and inspiring companionship, it adds recreation, opportunity for improvement, and stimulus to religious activity. Every young man in a community ought to connect himself with the Association whether he can enjoy its privileges regularly or not. There is no dead line of years in measuring activity and usefulness.

The investment in money in the Y. M. C. A. building at Norfolk has paid large dividends in improvement of its young men. These dividends will be multiplied every time a new member is added to the Association. If a thousand new members are added in this campaign its usefulness will be increased a thousand fold. I can imagine no advertisement of Norfolk that would do it more good than the success of this movement for one thousand new members of the Association.

Navy Department, Washington.



A NOON MEETING WHICH REVOLUTIONIZED A HOLLIDAYSBURG, PA., SHOP.

The foreman of this shop of 353 men said: "I never saw anything work such an influence for the men in bringing about a general reform. Men have quit drinking, are more content, seriously consider the vital things of life, provide for their families, and have quit gambling and cursing."

### Thrifty Railroad Men

#### A By-Product of a Buying Club

Cost of Living Reduced; 15 Began to Buy Homes; 11 Bought Building and Loan Association Stock; 22 Opened Savings Bank Accounts; Hundreds Buy More Wisely, Pay as They Go, Live Within Their Means and Plan Ahead

THE RAILROAD EMPLOYEES' CONSUMERS CLUB of 330 members of the Port Richmond Association works for the promotion of thrift and practical economy by the co-operative purchasing of household and domestic necessities. It operates like a building and loan association on a cash basis. The purchasing agent had ten years' service on the road in the grocery lines. Goods are delivered under a contract at 4 per cent. per order. Goods are purchased at jobbers' prices less trade and cash discounts and sold at cost plus 5 per cent. for cost of purchase. The club secretary is paid 1 per cent. and the purchasing agent his day's wages for day needed to buy, plus one-half of 1 per cent. The price list carries some 200 articles. Savings average about 25 per cent. A store will be opened.

Some of the things which have followed are: Reduction of the cost of living; men have learned the value of a dollar. Fifteen men have started to buy homes, eleven have taken out building and loan association stock, twenty-two have opened savings fund accounts, others who own homes have opened accounts at banks. But one of the biggest values—men cease to BUY ON CREDIT where the size of the bill is never thought of UNTIL THE END OF THE MONTH. That means living beyond one's means, buying things that are not actually needed, and running into debt. Officials declare that practically 99 per cent. of the "book plan buying" has been knocked out. They are buying by paying cash in advance, saving on the purchase, buying more wisely, and learning to PLAN AND THINK AHEAD.

### The Oldest Merchant in Town Says

I HAVE BEEN a resident of Shenandoah, Va., for over 40 years and in the mercantile business for 25 years. The Young Men's Christian Association has had a marked influence on the community since it came in 1907, and especially on the railroad men whom the Association serves. There are more railroad men in the churches of our town to-day than there was seven years ago, the town is cleaner, saloons have been voted out, the Association has recently had to build an addition and the work is growing day by day. In my business I find my bills are easier to collect and that I lose less money from railroad men jumping their bills. And my business has grown since the railroad Association was organized. The Association at this point is in position to do and is doing a very effective piece of work for the railroad men, the community, and therefore for the Kingdom of God.

W. T. MILLER.

### Billy Sunday on Thrift and Religion

From an address to 2200 men at the Port Richmond, Phila., railroad shop meeting

A MAN is a fool to let the devil back him in on a side track and lock the switch. The devil will give you hell on earth and hell when you get through here. He will play both ends against the middle and then whipsaw you between. Choose God and you are sure of peace on earth and eternal joy hereafter; choose the devil and you get it in the neck, going and coming; you are like the engineer caught on the edge of a grade between two washouts—you can't go forward or backward. First thing you know your brakes slip, and whichever way you slip, you're wrecked. It's up to you fellows. Take your choice. Choose God's schedule and you will click by the stations on the tick of the watch and go sliding into the terminal of heaven right on the dot of the hour.

Who are you working for? Who pays the better wages? Every man looks forward to pay day. It is fool's play to serve

sat and set paid with "hell on earth and hell hereafter." Men are suckers to hit the booze and they know it. They are chumps to trifle with pasteboards and peddle their money to tin-horn sports. Put by a little money against that dismal rainy day that hits every fellow that has to work for a living. Men are fools not to have a little store in the bank. No man can work at the same speed all his life.

**PITTSBURGH** MAN whose earning capacity was \$200.00 per month, but who had gone so low in drink and dissipation that his family was scattered and two of his boys were in charitable institutions and himself a bar-bum sleeping in fire-rooms and anywhere that his old railroad fellows would give him a place. Finally he was sent to the county home to make sure that he would not be found frozen to death some night. One of the directors of the poor, an active Association man, suggested a meeting at the home. This man was aroused. He was found a job at \$1.75 and he has been making a fine record against heavy odds for months. Some day he will be reinstated on the railroad, as the officials say he was one of the best conductors they had, when he would leave the booze alone.

**ONE EVENING** a tired and ugly brakeman came into the Lafayette building. It was a hot summer evening, when a man will drink perhaps more heavily than he might otherwise. He put his over-clothes and tin dinner pail on the counter without a word, and shambled down to the wash room. Coming into the dining room he sat on the stool, still without a word. The cook knew what he wanted. Everybody knew when Dick would make a beeline for the corner saloon after supper.

The assistant secretary was a musician, and he planned to win this fellow. When Dick came in again they met him with a cordial "Good evening." After his steak and coffee the secretary sat down at the piano and began playing the kind of music Dick liked, and Dick got as far as the front porch of the saloon. It looked as though they had lost, when he came back and asked to hear that piece again. He played from Old Black Joe to The Last Hope. Others came around and it was soon past nine o'clock. Somebody started a game of checkers—and the evening was ours. This was kept up. He always asked for music. He straightened up his life, and next pay-day he got a new suit of clothes, a new white shirt, collar and neck-tie. Next month someone introduced him to a very pleasant little lady. Then he began to save. He won the girl.

This was seven years ago. Last year when the secretary was walking in another city, this same Dick stopped him, took him by the hand, and said: "You remember me?" "Of course!" "Why can't you go down to the house, the wife would like to see you, and we would like to have you see the

children. And, by the way, you will be interested to know I have that home paid for and several hundred in the bank. I never can thank you enough for what you did for me." W. N. NORTHCOTE.

**DISCOURAGED**, disheartened and almost broken in spirit he came to me last November. He was in debt, his family of six was extravagant; his habits were exemplary and he was making a noble fight to succeed. Yet, he was making no headway. He realized he was getting "worse off" each month. He was earning seventy-five dollars a month and his hope lay in borrowing a hundred dollars from a "loan shark", paying all his debts off at once, start all over again and make a monthly payment on the loan. We sat together and called all his creditors by phone and to his surprise he found he was in debt \$218—more by \$118 than he had expected. When he faced the facts he felt like throwing up his job, saying "It is no use." We planned together as how we could meet this emergency. We came to this agreement—he was to deposit in the bank, to our account as agent, twenty dollars each pay day, which meant forty dollars a month. He was to start living on thirty-five dollars until matters looked brighter. We called each creditor and assumed the indebtedness as long as he made the deposits, and from that time on he was to buy for cash. There was a readjustment in his home—the family faced the situation squarely. A more careful account was taken of each expenditure. As we write we look on the little record book and find his indebtedness down to \$122, his building and loan payments up to date, his life happier and more content. We found the task difficult but we found one man saved—determined to succeed at all costs—and each creditor grateful for the service to them as well as to the man himself.

Bradford, Ohio.

H. M. CONLEY.

Money in the bank for the first time after his marriage made a Danville, Va., man happy as he handed the bank book to his wife. That beginning resulted in a home. A boy for the first time away from home paying his bills but getting flowers and candy lavishly was getting in debt. A talk straightened him out and he began a savings account. A blacksmith's helper got a start at night school which laid the foundation of his business.

It was 19 years ago that an Oneonta man heard Jim Berwick. He was profane, vulgar, and useless then. That same man became chairman of the branch, foreman of the shop, and is now prosperous in business. A factory conductor converted at the same time became a leader and now owns his home. These are but a few of those to whom conversion meant conservation.

## Educational Thrift

A San Francisco Measure of Thirty Years.

**ONE** of the first bankers of San Francisco and vice-president and general manager of one of the largest banks in the United States, studied Spanish in the Association school some years ago. It got him a position as messenger boy in that bank. Because he was able to interpret correspondence with Mexico, he was promoted for his efficiency and step by step climbed the ladder to the head. Another man, who is now a director in one of the leading Associations of this state secured a position as boy to clean out the store and cover the goods at night. He is now general manager with a salary of \$10,000. He appreciates what the Association meant to him.

In one of California's cities a few months ago, where Mr. McCoy took part in the dedication of the Association building, a gentleman, at the close of the exercises, grasped his hand and asked "Do you remember me?" He then related the story of coming to San Francisco 24 years ago, a boy—alone with absolutely no future. McCoy got him a position to mark goods in a laundry, but his education was so poor that he could not even keep that job and was discharged. He came back discouraged. He was urged to enter the night school and make something of himself. For four years he studied. Today he is one of the expert art merchants in the United States and just recently sold a wealthy California lady a bill of art goods amounting to nearly \$50,000. He took Mr. McCoy to his elegant home to lunch. He said to his wife, "All I am under God today I owe to the Young Men's Christian Association and the influence Mr. McCoy had over my life."

A green country boy came to the San Francisco office some years ago, got his foundation for an education in the night school, studied law and graduated at the head of his class and today is a superior judge of the state. He testifies that he owes what he is to the influence of the Young Men's Christian Association.

**A PORTER** working at ten dollars a week took a civil service course at East Side, N. Y., and is now a railway mail clerk at sixteen dollars, with regular work, shorter hours, more energy, and on the way for further personal development. A restless high school boy without objective found something to hold him in the radio-telegraphy which changed his life from the aimlessness of the street. Stranded with only a small unidentified foreign check a European university man came to the secretary. He was met in a friendly way, helped in cashing his check. It gave him a little new courage. The man never borrowed, nor begged, but supported himself by selling papers, setting up pins in the alleys, and even stuffing dolls. He was a guest at the secretary's home and honored among mem-

bers for the fight for living and a place that is now his with honor. Restaurant waiting was not too menial a job for a Columbia law student to earn his board and room. Tutoring gave him two dollars more a week. But he takes time to teach without charge a group of foreigners how to become Americans. He will make a record as a Christian and as a man.

**A FEW YEARS** ago a young man who was hanging around street corners came into Troy's evening school. He studied intensely, passed regents', entered law school, taught and worked until he won his place at the bar. Another had his ambition aroused, took the mechanical course, and is now a chief draftsman. Another is an architect. A third is an instructor in the Polytechnic. These are samples of the men every year who are aroused to a new purpose and given a chance to fulfill it.

Seven thrift lectures to Johnstown, Pa., members and their wives on home economy did good work. The subjects were: The Shrinking Dollar, The Vital Dollar, Salting the Dollar, Life Insurance, Building and Loan, Home Accounting, Handling the Pay Envelope. The last dealt with family earnings, including the home garden and poultry.

Lectures and talks on thrift are backed, in Portland, Ore., by personal talks of the secretary or director with out-of-town men boarding in the city, who leave their money with them, get points about choosing a boarding place, buying clothing, amusements, etc. One who was a spendthrift, by careful scrutiny, began to save. He now owns ten acres of land and has money in the bank.

Erie, Pa., has had these 15-minute thrift talks with effect: Thrift, its meaning, method, and reward; thrift in saving; thrift in pleasure and recreation; thrift in health; thrift in buying clothes; thrift in taking care of the home; thrift in living on \$12 a week; thrift in selecting a home; thrift in conservation; need of public economy.

**THESE** Y. M. C. A. motion pictures are produced by Thomas A. Edison, Inc., Orange, N. J. Man In The Making; Opening of the Lynchburg Playground; Y. M. C. A. Olympic Games at Pittsburgh; The Roberts' Course in English Illustrated; Dr. Roberts Teaching English to a Class of Foreigners (talking picture); Silver Bay Summer School; Lake Geneva Summer School; Bradford Y. M. C. A. R. E. Association. These may be obtained through the usual exchanges. State Association Boys' Camp of Michigan can be secured through the Michigan State Committee; the Association Boys' Camp of New Jersey can be secured through the New Jersey State Committee, and the Association Boys' Camp of Lincoln, Nebraska can be secured through the Lincoln Association.

**TWO MEN** in our Association were running monthly grocery bills. Pay day was not always regular. It was difficult to be always on peaceable terms with the grocer. One of them broke away, searched for the man who gave the best cash values, buys only for cash, with a result that now both are buying for cash, saving 25 per cent. on groceries and meats, and all other bills are paid at the end of the month. Another had a moderate income, but was traveling with those earning twice as much; result, always without funds and always in debt. Got him to measure his way by his purse. Result—no anxiety, and happiness. By watching unused rooms, suggesting to men the cost of gas and electricity; tracing back to their source all general bills, buying only those things necessary—\$500 has been saved this past year. I would like to know how to get rid of a burden of building debt which eats up \$1400 in interest every year and has been carried from the beginning.

UNIDENTIFIED.

**MIKE**, a character of Brantford, Ont., gets his living by odd jobs. In the summer he is able to get more of these jobs than in the winter and consequently more money. The Association has encouraged him to save this extra amount and deposits same in the bank for him. In the winter season when he cannot make ends meet he checks on this amount through the secretary as he cannot read or write. This has been going on for four years and the success of the scheme is proven by the fact that Mike does not have to go hungry, and will enter his spring saving career with a balance of \$75 on hand.

**THE "Thrift Probe"** sent out to secretaries made many a man dig for experiences, with rich results. Hall of Aurora found this of one man brought to the educational classes. He had been a heavy drinker, and but scantily supported his wife and children. A factory friend brought him, gave him a membership, got him to the drawing class. That led to his becoming a Christian and to success in his work. Then, too, he thought of a foreman of a shop who called it a piece of foolishness to attempt a noon meeting there; he said "the men would make trouble." The meeting there was the best and the largest of all in town. The same foreman became a regular attendant. Now he walks to the Sunday meetings through snow and slush six miles to attend, to save the carfare for his family. He is on the Christian route. And then Hall dug back and recalled this incident. While calling upon a banker in southern Colorado for State support, he said, "Sure I will be very glad to contribute, for it was the night school in the Denver Association a few years ago that put

me on my feet and helped me to see the need of securing an education; also of the need of saving my money and leading a clean life. These three things I did, and because of them I am president of this bank. If I am of any value to the community, it is because of the Y. M. C. A."

**SEVERAL** months ago a young man was induced to join the Reno Association and take a room in the building. He at once began attending the business men's gym class. A few weeks later he reported to the secretary that the change of room and habits was saving him \$30 a month. My worst time said he, is between 5 and 7 P.M. With the office closed it is very easy to step in and have a round of drinks with some of the fellows before supper, to say nothing of a possible sore head in addition. Now the gym takes my time before meals and the Association rooms after, so you can see what the investment means to me in dollars and cents alone, to say nothing of efficiency and enjoyment—and the grip of a ruining habit."

**FOR** nineteen years I have kept a record of my personal expenses and worked out a system in book form. I have induced several hundred secretaries, missionaries, ministers and many others to start personal bookkeeping. Scores of letters stating that personal financial records make it possible to live within one's income, enables one to make a systematic saving as well as make systematic benevolence possible. My plan has been to make up an advance budget for personal expenses, and by keeping a systematic record of expenses keep myself within this budget.—C. N. Meserve, Peterborough, Can.

**THRIFT AND STEWARDSHIP ARE TWINS.** Both demand a "get the habit" basis. Ice cream sodas, fudge and "movies" don't make bank cashiers. Association executives who don't practice habits of thrift in personal matters are criminals. It's logical; it's Christian. The Book tells who is worse than an infidel. The proverbial rainy day is a sure thing. Get an umbrella and do it now. It isn't the amount of salary, but its use, that marks a man. Reading the earnings sheet of insurance tables won't guarantee success, but a practical application through life will "put it over." Shun your "ground floor opportunity" friends—pass not by them but turn away. Big life insurance taken in youth broadens the shoulders and deepens the lungs. Friends, "rare investments" are good saloon keepers. Six per cent. farm mortgages (net) and well chosen, will carry you down to the grave in your own automobile, and the country will make great lamentation over you. "Get and Give" are worth while. E. W. PECK. Minnesota.

**BOSTON'S** Savings Bank plan has helped a number of men to start an account, and in some instances, where they have succeeded in saving a fairly good sum. The Bank knows the Association as Trustee for the individual, and issues a pass-book as Trustee. The Association issues a pass-book to the individual, and proper receipts are given and taken when any money is paid or received over the counter. A number of foreign young men landing in the city with considerable sums of money have been aided by depositing this money in the savings fund and drawing on it as needed. This prevented them from losing the money by theft or otherwise, as they are usually in boarding places where such a disaster might occur.

**TWENTY-SIX** opened accounts when the Men's Hotel Branch of the Buffalo Association gave checks to employees as Christmas gifts with the suggestion that a part of the money be deposited in a savings bank. Over \$300 of the \$502 received by the employees was deposited. Twenty-six out of thirty, opened new accounts. The Men's Hotel, to encourage thrift, offers to add an amount to each account equal to the amount added for interest during a calendar year. In this way the depositor receives 8 per cent. on his or her money, 4 per cent. from the bank and 4 per cent. from the hotel. This plan works so well, it is worthy of consideration by Associations generally, as an offer in the interest of thrift, that might be extended to all employees on the wage earner basis.—A. H. W.

**A BOY** of sixteen, emaciated and in rags from several weeks of tramping, without proper nourishment, was brought to a doctor, who thought him consumptive. He was closely watched for weeks and given a home by a good Christian woman. When he became strong enough to work, his first position was ten dollars a month, then twenty, then forty, then on to about one hundred a month. He became a Christian, and then confessed that he was living under an assumed name and asked forgiveness for deception. He wanted to unite with the church under his right name and let his parents know of his change, then he went to his home and brought a younger brother back to give him a start in life. He is thriving.—F. W. Evans, Mobile.

"One of the best schemes I know of for thrift has been the establishing of a Savings Club in connection with one of our banks, whereby persons can deposit weekly amounts from 2 to 5 cents, but cannot draw any out until two weeks before Christmas. Last December over \$150,000 was turned loose in our industrial city just before Christmas, and I understand this year the depositors have increased greatly in number."—McLaughlin, Brockton.

To keep young men from making foolish investments is the business of Portland's advisory and employment department. Mr. Stone says: "In our twentieth century civilization we will put a man in jail that physically overpowers a weaker man and takes his money away from him, but many times we call him a shrewd and successful man who, because of years of experience and unscrupulous cunning gets a young man to invest or sign some paper through overpowering craftiness. Hundreds of young men have been saved from foolish investments and undertakings by the counsel of the advisory and employment department."

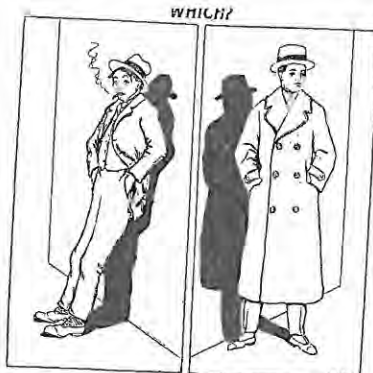
Half the time of a Phoenix secretary is given to cases like this. First; a boy from a Southern city who came for health. He got to drinking and spending freely; he cashed a bad check, was arrested, in jail a month, got out on suspended sentence—with a job, advice, and new ambition, all money was repaid. The second, from the middle West, had lost business and position and come to get a divorce. Sobered up he saw a new light, got a new purpose, with friends, exercise and Bible study life took on a new meaning and manhood and morality followed. And he's making good and has been for months.

A Life Problem Club member entered the office of a Jackson, Miss., class leader (a prominent railroad official) and handing over his pipe, tobacco and cigar papers, said "Here, I'm just goin' to show you I am man enough to stop."

A drummer said one night to a Toronto secretary: "When I come in here for an evening I have a good time and I go home feeling good; if I go down town it would cost me two or three dollars at least and I might not be very clear-headed, either, at the end of the evening."

Dormitory men in the Houston building recently showed a fine fraternal spirit. The Y. W. C. A. was engaged in a current expense campaign and the dormitory men made up a purse of \$135 and sent it over as an expression of their interest. A pastor gives dormitory men a supper-talk on "The Social Teachings of Jesus." This has met with a better response than any religious appeal.

"The best lesson in thrift I ever received was from I. E. Brown at the summer training school, the first year I was in Association work. He gave as a rule: give 10 per cent, save 10 per cent and live within the rest. It gave me a rule to follow on a small salary that has made it easy to do better both in giving and saving as salary has increased. Our Life Problem Club is planning to devote sessions to Investment, speculation, and savings, and insurance, each session to be addressed by a conservative business man of standing, and giving a chance to the fellows for discussion."—E. T. Heald, Davenport, Ia.



—From Wichita, Kan.

## Economies

A STUDY of the use of light, and friendly conferences with the help made a saving of \$40 at New Haven in one month and gave better and more light when and where it was needed. The whole question of Association employees was carefully studied. All employees seemed busy and were clamoring for more help. Each person's work was then studied and the whole task charted. Reassignment and readjustments were then made effecting reduction in help, improvement of service and better contentment of workers with an incidental saving of \$175 per month.

The cafeteria at Newcastle was accumulating a deficit. A thorough store room charge system and scientific buying has turned the deficit into a substantial profit that is helping out a budget that fell short on memberships on account of the shutting down of the mills. Practically every business and scientific organization eats regularly in the banquet hall.

Prism glass economy—by using five dollars' worth of prism glass Alton, Ill., made the pool room light and attractive—better than burning gas.

A young man in the New Castle dormitory was contracting extravagant habits and going with fast young men. After the secretary had taken the matter up with him and had shown him his danger, he changed his habits, settled down to business and has had his wages increased. His savings account is growing now.

A secretary thought it necessary to hire help at home when his wife was sick so that he could give his whole time to Christian work. He soon had to do it himself, but found that he had some Christian duties at home. He now plans to continue his home work and spend the money which he

saves for household conveniences such as rolling tray, fireless cooker, set tubs, bath, carriages, washing machines, electric lights, etc. He and his wife can then do the work together. It will remove drudgery from home life, draw husband and children closer together. A change of work sends him back to his old work with a clear brain.

## Growing Boys

Because the secretary at Albert L. Minn., accumulated \$500 in savings with a boy he made arrangement with a bank to establish a branch to give stamps in exchange for amounts from five cents to one dollar. When the book contained \$100 in stamps it was taken down to the bank and an account started. And it made as easy for a boy to save five cents as to spend it. And he feels that boys are becoming increasingly spendthrifts. A boy allowed 50c. weekly he doubled for savings bank, whatever money he returns on Saturday evening.

A vacation savings bank opened Christmas at Greenpoint, Brooklyn, is putting boys in line for camps and teaching saving, has a "degree membership" by which a boy can pay his membership by a saving account, when two dollars is reached. It saves three dollars in the next three months, which pays for the balance of the year. A similar plan prevails for the night school, and for the coming state conference at Kingston, N. Y., is following similar methods.

A father and son banquet at Rock Island, Ill., brought out 208. Only four fathers out of 102 left without a personal interview with Dr. Barker, the speaker. A city after city are reporting the universal story of great interest and the new discovery.

Over 2,000 saw the physical exhibition of work done in the public schools, Camp Fire Girls, Boy Scouts, boy's clubs, and Associations, set up by the Association at Bridgeport Armory.

Boy's Work Day in Vermont brought \$265 with pledges from four Associations, which is divided fifty per cent with the local Associations, thirty to the state, and twenty to the national boys' work. Already over thirty boys have joined the church since the boys' conference in January as a result of their decisions made there. More are coming on Easter Sunday. This is but indicative of the work throughout the country.

That Boys' Silver Jubilee Conference at Pawtucket, R. I., beat the record with 68 registered, 775 at the banquet, and 1,100 more fellows at the Sunday afternoon meeting. Over 257 made definite decisions; over 300 took forward steps. These were older boys, only 33 from grammar schools. The State Boys' Work Day returns are not in, but Providence boys gave \$912.

## Thrift and Association Efficiency

By A. H. WHITFORD, Buffalo.

THRIFT and efficiency are twin brothers. They look so near alike that when you look at one you naturally think of the other. An efficient man is thrifty. A man who practises thrift exhibits a degree of efficiency.

Institutions are like men; efficiency and thrift in management, go hand in hand.

An efficient Young Men's Christian Association is well managed; its work moves forward according to a plan that is advanced by a policy that begins with conviction. Conviction begets a program. The program efficiently adjusts the Association to the needs of the young men and boys of the community.

The growth of an Association from year to year is the result of standards fixed, schedules that strengthen operations, goals that are reached.

Thrift in management is expressed in the handling of the schedules; standards and goals in the promotion of activities as well as in the promotion and control of financial operations. The Business Committee and business secretary are the silent efficient partners of the promoters of religious, educational or physical work. Associations doing the best work have good business management. An Association is well managed when it lives within a budget that promotes a growing work. A well-managed Association pays its bills promptly, but its income from members and contributors may not always be equal to the expenses of a fiscal year. A budget is often revised; additions or subtractions are made to meet unexpected demands or experiences.

During the past twelve months, probably the majority of the Associations were forced to revise their budgets and readjust estimates and appropriations. War conditions upset many careful estimates that had been based on experience. Many Associations have been able to reduce expenses so as to have the normal income of the year equal their expenses. Other Associations, just as well managed, will borrow money to carry the work along until the floating indebtedness can be raised along with a current year's need. As a rule, a thrifty Association will cut its budget garment according to the financial cloth on hand.

Up to May 1 last, the Buffalo Association had incurred a deficit for three successive years in order to provide for an advancing work. The liabilities at the beginning of the present fiscal year were only 7 per cent. of its assets. If, each year, it had strictly adhered to a "pay-as-you-go" policy, requiring that disbursements should be limited to actual income from fees and donations, it would not be rendering efficient service today and would not have taken its place as the leading philanthropy of the city.

It is up to every Association to pay its bills promptly and to so conduct its affairs as not to jeopardize its assets. Thriftless management will soon run to the end of the strength of its financial cable. The cable will break and such an Association will be a wreck on the rocks that hold and expose to view the wreckage that serves as a warning to all who are not "diligent in business, serving the Lord."

Many Associations have found that the financial cloud of the past year, caused by continued business depression and war conditions, had a silver lining.

There comes a time when an Association proves its efficiency by insisting on a "no deficit year," even though it be necessary to reduce expenses, retire employed officers and decline to attempt new work.

The Buffalo Association took the position at the beginning of its fiscal year, last May, that as it faced the hardest of all years, it would undertake to conduct the year's work without a deficit. Expenses were reduced; five employed officers were retired; special effort was made to increase income from members and contributors, with the result that at the end of ten months, the income has been equal to the expenses.

Buffalo, with continued co-operation by volunteer and employed workers expects to close its fiscal year, April 30, with its combined expenses exceeding \$250,000, covered by the income from members and contributors. In addition to meeting the expenses of the year, \$4,000 will have been paid on the floating indebtedness of May 1, 1914. This satisfactory showing has been made possible by strict attention to economy. Savings have been effected in unexpected ways. After the annual budgets were adopted, last May, a forecast was made of the probable monthly income and expenses. A traveling auditor, visiting eight of the ten Branches, prepared monthly statements, showing financial operations as compared with budget estimates. One result was the necessity of another reduction as discovered last September. Lack of knowledge would not have located the need of further reduction in time to have recovered.

The work has held its own; membership receipts will be larger than for the preceding year. When prosperity returns, Buffalo will add to its staff of employed officers and take up new work.

Efficiency in management has produced a stronger work, at a less expenditure of money. The executive staff has great faith and respect for an annual budget, a monthly budget, monthly goals, comparative statements, daily reports, schedule of operations, friendly contests, and most of all, for a policy that secures enough subscriptions at the beginning of the year to insure the financial success of the year.

The Association that fails to practice thrift will understand through failure the warning in Proverbs, "He that despiseth little things shall perish little by little."

## Putting Money at Work for Men

These photographs show the new and out-grown Association buildings at Roanoke, Va. The new is a "model" and represents the latest thought in Association architecture. The old was a "model" in its day. The new is to be ready in June. It will cost \$200,000 or more including lot and furnishings.



The Thirteen-Y  
Measure of a Thr  
ing Association

**JAMES A. J. BRUNT** offers \$125,000 to Anderson, Ind., Association on condition an equal amount is raised; saying: "I want to help the boys. I made that money myself, but I didn't make the money for myself; I always intended to do some good with it. This city needs a Y. M. C. A."

C. S. Ward is in the midst of a campaign at Allentown, Pa., for \$120,000 for a seven story addition to its building erected in 1903 and outgrown. A fire in January forced the campaign. In April Mr. Ward will conduct a campaign at Dubuque, Ia.

Huntsville, Ala., asked for \$21,000 in its debt campaign led by M. C. Williams. Over \$23,000 was pledged by 200 subscribers in seven days. This saves the institution from embarrassment. Mr. Williams is now tackling another debt job at Fort Scott, Kansas.

The Crossett Lumber Company is erecting handsome club buildings for its men in two lumbering centers in Arkansas.

The industrial building at Crockett is in process of construction. The \$20,000 building as originally planned has become a \$37,000 proposition.

Senator Bard had assumed the salary of one of the California secretaries of the State Work for years, and made arrangement in his will for \$5,000 endowment to State Work.

The handsome sum of \$79,017.01 was received by the Ithaca Association at the settlement of the Charles T. Chittenden estate. This removes a debt of \$32,000, leaving \$45,945.74 for endowment. A handsome tablet commemorates the bequest. The hall is called Chittenden Hall and is dedicated with the words of the founder "To the uplift movement so successfully inaugurated by the Y. M. C. A. throughout the United States."

Grand Rapids opens its new building the week beginning April 11 with a reunion in the big gymnasium of campaigners who made it possible. All the speakers will be local men.

Alton, Ill., opened its new building which takes the place of that burned (supposedly by an incendiary). The moving picture booth built into the building is a feature, the six billiard tables and bowling alleys are the best in town. The building is fire-proof.

A gift of \$25,000 from Dr. W. H. Nichols shows that Brooklyn is steadily pushing two million dollar fund.

The first building for a colored Association in a cotton mill village is assured. Kannapolis, S. C. Here the white Association has a membership of 967 out of population of 4,000.

Excellent sites have been purchased for colored Association buildings at Atlanta and Nashville. Work will soon be begun on the Atlanta and Cincinnati buildings.

Two new buildings in Manila, one for Filipino civilians and the other for Filipino students, have lately been completed and dedicated.

A bombardment of the city of Mexico by years ago was chiefly responsible for a debt of \$42,500, which was lately discharged by the payment of \$10,000 in gold made possible by the gift of a New York friend.

Robert Cluett, president of Troy Association, gives \$3,000 of the \$6,000 needed to cover expenses at Troy, provided the balance is raised.

John R. Mott and C. S. Ward will lay the cornerstone of Rochester's building April 1.

Contracts have recently been let for new buildings at Beloit, Wis., New London, Conn., and Clemsfson College.

Plans are being drawn for the New York Colored Branch, N. Y., to cost about \$175,000.

Moving picture shows and social gatherings will be held on the roof garden of Marshalltown's new building. This looks like a regular feature to be expected in coming buildings.

An asbestos lined safety fire held at hotel in Columbus consumed the notes and discharged obligations of the Ohio State Committee, which had "eaten the life out of it for eleven years." A debt of \$15,000 was wiped out, and as much more has been added to the endowment.

William H. Taft lays the cornerstone of Yonkers', N. Y., building April 10th, speaks to Boston members April 13th, and is the guest of honor at Camden, N. J., members' dinner the 29th.

Madisonville, Ky., building was slightly damaged by fire. The damage is covered by insurance.

The State Committee of Maine has recently purchased a camp site of two hundred acres on Lake Cobbosseeconte, including a hotel, farm buildings and two cottages. It is centrally located, contains two magnificent groves of hard wood and pine, with good fishing and swimming, an island of fifty acres well wooded, and many other desirable features. The farm property will be run largely under the direction of the University of Maine experts who are planning to make a demonstration of the same, furnish experts on orcharding, dairying, poultry raising, market gardening, etc., without expense.

A library of 600 volumes and other equipment was given the new Association at Glen Rock, Pa., by the Reading Room Club.

John B. Meyers, for years a director of the New Orleans Association, has given it a splendid lot next to the building for basketball and outdoor gymnasium.

Corning, N. Y.'s building has been ordered sold. Changes in business in town, in ill-adapted building, and a work that did not quite go, are responsible for its abandonment.

The son of a manufacturer worth a million was going to the devil at a "forty mile clip" when a \$100,000 building campaign opened up in the city. Because another group, or team, leader fell down he was asked to "fill in." His "crowd" secured the largest number of subscriptions. Several men, among them a Jewish merchant, have said it was worth the \$100,000 to the city, and more to the father of the man, for he is a leader in social uplift and for the general welfare of the city in societies such as the anti-tuberculosis, child welfare (milk station), Y. M. C. A., etc. The son owed everybody in town and had no credit at all; now he can get money for anything he asks it for.

A devoted Sacramento director in this splendid way gave toward securing the new building. He is a man of quite moderate means, an orchidist, and when solicited for a large contribution said, "Why, man, I live in a little three room cottage with my wife and children, but I'm interested in this work. If Sacramento raises \$150,000 I'll give \$10,000 on top of it—so Hayward Reed, a loyal young man who was a soldier in the Spanish-American war, quiet, modest, unassuming fellow, made the largest contribution toward the Association building. There was one other contribution of \$10,000,

## REQUESTS TO ASSOCIATIONS

|                                              |         |
|----------------------------------------------|---------|
| Henry Block to Peoria, Ill.                  | \$1,000 |
| Emile C. Bondy to New York                   | 5,000   |
| Chas. T. Chittenden to Ithaca, N. Y.         | (paid)  |
| Mrs. John Hay to Int. Com. for Railroad Work | 79,017  |
| Mrs. W. G. Hitchcock to White Plains, N. Y.  | 5,000   |
| Miss Grace H. Dodge to New York City         | 2,500   |
| R. W. Kempshall to Peoria, Ill.              | 25,000  |
| Homer N. Lockwood to New York (Harlem)       | 2,000   |

but by a man worth considerable more in property.

All the banks of Bozeman, Mont., carried the notice that they would receive payments on the Association building—not only a convenience but a constant reminder. A serious problem here, as in many campaigns, has been the collection of the smaller pledges. This demands the direction of an able secretary.

Turning the first sod for Racine's \$175,000 building, Judge Belden said: "In new spirit, closer common interest and realization of the possibilities for community good resulting from united action, we have already appreciated some of the benefits arising out of the co-operation which assured the success of this great project. May that same loyal spirit ever be fostered by this people's institution for the common weal. \* \* \* Here will be the fountain-head of character and moral strength for this community and through those who go out from here will righteous influences be felt in other communities."

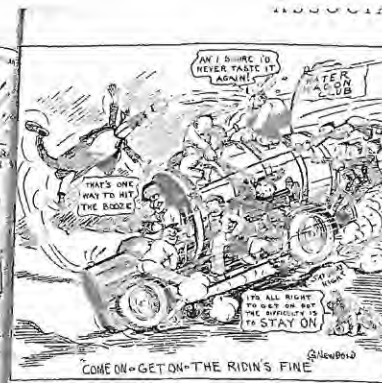
The opening of the Havana, Cuba, building was seized by John R. Mott for conferences and meetings. He spoke to 2,000 men on purity so effectively that it stung the comic papers into making this comment on the course most young men go there, and which pathetically speaks of the need of the Association. "Go on, Mr. Mott, that won't do for Cuba. If you stay here two weeks you'll be dancing with them like the rest of us."

A lady who has removed from Texas a few months since wrote the State secretary offering to place at interest a \$3,850 fund, the committee to have the use of the income during her lifetime, the principal to be kept intact for a purpose after her death. And her whole income is not over \$50 per month, after giving practically \$20 a month to the State Committee. Out of this \$50 a month which she has reserved for herself she will probably live on \$25 and give the balance to other lines of Christian work.

The 4,000 regular army soldiers encamped about Douglas, Ariz., kept that Association busy. Over 800 of them joined the Association at a special rate. A thousand visit the building daily and use over 500 letterheads. There is something doing all the time in the rooms, that leads to clean living.



THE WAY PHOENIX PAPERS HELP ALONG BY GRAPHIC PUBLICITY



COME ON-GET ON-THE RIDIN' FINE

# Membership

With every one of the 366 workers lined up before Mr. Hockenbury arrived at Norfolk, Va., the campaign for 1,000 new members swung out with certainty of success, arousing the entire city. An automobile parade took place almost daily. A list of 10,000 "prospectives" was divided among the 30 teams. Newspapers ran full-page ads. containing messages from President Wilson, the governor, and other men of prominence. Result, 1546 members added. Seattle for a third time entered into a membership race with Portland. It had won twice. This year it scored 920,495 points against Portland's 853,890, although Seattle had the largest membership. Each member counted 200 points and each dollar 100. With the 1,202 new members Seattle secured against Portland's 1,006, Seattle now has the largest number of boy members in the world. Needless to say the campaign stirred the towns and every man was made to know that he was a wanted man at the Associations.

Portland, Ore., in its seven day campaign secured 1085 members and \$7,200 in receipts. The slogan was "1000 Members in 14 Hours". The teams were expected to work two hours each day. The campaign was led by Mr. E. L. Thompson of the firm of Hartman & Thompson, bankers, and the organization consisted of four companies of eight teams each. An added zest to the campaign was that simultaneously a similar campaign was being conducted in Seattle. Seattle secured the most, 1202 members, but Portland took in more money.

The state secretary of Washington gave his time to Seattle's 14 hour campaign for 1,000 new members. John A. Goodell worked with the Portland team.

Such slogans as "Puncture Portland Pride" sounded in Seattle, and "Skin Seattle Sure" in Portland, look raw in print, but they are really expressive of a friendly feeling existing between these two Associations expressed in Western spirit.

Cleveland, Ohio, started out in a "More" campaign with a banquet of 5 workers, who went out with the slogan "Every Man Get Two". Weist was "leader", putting into practice both his college experience and theories from the "Psychology of the Crowd". And Mr. Lev said: "We are doubly sure of success when we have this desire to let me at it, the job, this habit of victory, and the knowledge that our purpose is altruistic, that it means friendship for the other fellow." They got 683 new men.

"To tie up 500 or more new members our stunt," writes F. W. Evans of Mobil, "We are going after 1,000, but that includes 600 expirations after April first." The question of "tying up" men is more the question of getting them into the Association.

Honolulu is organizing a Filipino Branch. This will make the total membership of 2,000, Central having 1430. A "Committee of 100", with more than 100 members, gave applications. A strong letter, written by the chairman of the membership committee, did the work. There were no meetings. Some splendid work was done, especially by strong business men.

Birmingham, Ala., launched a campaign for a thousand members at a banquet of 30 men with Judge Spencer as the speaker.

Portland, Me., has steadily pushed membership up to 1,024, a gain of 30 since October, being rounded up in a two day campaign.

E. J. Hockenbury has scheduled campaigns in Columbus, Ga., Birmingham, Ala., Springfield, Mo., and Denver. He has added an assistant, E. M. Kester, to co-operate in setting up campaign organizations. He believes that the million member mark by no means too high to set to be reached within two years.

Louisville, Ky., records its high water mark—2,363 members.

Booz is the Name of the Balboa, C. Z., Secretary, and This is the Way a Cartoonist Used Him.

To add 714 new members to Washington's colored branch in a campaign was an achievement which amazed and delighted everybody by the thoroughgoing way in which it was done.

The campaign at Topeka, Kans., took the form of rival trains: Rock Island's Golden State Limited and Santa Fe's California Limited. Only the cash was counted and that was \$2,116.

Everybody lifted at Wheeling's annual membership renewal week. The state and boys' secretaries took a hand and the News gave a column editorial lift.

A city-wide campaign on social, vital and moral topics at Springfield, Ohio, led by Dr. Shannon of Delaware, reached 8,000 people in forty-four talks in seven days, including students, teachers, college men at the men's meetings, colored men at noon-day shop meetings.

Talks by the Charlotte, Va., Association to 157 colored people in its night schools on the advantage of saving for better homes, citizenship, honest service, savings, did good work.

A complimentary soldier's membership ticket is issued to enlisted men of the Second Contingent, who are in training in the various barracks in Montreal. This ticket admits them to full privileges. To date 462 men have been enrolled on the same footing as other members. In addition mass work is done for men who come in squads or detachments under the direction of their officers, using the gymnasium and bathing privileges. Sunday evenings after church a well attended Soldiers' Song Service is held in the lobby.

Notice is given that Mr. William E. Richards, formerly a member of the United States Marine Corps, who served the Army Association for a time in the Philippine Islands, is in no way connected with the Y. M. C. A. work at the present time.

# Employed Officers at Asilomar

Coast cities and all the West extend their welcome to the employed officers at their several conferences at Asilomar, May 19-23.

Groups are now forming to meet at natural centers, which will hold conferences from the day they leave, travel much by night, visit Associations by day. The following are most hearty in their invitations to delegates to stop off, be their guests, and study their equipment and work: Chicago, St. Louis, Omaha, Denver, Colorado Springs, Minneapolis, St. Paul, Canon City, Houston, Phoenix, Ariz.; and to those who go by the northern route, Spokane, Seattle, Tacoma, Bellingham, Portland.

Mr. Messer of Chicago is extending the heartiest hospitality and is desirous of knowing who may be expected and when.

Denver extends its invitation to secretaries and their wives to be their guests, offering a 65-mile automobile trip over the famous Mountain Park Drive and a dinner to all. They may arrive in the morning and leave on the evening train which leaves about nine.

The president of the Chamber of Commerce, Phoenix, Ariz., invites men to see the city, Death Valley and Roosevelt Dam.

The Commercial Club is equally hearty in Omaha, "Gate City of the West" and great packing center.

El Paso would take the men over to the little Mexican city of Juarez.

Los Angeles will observe May 15th as Association Day, and wants to learn of every possible man coming there then, who may be their guest and a speaker.

San Diego invites to southern California and its own exposition. This may be attended without extra charge.

The Chamber of Commerce at Long Beach offers to take all delegates and their wives "out to sea" in automobiles. And Sacramento is almost boisterous in welcome.

Western Association men declare they have been traveling across the continent 25 years and it is now time the Eastern men gave them the inspiration of a return visit. Eastern men are responding.

Many will use their vacation period for the conference, and boards are extending time and covering the expense of this educational tour—every day of which from leaving hour will be a conference and a study of Association work.

Circulars containing programs and all details have reached every secretary or may be had from M. I. Foss, 1121 Bedford Ave., Brooklyn.

San Francisco is organizing its forces and facilities to care for Association guests, secretaries and members. Write R. M. Sommerville, San Francisco Association.

Dr. James E. Francis of Los Angeles, formerly of Boston, will be conference pastor. Mr. Mott speaks Sunday morning and evening at the Exposition, Association Day, May 25, in the great auditorium.