

ASSOCIATION OF MEN

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Pay Day and the Day After

By WM. H. KNIFFIN, JR., Vice-Pres. First National Bank of Jamaica, Member Savings Bank Centennial Committee, American Bankers' Association

LINED UP before the bar of every saloon in the land on Saturday night will be found a crowd of men. During the week they have worked from eight to ten hours a day, for a wage running from \$1.50 to \$5, or from 20 to 60 cents an hour.

A few hours previous they have been handed their pay envelopes. From the week's income they have had to pay rent, buy food, clothes and other necessary expenses of a household, and the rest is theirs to do with as they like. Part of their pay is mortgaged and part is free. These have chosen to celebrate the advent of pay day by having a few drinks, the number depending upon the time, the occasion and the crowd; but some will spend as much in half an hour as they make in half a day, and others more.

What are they buying that they can afford this lop-sided proposition? Granting they get no harmful results from this evening of celebrating, what is the return from the investment? A few thrills, a little sociability, a few "off color" stories, the false feeling of happiness that drink generates, and maybe—the blue envelope!

Lined up before the teller's window of the neighboring savings bank any Monday will be found another crowd. Some are working men; some the wives of working men; some the wives of men working men support, and some the wives of the men who hand out the drinks.

They, or their husbands, also got pay envelopes a few hours before and faced the same proposition. They, too, paid the rent, the grocer, the butcher, bought some clothes for the children, saw a "movie," had a good Sunday dinner, a good sleep, and found a surplus they could not use for the present, and concluded to put it by for the time when they could.

The bank line, too, is after "thrills," but of a different sort. They want the thrills

that last—the kind that comes over a man when he knows he is making good, moving up—not out; sits by his own fireside, at peace with all the world, and himself; the thrill of knowing he is safe, and that is some thrill!

The bar line may make a man feel happy for a time; a bank line for life. The bar line makes him scrappy, ugly, indecent. The bank line makes him a good citizen, peaceful, forceful and ambitious. The bar line has a headache Monday morning; the bank line has a clear head and a clear eye, and is fit for the job.

When the rainy day comes, as it will to every man, let the men of the bar line go to the man who took their money and say: "Mr. Dispenser of Good Cheer, I'm up against it. No work and no money. I left some money with you a year ago and I need it. May I have it back?" "No," says the kind friend, "you didn't leave it with me; you spent it with me; it's mine now; your claim ceased when I passed out the drinks." "But I need it the worst way," says the man-who-stood-in-front, "wife and kiddies are hungry." "But what's that to me?" says the other, I have a wife and kiddies, too, and besides gasoline is high just now."

Let the man of the bank line strike a spell of bad weather and go likewise where he left his money and say to the man in the cage: "Mr. Bank Man, I left some money with you a year ago—\$50, little by little, and I need it now. Work is slack and living high. May I have back my money?" "Certainly," says the bank man, "here's \$52. You see, I didn't spend your money. I invested it for you, and made \$3 profit—\$1 for me and \$2 for you. Here it is, and welcome."

Remember, men, it's the bar line or its equivalent, or the bank line or its equivalent. There is no middle ground. It's either to save or to waste. And let no man for a

moment forget this: That somebody, somewhere, sometime, banks his hard earned dollars if he does not. Squander it as he will; spend it where he likes, buy rum or real estate—some thrifty man of good judgment puts it in the bank. But his money in the bank does no good to you, for bank accounts do not work that way.

If he insists upon buying drinks for the crowd, it is the saloonkeeper's wife who stands in the bank line on Monday morning—no yours. Her husband gets the profit on the drinks, and she the profit on his profits. The money a man spends for thrills in one place will never buy thrills in another. The law of compensation does not work thus.

The world divides itself into these two classes: the man who banks his own money and the man who lets the other fellow do it for him; those who spend their surplus, and those who invest it; those for whom the rainy day has terrors, and those who don't care how hard it rains; those who believe in a short life and a merry one, and those who believe that life is full of un-

certainities and wise the man who is ready for the unexpected.

Let every man be assured of this: That whether long or short, merry or dull, the bank line is his best friend. It will help him over the rough spots of life as no other institution can. It will pay him wages when he is sick; hire the doctor and pay the rent when he is flat on his back, and bury him when he dies. The bar line never does that—its work ends when he goes out the door and wishes he hadn't gone in.

The bar line is a mouse trap, and a man can go only one way. The bank line has one door in and another out, and he always goes out the richer. The bank line will do more to help a young man achieve success than any other medium, and the bar line will do less. The bank line will help a man's credit; the bar line will kill his credit. The bank line will buy a home; the bar line will rob him of every home comfort.

When you break open your next pay envelope you will find in it three sums: One for necessities, one for recreation and one for the bar line or the bank line.



Wisdom vs. Knowledge

by Hen. Leslie M. Shaw, former Sec. Treasury

THE CHEAPEST THING in the world and the thing most frequently rejected, the thing most plentiful and yet ever increasing in supply and the thing most likely worthless, is advice.

Excuse me, please, I have none to tender.
* * * * I do not now remember having ever met a young man who needed advice. I have

To receive the instruction of wisdom, justice, and judgment, and equity; to give prudence to the simple, to the young man knowledge and discretion. A wise man will hear, and will increase learning; and a man of understanding shall attain unto wise counsels:—Proverbs

known many fellows to fail in making men of themselves, but it has been seldom, if ever, for want of knowledge. It has usually been for want of wisdom. The wise fellow does somewhat nearly as well as he knows. The fool knows what he should do, but for want of wisdom does the other thing. * * * * Every fellow has been told that the world owes him a living, but he knows that in order to collect it he will have to render *quid pro quo* and then some, and that the world will stand complacently by and see him starve and his family beg bread. He also knows that unless he saves he will not have. * * * * Most fellows know that James J. Hill was not far wrong when he laid down the infallible rule that no man ever has succeeded who has not early learned to live within his income, and that no man ever will succeed who does not save some of his income, however small. They do not need to be told—they already know—that five dollars per week earned and five cents saved is better than fifty dollars earned and fifty dollars spent. They all know that the one spells success and a competence, and that the other spells failure and poverty. * * * * All fellows know that a man can live from hand to mouth all right when he is young, but that the distance will increase with the years. If they have any doubt on the subject, let them inquire of any man competent to give expert testimony, and they will get *proof* that it is a long distance from hand to mouth when one is past sixty and has nothing saved. * * * * I am not going to take the time to tell your readers what they already know.

Thrift—The Test of a Democracy

By Hon. FRANKLIN K. LANE, Secretary of the Interior



THERE is an evolution in a new nation's life quite as interesting as that in the life of a man. We pass through stages of development from the simple and earlier period when food is the one thing desired into the more elaborated and complex stages when first we begin to deal with the easily handled things and later reach the point where mind has a controlling part in all that is done. The pioneer builds his cabin and turns his cattle to graze upon the unfenced wilderness. He takes his water from the stream and makes his gun serve him with food and give him protection. It is not many years, however, before he has passed from herdsman to farmer, when soil must be plowed and seed sown. At first the one-horse plow will do, and any seed. But life grows more intense—society has gathered around, new demands are created—machinery must be used, seed must be selected, soil fertilized, credit obtained, markets sought, and the life of the simple herdsman has become complicated and broad. The gay recklessness of other days gives way to constant thought. So has it been with this country. For a long time we lived off the country's obvious supplies. Later we were producers of raw materials—grains and minerals, lumber and cotton. When manufacturing began it was of the larger, coarser things, which perhaps in their turn went abroad for higher fabricating. Now, however, we have come into the full tide of modern life when we seek for greater and more varied industries, wider markets, more economical methods of production and exchange. And in such a new time direction is needed, mutual and co-ordinated effort must be set up and the more elaborate machinery of organization put into service. Thought becomes the basis of the new life—hard, close, insistent, constructive thought, illuminated by knowledge and made practical by imagination.

An intense nationalization has been the marking note of the past year. Each American has realized with keener consciousness the meaning of this land to him, and has sought for a larger view of it in its many aspects and, if possible, to gain a glimpse at its future. To each has come

his dream. We know now that there is more to national feeling than pride in the possession of a land that is rare and valuable or the splendid memory of a history of struggle for those things of the spirit which men call principles. The highest sense of nationality comes with a sense of purpose—a sense of common purpose. In what direction are we consciously going? What are we determined that this land shall be? This, I take it, is the accepted test of a real national sense; and if it is, the obligations we must carry are certainly serious. For the United States is not yet ours in the proudest sense, and cannot be until we are doing all that can be done to give to all its people and to the world the full expression of its highest intelligence applied alike to its resources and to the life of the people.

Economic efficiency in the nation means thrift in the individual, and America can attain its highest place in the world only as each of us realizes his personal share in national development. "America First" is an empty phrase unless American manhood is of the highest type.

Saving Stiffens Character

By JAMES K. LYNCH, President American Bankers Association, Vice President First National Bank, San Francisco

FROM THE DAYS of B. Franklin to our own, and from his day back to the time when the elders of the tribe first began to preach to the youngsters, boys have been told to lay something by for a rainy day.

Now the winter of old age, when the rain of adversity chills the blood, makes small appeal to a boy; it is too far off, and he does not mind the rain much, anyhow.

Why not tell him to save for a sunny day? For the day when his saving will enable him to buy a little business, or to get an interest in the firm, or to buy stock in his company, or perhaps to get out of a place where there is no future and go to one where he will have a real chance. Or to save for the sunniest day that can ever shine for a man, the day when his sweetheart has said "Yes," and his saving has made housekeeping possible. There are reasons in plenty, close enough to appeal to the imagination of youth, without reciting the fable of the ant and the grasshopper.

Spending is easy; saving is hard. Any fool can spend money, but it takes a man of some character to save. Saving can be made a habit, and like other habits, good and bad, when once acquired it sticks, and unlike bad

habits, it becomes a pleasure that has no aftermath of regret.

A boy will find no better discipline than that which comes from the self-denial that saving calls for. Saving is a habit that stiffens the character, toughens the moral fiber, and gives its possessor an increasing stake in the community and an increasing self-respect.

Few will dispute the arguments for saving, but many will say that they have not enough income to make it possible. It is a fact that saving is just as hard on one income as on another; the man who cannot lay by something on \$50 a month will find it impossible to save on \$500 a month, should he ever attain to such position. The opportunities to spend increase more rapidly than the income, and to-day's luxuries become tomorrow's necessities.

Let me say to anyone who has not the

habit—make a beginning. If one dollar a month is all that can be spared, begin with that and increase the amount as soon as possible. There is a pleasure in seeing the pile accumulate, and the interest, at first insignificant, will soon add to the pile.

For the beginner, there is but one answer to the question, what to do with savings; any savings bank will open an account for you with a deposit of one dollar, and the rest is only sticking to it.

Savings banks are carefully inspected and supervised in nearly all the States, but as there is always a difference in the standing of banks, ask some one who is in a position to know—your employer, for instance—and you will get a straight answer, and you will find that in saving for a sunny day, you have provided a most comfortable shelter against the cold rains that come even in the Spring.

Saving the First Thousand

By A. M. SCHOYER, Vice-Pres. Pennsylvania Lines, West



"IF MY SALARY is raised again I will go into bankruptcy," said my friend, and he half meant it. He had not learned to watch the outgo and his wants expanded as his income grew, the expansion being more rapid than the growth. The habit of "cutting the coat according to the cloth"

only comes easy to the man who has started in early to learn how to do it. Why is the first thousand dollars so much harder to save than the second or succeeding thousands? Because the wages are smaller? Because the opportunities for saving are fewer?

Not at all, but primarily because it is during the saving of the first thousand that the habits of economy and prudence are formed. Without such habits it is the rarest thing in the world for a man to accumulate. But when the habit of thrift—or the thrifty habit is once established—saving becomes second nature. Then, too, the first thousand begins to do things of itself. At 4 per cent. interest it earns over 10 cents a day—invested in mortgages it earns over 15 cents a day and invested in a home as a first payment it earns 15 cents a day in cash and a good many dollars a day in solid comfort and happiness.

It is not too much to say that the man with a thousand saved is a better citizen

than the one without a cent. He has an interest in the local and State government because he pays taxes, and it is well known that a man who pays toward anything is more interested in it than one who does not.

He is more interested in the solid growth of the community because his financial interests are there.

He is more steady and thoughtful; he cannot afford to be foolish and throw away that carefully acquired capital nest egg.

There may be men so poor they cannot save a cent—they are few and far between. A man earning two dollars a day has a margin, small perhaps, but is there not always some margin? It is easier to be shaved than to shave yourself. A cigar is better than a pipe, and a pipe to a smoker is better than no tobacco, but there have been men who shaved themselves and who did without tobacco altogether. A morning and an evening paper, or two of them, are great comforts, but one paper a day really keeps one posted, and even that can be read in a library if there is time.

As a matter of fact, all of us could be more self-denying if we would, and self-denial, besides helping along the first thousand and the "thrifty habit" also does things to the character that are worth while.

A young fellow of sixteen awoke to the call of his inner man for self-denial and confided to his friend, "I have decided never to eat as much as I want again; hereafter I shall stop after eating five slices of bread."

That sounds funny—five full-sized slices clear around the loaf! but a real sacrifice to the hungry boy who thus started to build a character which eventually put him at the top of the ladder in his profession.

I do not need to sound a warning against stinginess or, to use Mr. Hill's most expressive term, "becoming a tight-wad," do I? Yet there are much worse men than "tight-wads"—the man who is in debt because he spends more than he earns; the man who is a good fellow to everybody but himself; the man who has not provided for his children or his own old age—certainly loses by comparison with even the man who has saved too carefully at the expense of his friendships.

The middle ground of careful and systematic saving, of prudence and self-denial, not necessarily of friend denial or family denial, is what I recommend for the foundation of the thrifty habit.

How we all admire to-day that prudent, frugal, homespun nation whose people in their hour of prosperity knew how to deny themselves and lay by a store which now they are cheerfully giving for the honor of their country. A thrifty nation.

Afraid to Be Called a "Tightwad"

By JAMES SCHERMERHORN,
Editor Detroit Times



I HONOR my Holland Dutch father for having been a "tightwad." To be sure, in his case necessity was the foster-parent of "tightwaddedness." He brought up a family of twelve on a Democratic weekly in southern Michigan, published on the county line that marked the contiguity of two hopelessly Republican counties. Thus, while he did not have to wrestle with the encroaching seas as his ancestors did, there were plenty of facilities for beating the Dutch.

I have always had a responsive feeling for that self-made man whose autobiography declares that the family was so large it was always his fate to eat at the second table, and that he was sixteen years old before he discovered there was any part of the chicken but the neck.

I never discovered that there was any kind of pocket money except what a boy puts in there himself from shoveling snow from the widow's corner lot, peddling hand-

bills and horseradish and hoisting stove-wood to the doctor's office on the third floor of the leading office building of the village (no modern steel structure has ever seemed to me so much like a skyscraper).

These comprised the "Boy Scout" or "physical culture" course, with which my vocational training in the printing office was supplemented.

Yet it doesn't come back to me now after the lapse of 40 years as a thorny pathway—not at all! Rather, it takes the form of a flower-strewn boyhood, and the particular modest perennial of the moist lowlands that sends its delicate beauty and fragrance across the years was the golden cowslip. I gathered it by the basketful while it was still wet with the morning dew, and from the proceeds of many days' vending of the tender edible, in successful competition with dandelion greens, at the doors of the village epicures, I financed a trip to York State for my mother. You cannot convince me that the choice of a national flower does not lie between my two favorites—cowslips, that wafted my mother back to the scenes of her girlhood, and sweet peas, which the only other woman in the world wore at her wedding.

When I came to establishing a daily newspaper that wouldn't be out of place in a Y. M. C. A. reading-room, I realized there was something Providential in those early lessons of frugality and self-reliance. I had learned to labor, to be content with little and to wait.

Then here's to the disciplinary ecstasy of scrimping—of going without for conscience sake. Any one can burn up money, but only to the provident is reserved the fascination of seeing how far a dollar can go without exceeding the speed limit. When luxury lures or the tip-seeker hovers near, it is more manly to hold the wad tight for those who have a just claim upon it for service or account rendered. It is better to be a tightwad than to be in a tight place when old age or the tax-gatherer comes. Better to be a Nevertreat or a Nevertip than to be a Ne'erdowell or a Neverpay!

To use the Detroit version of the Proverbs, "A good name is more to be desired than a large touring car." Let us abhor extravagance, of living beyond our means. Let us resist that slavish subserviency to custom that keeps up appearances when we cannot keep up our credit. Let us be braver than he that taketh an entangled trench by living our own lives as we can afford to live them uninfluenced by the extravagance next door. If the neighbor's children have a dancing-master we have no right to keep the grocer dancing

for his pay in order to educate the youthful feet of our household. The essential thing is to place those sprightly feet first in the path of simple living and systematic saving. Then can we unite fervently in that verse

for the thrifty in the family hymn—

We thank Thee, too, that Thou has kept
The best in store;
We have enough, yet not too much
To long for more.

Enemies of Thrift: Extravagance and Drink

Extravagance and Success

By EDWIN W. DECKER, President Northwestern National Bank, Minnesota, in Which He Started As Messenger 28 Years Ago. He is An Adviser of "Big Business" and a Leader in Church and Association.

EXTRAVAGANCE, in my judgment, is one of the greatest dangers to the future prosperity of this country. We have become wealthy so rapidly, by reason of the great natural resources in this country, that it is quite natural that our people should very generally have become easy and free spenders. Some one recently said that the American people throw enough out of their back doors to feed the Japanese nation.

There are so many ways for spending money in small amounts that did not exist twenty-five years ago, that it is hard for our people, particularly of the younger set, to realize how rapidly it goes.

The head of one of the large department stores in this country told me recently that his employees were spending large sums of money in dribblets for moving picture shows—that the craze was so great that many of them went there for a good share of their noon hour, instead of taking the time for their luncheon. There are many commendable features about the moving picture entertainments and I have not a word to say against them, but it is only one evidence of the easy way in which our young people spend their money in small amounts. There seems to be a growing tendency toward uneasiness on the part of the young people; they want to be entertained in some sort of way all the time, always desiring something exciting. Many of them are unwilling to sit by quietly of an evening and read a good book.

Those who have larger amounts at their disposal show the same disposition toward automobiling and other things, which in themselves are most excellent, if one can afford them, but sometimes very bad when one cannot afford them.

I believe a word of caution at this time along this line is not amiss. Mr. J. J. Hill recently said, "Show me how much a young man is saving and I will tell you how much of a success he will be." This may not be always true, but I think it is the rule.

On the other hand, there is a great in-

crease in the savings banks of this country, which indicates that another class are saving their money. The best feature of saving while one is young is not the particular amount of money accumulated, but, rather, the habit formed, which is very difficult to cultivate later in life, if it has been ignored in youth.

Too many people follow the policy that they are not buying anything except what they need and consequently cannot be criticized. No matter what the needs, the expenditure should always be a little less than the income, even though the margin is very small.

I know of no better agency through whom this can be brought to the attention of young men than the Young Men's Christian Association. Anything they can do to encourage a young man to save his money is time well spent.

Drink and Efficiency

By Hon. RICHMOND PEARSON HOBSON



THE CHEMICAL compound, alcohol, belongs to the dangerous group of low-oxide derivatives of the hydrocarbons, as do carbolic acid, strychnine, chloral and the like.

Modern science has established the fundamental characteristics of alcohol, as follows:

(1) *Alcohol is a protoplasmic poison, that is, it poisons the elemental protoplasm, the life principle out of which all life is constructed, whether of plant, animal or man, a poison to all parts of the human organism.*

(2) *Alcohol is a habit-forming drug that weakens the will power and develops craving, which may lead to the complete enslaving of the victim.*

(3) *Alcohol is a specific for producing degeneracy, reverses the building, evolutionary process upon which the continuity and perpetuity of life are founded, and thereby entails the curse of nature, the shortening of the drinker's life and the blighting of his offspring.*

Knowing these facts, it is not difficult to understand the relation of drink to thrift.

An army squad fired one hundred shots on the range and made thirty hits. Each soldier was then given a liter (less than a quart) of mild beer. Thirty minutes later they fired one hundred shots under the same conditions, *feeling* refreshed and *thinking* they were making an exceptional score. They actually made four hits instead of thirty. This is one illustration out of thousands. Liquor is being driven out of the armies and navies of the world, out of rail-roading, mining and, in fact, out of the major part of industry, commerce, banking, agriculture, etc. The door of opportunity is thus fast closing upon the drinker, even the temperate drinker, whether in the producing, distributing or regulating system of modern business. Everywhere the demand is for young men who do not drink at all.

After entering the first door of opportunity, even moderate drinking seriously impairs the young man's efficiency and thus not only closes the avenues of promotion but gradually cuts down his earning capacity, no matter what the line of his work, while it seriously shortens the length of his days from sixty-five years, the average age of total abstainers, to fifty-one years, the average of moderate drinkers, and actually thirty-five years the average for habitual drinkers, all reckoned from the age of twenty.

In attacking the line of evolution, the higher part of man's nature, drink impairs the sense of proportion, the appreciation of values, and thus even the moderate drinker tends to waste or squander the substance he earns or inherits, not only upon drink but upon other harmful agencies. The great business successes of the world have been founded upon careful saving, thrift and accumulation growing from a keen sense of the value of money. Drink is the mortal enemy of these virtues.

In impairing the higher moral sense drink paves the way for gambling, immorality, vice and crime that not only squander substance but incapacitate a young man from building a Christian home, which, in the last analysis, constitutes the greatest incentive to thrift and usefulness, the truest repository of virtues individual and social, the cornerstone of the nation's strength, the hope of all high civilizations.

Thus the very elementary foundations of thrift crumble before the Great Destroyer.

May the Young Men's Christian Association, with which I have had the privilege of co-operating for thirty years, guide its great army of young men into the path of total abstinence and constitute an evergrowing power in hastening the day when America shall be a sober nation, leading in the Christian civilization of a sober world.

Drink and Despair

By GOVERNOR HARRIS of Georgia



THE DRINK habit is in the bone, blood, and bodies of men. It is felt everywhere to be one of the worst enemies of thrift in all the catalogue of man's misdoings. The habit is an ancient one. It has long since gotten such a hold on the race that it will be impossible to eradicate it in any short period.

The experiments made by societies have shown that the man who drinks is constantly losing his power of work. This loss continues as the habit becomes more dominant, till the man reaches a stage where he is utterly worthless to the community. However, the question enters into the well-being of society and the state is often forced to take measures to protect its citizens from the dangers to which they are exposed.

It was the design of nature that every person should be economically independent. Perhaps it is not too much to say that the value of a person to a community depends wholly upon that idea. A man who contributes a home to a community is giving to that community a life-saving station. He becomes a real asset.

The man of temperate and saving habits avoids unnecessary debt. The profligate man almost invariably involves himself in debt. His character disintegrates, he becomes hopeless, subject to temptation, and is by degrees eliminated from the race of life. There is nothing more pathetic than for a man to be stranded when the shadows begin to lengthen. How often we find those who prefer death to life and with their own hands send themselves into eternity.

TO form the habit of spending money only for the things you really, truly, want—that is thrift—the thrifty man will have more fun and probably spend more money in a lifetime than the spendthrift—he will certainly have more to spend. The thrifty man will be his own master—when the time comes if he wants a gun he can buy a good one; if he wants to go hunting or fishing he can take a vacation for the purpose. He has not wasted his money on trifles that did not really interest him. He is free to do the things he really wants to do. The difference is like that between trained soldiers who submit to discipline so they can win and the soldiers who, because of self-indulgence and lack of discipline, get whipped.

—BOLTON SMITH, Memphis, Tenn.

The Strangle Hold of the Loan Shark—390%

By W. S. HEILBORN, formerly Asst. County Attorney, New York

MONEY OBTAINED

If you need money I will help you.
Money loaned on household furniture,
claims for salary, etc.
6% a year. No publicity.



THE SMILING girl who meets you at the office of the advertiser does not suggest the loan shark. At once she puts the prospective borrower at his ease by inquiring, "Have you come about money?" She takes his name and address, the name of his employer, his

church, trade union, insurance company, anything that will assist the lender to determine his ability to repay, and to find him if he disappears. Returning on the morrow, she will hand him the money—\$11.50 (for example) and then for the first time tell him that he must repay \$5 a week every two weeks until he has repaid \$15—\$3.50 for the loan of \$11.50. The borrower takes the money after some protest, but fails to count the cost. He does not figure that the money costs not 6 per cent, but 390 per cent per annum. At the end of two weeks he makes his first payment of \$5, but this leaves him short, and apologetically he begs off from his second payment. Then the loan shark clutches him. Owing \$10, she smilingly suggests a new loan, and he borrows again \$11.50, pays his loan, leaves the office with \$1.50 more, but owing \$5 more, an interest charge of more than 200 per cent per annum. And now truly he is added to the vast array of the victims of the loan shark. And he rarely gets out.

I don't know just why the loan shark employs pleasant girls as clerks. But I think it is because she gets smaller wages, is likely to be more honest and, most important, because the man borrower thinks the girl clerks will be easy on him. But don't be deceived. There is no harsher creditor than the pleasant girl who works for the loan shark.

As security for the loan, the girl will take either an assignment of the borrower's wages, or a mortgage on his household furniture, and sometimes both.

And if he does not pay, woe unto him. The loan shark will hound him at his work and at his home. He sends loud women to his place of business and to his home, who suggest secret attachments or threaten boldly to complain to the employer.

The loan shark uses every vile and indecent method known to man to force the victim to repay. If by his loud insistence, the victim loses one job, the loan shark follows him to his new job and continues his persistence.

And all loan sharks are alike, no matter whether they openly ply their trade, or attempt its concealment by selling stock at an excessive price, on which, at another office, they lend money, or by charging in one office for indorsing a note on which they lend money at another office, or by selling jewelry to be pawned, or by procuring some lawyer to charge money for alleged services, which money goes to the lender's pocket. In every case, the money lender, to make his extortionate charges, relies on the borrower's ignorance of arithmetic and simple interest and, to compel repayment, he successfully plays upon the borrower's horror of publicity.

Two typical cases show what the borrower from the loan shark must expect. A young man borrowed \$50 and assigned his wages as security. He was unable to pay his loan and, to prevent his employer from learning the facts, he made a second loan to pay the first. Now he was hopelessly caught. In eighteen months he paid the money lenders \$250 more than had been loaned and still owed \$300. Then, to prevent exposure, he stole \$200. But the loan shark still pressed for the \$100 balance and in despair he disappeared and probably killed himself.

Another borrower had to raise \$400 and used four loan sharks. In four years he repaid \$2,000 and then owed \$1,700 to eleven sharks. He was obliged to give up his position and became dependent on the charity of his employer.

To-day the borrower has a legal remedy. If the borrower can prove in Court that more than 6 per cent has been charged, he can defeat the effort of the money lender to collect his money, but the better remedy of the borrower is not to borrow.

Thrift on the part of the borrower, the saving to-day for the need of the morrow, is the most effective remedy to defeat the loan shark. A borrower applied for a loan of \$25 to his employer for the purchase of a suit of clothes to be repaid at the rate of \$5 per week. The wise employer replied, "Save \$5 a week for five weeks and then buy your suit of clothes." If this lesson were learned, the money lender would no longer be a necessity. Save against a rainy day and put the loan shark out of business.

Credit "Perfectly Good" at the Installment House—But the Wife and Baby Were Set Out upon the Sidewalk

By I. C. CHAMBERLAYNE, Union Star, Schenectady

IF I could give just one message to the young men of to-day that would have the most practical value, it would be Ben Franklin's old motto: "Pay as you go." Talking with a man who now holds a responsible position in the business life of the city, he said substantially this:

"The most hopeless slave in the world is the man in the clutches of the installment house. I married on a small salary, rich in nothing but love, with practically no money laid aside. *I found my credit 'perfectly good'* when I visited the installment store, the clerks as polite as though I were a banker, and we selected with care the beginnings of our little home. The payments were easy, and for several months I met them. Then sickness came, the first child was born, a long illness with doctors' and nurses' bills took every dollar of my salary.

"It's the old, old story. There's nothing new in it. I was given one month's grace, paid a little the second month by 'standing off' my grocer; the next month was told I'd either pay or lose the furniture. It was no bluff. They took it. Fortunately for me, I had friends who helped me over the roughest part of it and I was able to find a place to take my wife and child. *I had paid \$100, and that and the furniture was lost.*

"But I lost more than that. I do not believe hell will ever have any greater torment than the humiliation of that experience. It hurts yet, after thirty years. And my case is simply one of ten thousand. Yet, looking back on that experience, it had its value. It taught me the lesson I am trying to impress on my own son to keep out of debt. *If you can't pay, don't buy. Go without. Keep on going without.* You may wear old clothes, but you'll be a free man. There are men working for me to-day who never have a dollar, scarcely twenty-five cents they can actually call their own. They owe their grocer, their butcher, the installment house, and they no sooner get their pay envelopes than it is gone. There is no earthly chance to save, for every dollar is mortgaged. They live from hand to mouth, always, *everlastingly and eternally in debt.* And they're honest. Merchants are glad to trust them, for they pay, with fair promptness, but they are simply working for their creditors.

"Credit is the life blood of business, but credit cannot be established through an installment house rating. There is no disgrace in certain forms of debt. Indeed, they are assets, often, rather than liabilities. A

mortgage on a house is debt, but it's the kind of debt that shows a man is laying aside for the future. I tell my son and the other young men with whom I come in contact to open a bank account, add to it, even little by little, and in that way establish a credit with the banker—the only credit worth anything.

"Pay as you go; avoid debt as you would sin or any other evil influence. Only in that way can you ever be a free man and own yourself."

A Talk to Boys and 20 Years After



"MR. PRESIDENT, you can help our boys to get a right start in life if you will come down and give them a talk on saving at their January meeting." But it took much urging on the part of the Newark boys' secretary to convince the venerable president of the oldest bank in the State that it would be worth while. He came, and urged every boy to open a bank account.

Only the other day Mr. Scott, as he passed by a jewelry and optical store, had a flash of memory. He stepped in with this word to the proprietor: "Were you

not present at that talk on savings in the Newark Association 20 years ago?"

"Indeed I was," was the response. "And the next morning I started for that bank, with \$5 I had received for a Christmas gift. I have filled two bank books since then, and four years ago when my employer died I had enough saved to buy out this business. Indeed I thank the Association that it helped me to save; and not only that; but through it I got my first position with this company and later took an evening course in optics. Besides this I have a fine little home and accounts in two banks, thanks to that habit of saving."

His Assets: Character, Intelligence, Capacity

By HENRY BRUERE, Chamberlain City of New York



I AM GLAD to say a word to young fellows who have their lives before them, but I will not deceive them to the extent of telling them that they can achieve fullest success solely through their own efforts. We have all got to help, as the Young Men's Christian Association so splendidly exemplifies. Thrift is merely applied intelligence. Many brilliant men are unable to use their resources so that they may be prepared for future adversity. The habit of saving has been difficult for Americans to acquire because to-morrow always seems to bear the promise of greater resources. Yet millions of Americans do save, as witness the great accumulations of life insurance companies and savings banks. These savings are often, if not always, the symbol of self-control. The great wealth of the country is made up not of the riches of the few so much as of

the small possessions of the many. Self-control may itself be a barren virtue unless it is definitely applied.

A young man has in his own keeping three great assets—his character, his intelligence and his capacity to do things. If he be thrifty with these in the sense that he cultivates them, he will find opportunities for earning, first, a livelihood, then more than a livelihood. Real thrift should mean not only an effort to live well within the margin of one's income and to acquire the self-confidence which comes from the possession of saved earnings, but to develop and extend the faculties out of which earnings are obtained. Each day of life can develop the richest of all of men's possessions,—character and personality, and can as well destroy them. Each day and each year can increase the power to earn through developing the power to do. The men who are most valuable are the men who are most serviceable, and to serviceable men the ability to earn is more important than the habit of saving.

No man is strong enough and able enough to omit reasonable precautions against unexpected misfortune. To guard against helplessness is merely a sign of simple human wisdom. A man living on wages should see to it that he has enough savings to tide him over periods of unemployment. A man who earns enough to warrant his marriage is generally able to provide, through life insurance, for his family in case of his death. A young man entering employment dependent on his wages or salary should cultivate the habit of saving in order that he may have a fund for his development or for use in case of a later increase in his obligations.

I do not counsel thrift for the sake of thrift, but I counsel it for the sake of self-protection, self-respect and self-reliance. Save money, but more important than this, develop character, develop skill and capitalize opportunities.

Debts—20 Years' Interest—Savings of each year would be as shown in the column on the right:

The Pitiless Parallels of the Tables— Choose Your Column

By B. H. FANCHER, Vice President Fifth Avenue National Bank and Treasurer International Committee

A YOUNG MAN who spends one hundred dollars a year more than his income because he feels that he must live as well as someone else, will find himself in debt at the end of each year—assuming he pays 6 per cent simple interest on his debts—as follows in the left hand column:

The prudent young man who saves one hundred dollars a year will find his savings accumulating; assuming the interest he receives to be 4 per cent, and that it compounds semi-annually, the result at the end

1st year.....\$ 106	1st year....\$ 104.04
2d year..... 212	2d year.... 212.28
3d year..... 318	3d year.... 324.90
4th year..... 424	4th year.... 442.07
5th year..... 530	5th year.... 563.97
6th year..... 636	6th year.... 690.80
7th year..... 742	7th year.... 822.75
8th year..... 848	8th year.... 960.03
9th year..... 954	9th year.... 1,102.85
10th year..... 1,060	10th year.... 1,251.45
11th year..... 1,166	11th year.... 1,406.05
12th year..... 1,272	12th year.... 1,566.89
13th year..... 1,378	13th year.... 1,734.23
14th year..... 1,484	14th year.... 1,908.33
15th year..... 1,590	15th year.... 2,089.47
16th year..... 1,696	16th year.... 2,277.93
17th year..... 1,802	17th year.... 2,474.00
18th year..... 1,908	18th year.... 2,677.99
19th year..... 2,014	19th year.... 2,890.22
20th year..... 2,120	20th year.... 3,111.02

Mark the breach of \$5,231.02 between these two illustrations, and try and realize that as the years go on the difference grows with increasing rapidity.

A Safety-First Plan of Family Financing

By JOHN P. MUNN, M.D., President United States Life Insurance Company.



MY salary is fifty dollars a month, and if you can live on this and save fifty dollars a year we will get married now, but we must put away the fifty." These words were quoted to me thirty-five years ago by one of the very successful men I have met in my experience in New York City. He understood the necessity of saving and preferred to practise economies in the early years of his life rather than in the later. He wished to make money a habit and a safeguard, and he did this from a sense of duty.

This plan met the requirements in his case, for he kept his health and strength and was able to work continuously as long as he lived, so that he was always in a position to provide for his wife and children who were dependent upon his income, but he did not provide in any way for possible interferences with his plan.

Had he become disabled, or had he died before he had secured the competency his family would have suffered. He required what everyone requires to meet such contingencies, so far as it is possible and practicable to do so, life insurance, which we believe meets the requirement better than anything else. It is indeed the only means we know of which guarantees for one's family a definite amount of money in the event of death. Coincident with the payment of the first premium on the policy, one may credit his assets with the face of the policy in the event of death. What would be more desirable or satisfactory than this knowledge to the man who loves his family and wishes to provide for them? Life insurance, we believe, should always be looked at from the standpoint of protection, but it has other advantages which may be used in case of necessity, though this should never be done if it is possible to avoid it. Money may be borrowed on the policy, or paid up insurance may be secured, or the policy may be sold for cash, but all of these advantages are not greater than the satisfaction one has in knowing that one has provided for those dependent upon him. In addition to this the habit of looking out for others and making sacrifices, in order to do this, has a value which is far greater, for this spirit is one of the greatest influences in developing character and making men. It is but

carrying out the spirit which impels one to love his neighbor even better than himself.

Thrift is cultivated and strengthened as much by the influences as in any other way, so that the habit of life insurance is a power in cultivating desirable thrift.

A Prudential Virtue

By WILLARD I. HAMILTON, Secy. Prudential Insurance Co.

NOW!



IS THE TIME for every sound, healthy man to apply to some legal reserve company for at least \$500 or \$2,000 of life insurance and as much more as he can arrange to pay for. That which is easily obtainable now and costs little may, and probably will, be very urgently needed at a time in life when it is impossible to secure it. The

compulsory thrift involved in making regular payments, however small, helps to form character, and character is the man. The sense of obligation develops habits of industry.

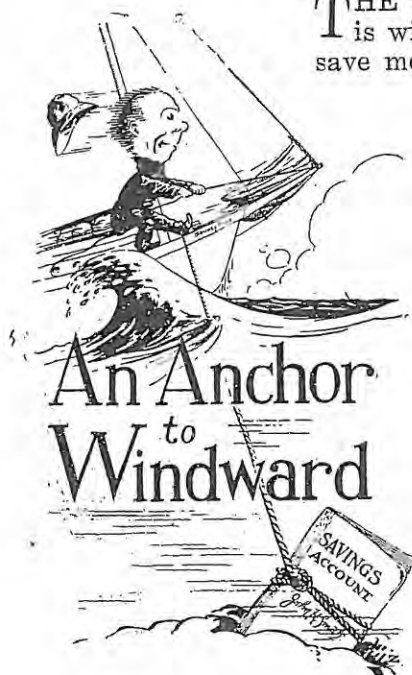
Life insurance creates an estate as soon as the policy has been delivered; it makes the owner a capitalist in the best sense of the word; it increases his self-respect; it is a real business asset in time of need, and employers commend the desire to provide for the future which the possession of life insurance implies; it teaches effectively the lesson of unselfishness than which none is more important or more difficult to learn.

The ability to obtain life insurance is one evidence of fitness for marriage, and no man has a right to establish a home unless he protects its wonderful trinity against the day of disaster.

The young man who joins with others in extending the influence of life insurance is exemplifying the highest ideals of practical philanthropy, for it is the comfort and support of old age; support of the widow and feeds, clothes and educates the fatherless.

Double Your Income and Halve Your Trouble

By W. G. MEADER, Treasurer Attleboro Trust Co.



THE young man who is wise will begin to save money as soon as he begins to earn it. His chance to go into business for himself will probably depend on whether he has savings to invest. Without a savings account a man cannot feel secure for his old age, nor can he face the bills—brought by sickness or death—which come into

every life. No young man can safely marry unless he can pay for all the necessities of the new home, and still have at least a small savings account for protection against sickness.

The sealed box, in which one drops spare coins until it is full, is a good way to begin to save. A far better method is to take out of each week's pay as much as one plans to save, and to deposit it at once at the bank. System, or steady deposits, is as important in successful saving as in other details of business. Christmas Savings Clubs, which many banks are conducting, make many a thriftless man a regular saver. By this plan the members deposit fifty cents (or more) each week for fifty weeks, and receive a check for \$25 and interest at the end of the year. Any method is good which makes one deposit regularly as much as he can afford.

While complete record of expenses is desirable for any business man, it is almost a necessity while a young man is trying to lay out his week's pay so as to cover his bills and leave him a balance to deposit on his bank account. It is a good plan to divide one's expenses into a few main items, and keep close record of how much is actually spent for each. At the end of each week one can see how much he has spent unwisely. This schedule of weekly expenses has been approved by a group of Association working boys for the average unmarried fellow who is earning \$12 a

week and who does not live at home:

Per Week
 \$2.00 for rent, light, laundry, car fares, heat, insurance.
 4.00 for food, including lunches.
 1.00 for clothes and their repair.
 2.00 for education, including tuition, books, magazines, newspapers, lodge dues, doctor, dentist, vacation, church and charity. Of these, the young man will wisely spend most on tuition, and as much as possible on religion.
 .50 for luxury, including "movies."
 2.50 for savings, a regular deposit on his bank account, and premium on a standard life insurance policy.

\$12.00

If a fellow has more than twelve dollars a week, he should save in proportion; if his pay is less, he should save as much as he can. Thrift means sacrifice; the result is worth the price.

It is well for a man to be cautious in investing these savings, and to consult the cashier of his bank before. Never invest money in stock merely to please a friend; be wary of men who promise large returns on the money. It is far better to take a small income and to be sure that the money is safe, than to lose the money on a gamble for big returns. A good rule to follow is: never invest without waiting at least twenty-four hours to think it over, nor without consulting some man of experience and judgment in investments.

A young man twenty-two years old, earning \$20 a week and saving \$5 out of it, can double his income by the time he is fifty years old, the American Bankers' Association calculates. It is computed that the deposits made each week for a year with interest at 4 per cent will amount to \$262.60. At the end of four years, he will have \$1,123.89. Let the young man now invest \$1,000 in a mortgage at 6 per cent, getting the advice of the cashier of his bank in its selection. Let him continue to save, and to invest each \$1,000 as he gets it, and when he is fifty years old he will have \$17,000 in 6 per cent mortgages, and a savings account of \$779.22. The income from this investment is a bit better than \$20 a week—so the young man has doubled his income, and can now decide the interesting question, "Shall I live on the income from my investments, or shall I continue to work?"

For the average young man, the plan suggested here is the surest way of providing for the future. It is not a "get-rich-quick scheme," but it is safe and simple. The secret of the whole plan is: "Save all you can; deposit it regularly; invest your savings wisely."

Gus, Printer 'Prentice, Buys a House

By MARC N. GOODNOW, Detroit

"LOOK here, Gus," said a Detroit secretary to the 16-year-old youngster who was earning \$9 a week at the printing trade, "why don't you save some of your money?"

"I do," the boy replied. "I put it in the savings department of the bank, but it's so easy to get it out again that I never have very much."

"Well, why not let me be your banker, Gus?"

"Gee, I'd like that," Gus returned with a broad grin.

"Now, I'm going to be a hard one, Gus. You'll have to put up a scrap to get your money out of me."

"Oh, that's all right," said the boy. "I guess I can stand it."

So the agreement was made. Gus began by depositing his weekly mite in the Y. M. C. A. savings department account, and taking the certificate of deposit to the secretary. Thus there was no way in which he could secure the money once he had made a deposit without consulting his secretary-banker-friend.

Gus, of German stock, came to the boys' dormitory from an orphans' home. But, unlike his ancestry, he had been unable to save. He had no bad habits, but even without bad habits the money can run pretty fast through a fellow's fingers when there is no one to counsel with him concerning his own thriftiness. Then, too, he had been "jumping jobs" ever since he had started work. Let a new acquaintance propose another job—and Gus jumped his old job and took up the new, regardless, too, of the advantage or disadvantage the move might mean to himself.

For several months he continued at his job in the printing office, and then he received a raise. That gave him a chance to add still more to his savings account. And it also gave him a new sense of steadiness and security which he had not had before.

Often, of course, in the days that followed his agreement with the secretary, Gus rather timidly broached some expenditure which he desired to make, and sometimes he made it and sometimes he did not. In any case, the thing was put squarely up to Gus himself after all sides of it had been thoroughly discussed.

Then, in a little more than a year, the secretary one day called Gus into his office.

"Do you know how much money you have in the bank, Gus?"

"No, I don't," replied the lad. He had been busy about other things and had got-

ten so in the habit of making his weekly deposit in the bank and handing the certificate over to his banker that the sum total of his fortune had quite escaped him.

"Well, wouldn't you like to know?"

"I certainly would," said Gus.

"Your deposit, together with interest, is a few cents above \$100."

"Whoop-ee!" shouted Gus. He couldn't help it—the thing had been a complete surprise to him. He even danced four or five steps of a jig before he was able to be serious again.

Gus was now drawing about \$12 a week—and he had the same job he held when he started to save.

One day, a little while later, Gus sought out his secretary-banker again with a new proposition.

"My brother is a carpenter," said Gus, "and we have a chance to buy a lot out on Grand River Avenue now and later put a house on it. My share in the lot will cost me \$70. Do you think it's all right?"

They talked it over and finally agreed that the investment might be a good one. Gus went away feeling like a bloated bondholder, with that money for his share of the lot tucked away in his pocket.

That purchase made, the brothers soon found an old house which they could buy for something like \$100 and which, with a little ingenuity, could be made into a two-room cottage. Gus came back to his banker to talk over the new venture.

"It will cost me \$50," said he, "but, you see, it will be a place where we can live—or perhaps rent some day."

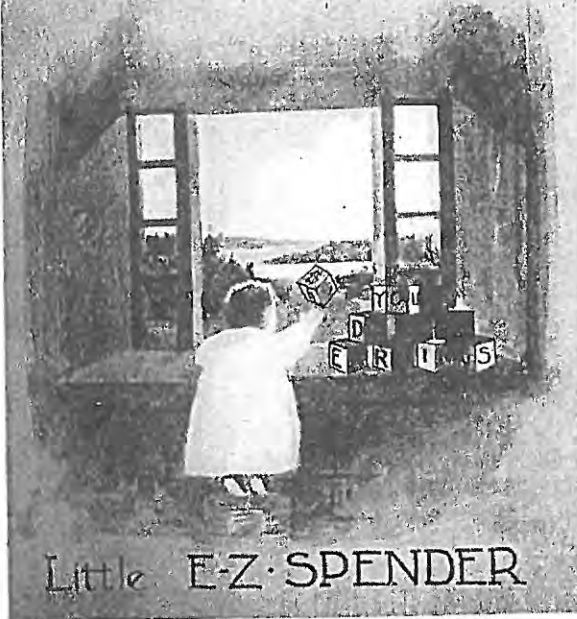
By this time Gus was a steady, sober, industrious workman at the printer's trade. The banker-secretary was convinced that Gus was the kind that would make good. In fact, he was showing by his methods of thrift that he would make good. So he gave Gus the \$50 required—and that was how Gus and his brother came into the possession of a house and lot, something they never would have possessed without the help of the Association's Thrift Department.

But that isn't all. When Gus drew his \$50 from the bank, there remained a balance of \$6.80.

"There is \$6.80 still due you, Gus. Don't you want it, too?" asked the secretary.

"No," replied the young man, "not after what you've done for me. Let the Association keep that, and use it to start some other fellow on the road to saving, just like you did for me."

YOU CAN NOT BUILD
if you throw away your blocks



THREE BEERS A DAY
FOR ONE YEAR
WILL PAY FOR

One Barrel Flour
20Lbs. Corn starch
10Qts. Beans
One Bushel Sweet potatoes
10Lbs. Coffee
10Lbs. Rice
100 Bars of soap
5Qts. Cranberries
10Lbs. Prunes 10Lbs. Raisins
50Lbs. Sugar 10Lbs. Nuts
10Lbs. Macaroni
4-12Lb Hams 3-12Lb. Turkeys
3 Bushels Irish potatoes
20Lbs. Cheese
10 Bunches of celery
4 Dozen Oranges

These thrift exhibits have been the means of home rebuilding. They have been the beginning of bank accounts; brought comforts to cheerless homes; correction of foolish and expensive habits and have led to the purchase of homes. A man who had earned \$1,500 a year for fifteen years without saving a cent now has \$200 in the bank and his wife and children better clothes on their backs. A series of thrift leaflets, personal account folders, motion pictures reels, lantern slides, lecture outlines, newspaper "copy," and practical suggestions from plans produces from years of campaigning for thrift accompany the exhibits. The Industrial Department is handling the enterprise.

UNSAFE HOARDINGS



WHERE DO YOU PUT YOUR
SURPLUS ?



YOU DO NOT HAVE TO
look like a sucker to
be one



Saving is one thing Investing is
another - Do not be buncoed by
GET RICH QUICK SCHEMES



Campaigning for Thrift

ONE OF THE INTERNATIONAL EXHIBITS WHICH IS TOURING THE COUNTRY MAKING ITS APPEAL TO THE JUDGMENT THROUGH THE EYE. IT IS HELPING MEN TO SEE WASTE AS NOTHING ELSE HAS EVER DONE

IN the typical railroad town of Bradford, Ohio, of 1800 substantial people, without saloons and with strong churches and Association, the thrift campaign did a work that is equivalent to an economic revival. It reached every man, woman and child, and impressed upon them, through the pictures and pamphlets, by the movies, and the spoken word, the benefits of thrift. Thirteen citizens formed a Thrift Committee. The campaign opened Sunday with sermons and continued throughout the week in school and shop and on the street. Prominent citizens masqueraded as sandwich men (see illustrations), and to identify them was a popular guess.

The savings depositors in both banks have increased. There has been a general readjustment in the lives of the people of this railroad community. Since the campaign, churches are receiving better financial support and are paying off old debts. People are purchasing more at home, and a number of folks have adopted the budget plan of operating their homes.

A business man said that the Thrift Exhibit had made such an impression on him that he decided to start saving, though he had not a savings account in 25 years. Another said that if he had seen the exhibit 10 years ago he could have saved \$300 each year since that time.

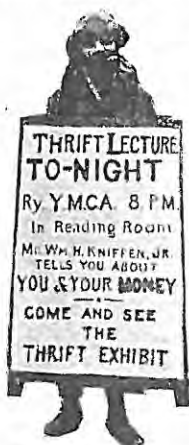
Another business man tells us

that collections are better in Bradford since the Thrift Campaign. Before the coming of the Thrift exhibit and campaign a workman bought an automobile on the installment plan. He saw the cartoon, "Don't Ape the Rich." It taught him at a glance that he was living beyond his income and not saving one cent. He made a resolution to sell it and start saving money and to get 100 per cent purchasing power out of each dollar, and he will do it.

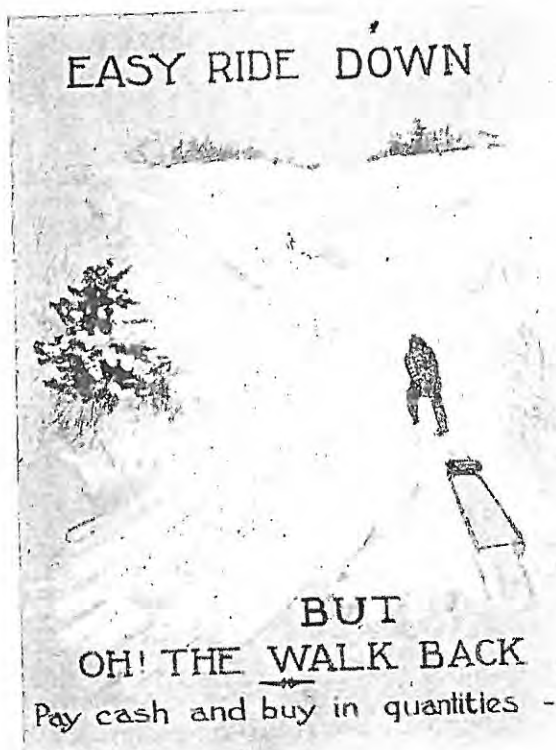
An engineer made \$1,500 a year for the past 15 years, and at the end of that time he had saved not a cent. He heard several of the Thrift talks, and saw the Thrift exhibit in October. Since that time he has put away \$200 in the savings bank.

Two talks were given by Mr. W. H. Kniffin, Jr., of Jamaica, before the students in the High and Grammar Schools on the subjects: The Bank or the Bread Line and Savings as a Factor in Success." Talks were given by Mr. Kniffin before the shop employees on, You and Your Job and Giving Your Boy a Chance. Moving pictures, The Reward of Thrift, were shown before large crowds on the Association lawn.

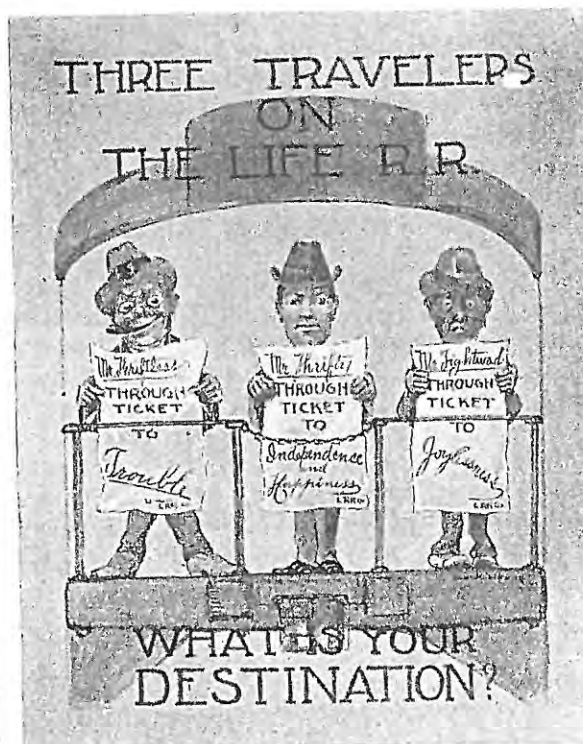
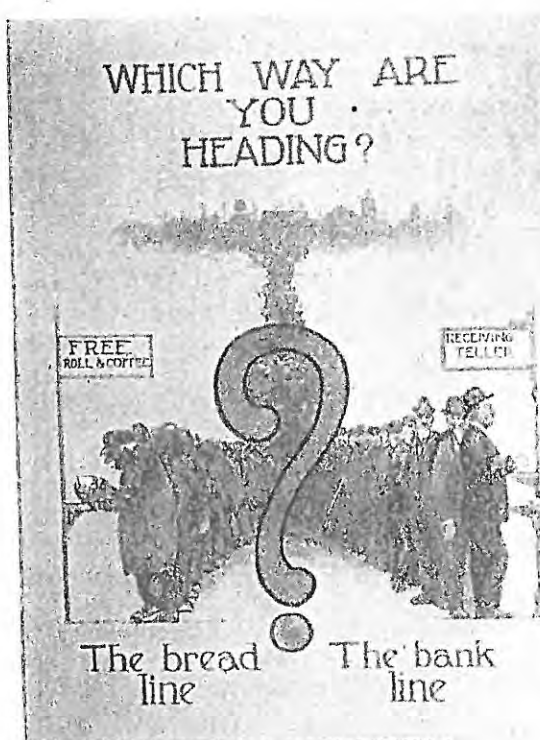
Thrift clubs are being organized; women's organizations are taking up the subject for discussion; the School Savings Bank will be established; the community as a whole will be more thrifty and desirable because of the thoroughness of this Campaign.



THE SCHOOL TEACHERS EXPLAINED THE THRIFT EXHIBIT TO ALL THEIR PUPILS



These pictures are selected from the four *Thrift Exhibits* prepared under the direction of R. P. Kaighn, and sent out by the Industrial Department into more than sixty cities to do their educational work. They have done what the spoken word could never accomplish. They have inspired sermons on Sunday, have been the basis of editorials, the themes of talks in shops and factories and schools, and the subject for innumerable local conversations. They have slammed facts into the teeth of men, who have taken it with a smile and a thank you and gone to the savings bank with the next week's pay envelope. Everybody was happy but the saloon men and the tout.



Money Makers

A Word to Those Who Would
Get Rich Quick by Speculation

By DR. FRANK CRANE

(Copyright, 1916, by Frank Crane)



ANYBODY can save; only a few can make money.

All you have to do, to save money, is to spend less than you get. And any human being that is healthy and compos mentis can live on, say, nine-tenths of what he is now living on and put by the other tenth. There may be exceptions to this rule; we must grant that for the severely accurate, but they are scarce as hen's teeth. It is safe to say that those who say they need every cent of what they make, and that it is impossible to save

anything at all, are victims of self-pity, weak will, and bad management.

And saving money is about all that most of us can do. And that makes few rich.

If I make \$10 a week I can lay aside \$1. If I make \$1,000 a week I may bank \$990 of it (though I certainly would not). But in either case I wouldn't get rich.

Rich people are not those who earn large salaries. They are those who handle money, who make money earn money.

Of course, in this argument we exclude two classes—those who have money given them, by inheritance or otherwise, and those who get money by chance. These two classes merely step into money some one else has made.

But very few people get rich, for the simple reason that money making requires a certain order of genius. Money makers are born. They have a natural gift.

They are like poets, mechanics, orators, artists, in that they are endowed by their Creator with a peculiar capacity.

The money makers are the real kings of modern life, because vulgarly we measure all things, including human worth, by dollars.

If you make \$10,000 a year at your job it is only because your employer is making more than that amount out of your services. He is the player; you are the chess-man. He is the general; you are the private.

The best thing for us workers to do is to let money making alone. Nine times out of ten when we go into that game we are stung.

Wall Street is strewn with the corpses of lambs who thought they could outwit the cunning old wolves that hunt there.

Many a shop keeper has been ruined trying to get rich, not realizing that he is not a money maker but a money earner.

And many and many a widow has lost all her insurance money by imagining that, being possessed of a tidy lump sum, she could increase it rapidly by shrewd investment. She does not understand that in speculating in real estate or buying stocks she is pitting her inexperience against genius and trained ability.

Let the natural born money makers make money. Let us, you and me, content ourselves with the only thing wherein we have a prospect of sure success—i.e., saving money.

Sometimes the money-making faculty is a racial heritage, as among the Hebrews. Sometimes it runs in a family, and sometimes it appears sporadically, and a money-making genius crops out in the most unexpected place, just as a Lincoln, a Napoleon, or a Leonardo comes from a commonplace environment.

The thing for us to remember is that getting rich is but one small way in which human endeavor succeeds; that those who achieve riches are by no means certainly happy, and that their power to acquire luxuries is usually destructive to character.

And remember also that the money saver, if he be intelligent and if he have common sense and philosophy, is practically assured of contentment.

Also, the great achievements of life, in learning, science, art, literature, and all creative work, are much more worth striving for, and produce vastly more satisfaction than piling up property.



THE WORST SPENDTHRIFT

Of all the spendthrifts the one most to be pitied is the man who squanders his Days. Life is a Chain made up of Days—Use them, Save them, Make them Count.—“Tad” in the *Journal*, New York.

How I Made and Saved My First \$100

Giving, Along with Saving

By FRANK A. HORNE, New York



THE HABIT of thrift was partly inborn, but more largely developed in me because of the example and encouragement of my Scotch father and New England mother. I well remember my first deposit of \$4.00 in the savings bank, under the direction of my father, and the lesson I then learned as to the wisdom of saving,

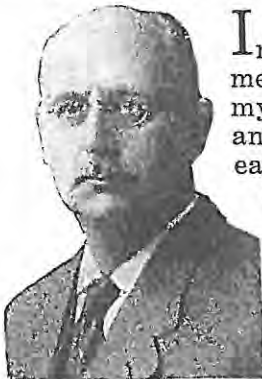
and the earning power of money has proved to be an abiding influence in all the time since.

My little store thereupon grew slowly from gifts, until I secured a position, and then I began to lay by a little every year. After my second year in business, on a small salary, I had saved my first \$100, and I think every year since some addition has been made by always living within my income.

My greatest joy, however, has not been in accumulating, but in giving to worthy causes. I became a Christian tither as a young man and have systematically set aside over ten per cent of my income as a minimum for Christian work and charity for many years. The principle of stewardship is a controlling factor with regard to life, which, of course, includes material possessions, time and service.

Saving Five Cents a Day

By FRANKLIN P. SHUMWAY, Boston



IHAVE always been more interested in remembering how I earned my first five dollars than any other incident of my early life.

Forty odd years ago I was a grammar school boy about fourteen years old, who, like most boys, did not enjoy getting up mornings, and was consequently often

late to breakfast. My father, early one winter, offered to personally wake me each morning at 6 o'clock on condition that I got up at once, dressed quickly, went about one-eighth of a mile and kindled an office fire. If I was back home at 7 o'clock he gave me 5 cents, but if I was over five minutes late, I had to pay him 10 cents each morning.

At first it was very hard, but within two weeks I had got into the habit of being prompt, and some months later my father took me to Boston, where I deposited \$5.00 in the Five Cent Savings Bank, which \$5.00 has ever remained and been a constant incentive to larger savings, and I rarely go by that old School Street bank without remembering how proud I was as my father introduced me to his friend, the cashier, telling him how I had earned the \$5.00 by kindling one hundred fires, and said I wished to open an account with them. It was one of the few really proud moments of a somewhat busy life.

Some eight years later, when I began to consider getting married, I agreed with myself to take out each week from my small salary a definite amount which went into the bank every Monday, and nothing was allowed to break this rule. This soon became such a fixed habit that my ten cent Monday lunch, usually a plate of beans and coffee, didn't taste good unless I had first been to the bank.

There is not the slightest doubt that thrift is promoted by establishing a regular habit of saving a certain amount each week and that one's life is far happier because of a person's training himself to be thrifty.

Mr. T. Thrifty Thrift's Saving Genius and Grasp

By H. C. SNEAD, Lynchburg

WHEN he came to Lynchburg, Va., fifteen years ago, he could not write his name and couldn't get a job. He told a business man that he would watch the furnace and the light in the big six-story building for nothing. He slept in the furnace room and cooked his meals there. The business man forgot he was there until his electric light and coal bills came in and he found that they were 40 per cent less. On inquiry he found that this country boy was a genius on saving everything of any value and the odds and ends made use of in the big plant opened the eyes of the proprietors, so they gave him a chance and soon found he was the man who invented the word "Thrift" and really put the "save" in savings. The concern gave him a Y. M. C. A. ticket, he learned to figure, write and spell the first year at the Association night school, the second year it was bookkeeping and grammar, the third year he was teaching the three R's and broadening his own knowledge in many ways. He lost no time at anything, nor lost anything at any time. I am afraid to say any more lest I call

real names, but he ought to sign his name "T. Thrifty Thrift," with his own home, his own wife and children and certainly eight to ten thousand a year. I don't like him much because he has forgotten the Association gave him a boost; he's afraid to remember because it might cost him something and anything that gets his money gets his goat and rips his heart strings.

The Tenth Part of My Income

By JAMES M. SPEERS,
President McCutcheon Co., New York



WHEN I was still little more than a boy thirty-five years ago the teacher of the Young Men's Bible Class in the Scotch Presbyterian Church, Dr. J. J. Stevenson of New York University, continually impressed upon the members of the class their obligation to give systematically for the promotion of the Kingdom. All of the members of the class at that time were young men earning very moderate salaries. I remember well that then I myself was receiving sixteen dollars a week, but as a result of Dr. Stevenson's earnest appeal I began to give regularly one-tenth of my income to Christian and benevolent work. In all the years since that time I have never given less than a tenth, and I have a thousand times thanked Dr. Stevenson for starting me off in this good way. It has been one of the joys of my life, which I would not have missed for anything, to have felt able from time to time to give to good causes as they were presented to me. The only question I had to decide as a rule was whether the cause was good and required my help, because I usually had the funds on hand to give.

I follow the plan of depositing in a separate bank account at the first of each month the tenth part of my income, which I keep sacred to the Lord, and from which I draw as occasion requires, and while I have been able and glad at times to supplement this sum, my chief regret has been that the amount was not larger, but I have also felt that the size of this bank account was a matter for the Lord to care for and not for me.

I most heartily commend to every young man the practice of systematic giving. They will find it easier and an increasing joy to give as they grow older and have more to give. One of the most pitiable experiences that comes my way is to meet from time to time men of large means who have never learned to give and who find it well-nigh

impossible to part with their money, thus missing both the joy of giving and the blessing of helping many a good cause.

For He Had Respect Unto the Recompense of the Reward

By H. W. STONE, Portland, Ore.

I KNOW there have been a large number of young men who have come into the Portland Association and acquired skill and ability and have gone out and shown considerable thrift by piling up quite a little property, but I must confess that this "thrift" idea somehow does not enthuse me. I have just looked at the dictionary and it says to be thrifty means frugal, sparing, saving, careful. I guess those things are all right, but I remember a time back in my life when I had to look those very qualities of character square in the face and definitely decided that I would not follow them, but would try and give my life and my substance for an ideal. Some of my relatives and a heap of friends thought I was wrong. Here are a few quotations to fill in around the thrift articles:

Lay not up for yourselves treasures upon earth.—Matthew.

So also shall the rich man fade away in his going.—James.

Where your treasure is there will your heart be.—Luke.

He went away sorrowful, for he had great possessions.—Matthew.

They sold their possessions and goods and parted them to all according as any man had need.—Acts.

The deceitfulness of riches choke the word and it becometh unfruitful.—Matthew.

Woe unto you that are rich.—Luke.

A rich man shall hardly enter into the Kingdom of Heaven.—Matthew.

THE FACT that 66 out of every 100 people of the United States who die leave no estate whatever, and that out of the remaining 34 only 9 leave an estate larger than \$5,000, and that the average of the balance of 25 is a little less than \$1,300, and the further fact that at the age of 65, 97 out of every 100 in America are partly or wholly dependent upon their relatives, friends or the public for their daily bread, for their clothing, and a roof under which they can sleep, and the further fact that 98 per cent of the American people are living from day to day on their wages and a loss of employment would mean pauperism for all but 2 per cent, and the further fact that in every nine cases out of ten it is because they do not seek to improve their conditions by saving, should certainly be sufficient to stir every one who thinks at all to begin saving when young, even though it be only a very small amount at a time.—J. R. Pepper, Memphis, Tenn.

"W-E-R-K"

By ALBERT M. CHESLEY, Pennsylvania.

"I HAD a leetle set-to with Reddy to-day," chuckled Mr. Janitor, adjusting his specs preparatory to reading the evening chapter to Mrs. Janitor. The Janitors could no more have gone to bed without the Book and good-night prayers than they could have failed to wake up at exactly half-past five in the morning. They were that kind of folks—regular, steady, dependable.

"'Bout four o'clock this afternoon, he came sashayin' over where I was mendin' a broken winder an'—"

"How'd that happen?" interrupted Mrs. J.

"Wal, young Billy Cook says he jus' tossed a pool-ball to Buz Green, but Buz says if he hadn't ducked 'twould a gone through him instead of the winder. They'd been debatin' somethin'—woman suffrage, I guess."

"G'long," said Mrs. Janitor.

"Wal, don't interrupt me then. I heard 'em yellin' 'Yer did'—'I didn't'—'Did'—'Didn't,' and so forth an' then zip it happened. Costs young Mr. Cook dollar'n a quarter an' two weeks. However, I don't think I'd a had the argyment with Reddy if Billy hadn't thrown the ball, 'cause I warn't feelin' sweet's a lollypop when Reddy come over. Mendin' winders busted by spiled children is what I call a bum job. Tain't a legitimit break. They's too much behind it. Weak parents, bad trainin'—it's discouragin'."

He opened the Book and began to read: "*Train up a child in the way he should go and when he is old he will not depart from it.*" Eggsactly. It's funny I should just hit on that chapter to-night."

"Your parents must have trained you to forget to finish your story when you started one, for you've been doing it ever since I've known you," quietly remarked Mrs. Janitor.

"What'd I fergit?"

Mrs. Janitor yawned. She knew him. "What was the argument with Reddy?"

"Oh! I hadn't forgot. It jus' slipped my mind."

"Yes, I know. Tell it quick before you slip again."

"Wal, Reddy come over an' says, 'Say, Dad, they orter get some more games for the boys' game room,' he says."

"'Have yer played carroms?' says I."

"'My finger's all sore from snappin' um,' saye he."

"'Cue-roque?' says I."

"'The cue wore the skin off 'tween my thumb and finger,' says he."

"'Bac-bowlo?' says I."

"'Bac-breako,' says he. 'I leaned over so

much I can't stand up straight.'

"'Ping-pong?'"

"'They ain't anybody can touch me. 'Sno fun unless it's close,' says he."

"'You been here all day, ain't ye, Reddy?' says I."

"'Yup,' saye he. 'I brought my lunch. Mother likes to have me at the Y. M. C. A.'"

"'Did she ever say anythin' about likin' to have you at a little word with four letters?' says I."

"'What's the word?' says he."

"'W-E-R-K,' says I."

Here Mrs. Janitor, who had slight educational advantages over her beloved, interposed: "Did you spell it that way?"

"Ain't that right? Oh, well, what's the difference? 'Tain't how you spell it; it's whether you do it. If you don't stop intruptin me my memory's goin' to slip again on puppose an' stay slipped."

Mrs. Janitor smiled kindly. "W-o-r-k, dear. You know what it means if you can't spell it. Go on."

"Wal, I was some peeved, as I say about mendin' the broken winder, an' I snapped, 'Reddy, do you know what makes Tank Jones get full every few days? Habit,' says I. 'He tried to break off seven times an' couldn't. Do you know how George Allworthy come to have fifty thousand dollars? Habit. He started savin' somethin' out of his pay envelope years ago. Do you know why Fatty Jenkins sets on a box in Carter's tobakky store all day? Habit. He never learned to get a habit of work. Do you know that if you keep on playin' games every day after school and all day on Sat'dy for a few months you'll be about as good for nuthin' as Jenkins? Now,' says I, 'all you have to do is keep on cue-rokin an' shuffle-boardin' an' carromin' around here every minute you ain't sleepin', eatin' or in school to become one of the most useless critters that ever had a good mother. Sometimes I almost think we're developin' a new kind of hobo—a Y. M. C. A. bum.'"

"'I thought if it was in the Y. M. C. A. it was all right to play games,' says he."

"'Reddy,' I says, 'It's suttinly right an' proper for you to play games some in the Y. M. C. A., but if you don't work some, an' save some, an' study some, you won't be able to think or earn a livin', an' you'll be a disgrace to your good mother an' to me, both of what loves yer,' says I."

"'Life's a habit, I tell yer, an' you ought to have a habit of workin' about five hours every Saturday and an hour every day after school. An' the playin' time ought to get shorter an' the workin' time longer as yer git older,' says I."

"'Why don't ye get intrested in some-

TEACHING
ATHOL
BOYS
THRIFT
AND
SAVING



These are working boys of the manufacturing town of Athol. Many of them have but lately left school—without trained brains or judgment. Nor have they yet learned by the hard knocks of experience. In the Association they study the questions of life. Here by stereopticon pictures they are learning what study at

night will do for them. Other lectures take up the matter of getting the most for the money in purchasing shoes, clothing, etc. They are taught saving, the value of the building and loan system—which many a time has been a character builder as well as a house builder.

thin' wuth while?' says I. 'Why don't ye jine the Boy Scouts, or the Wireless Club, or the debatin' sassiety, or the orchestra or somethin'? If ye ain't big enough to do nothin' for nobody but yerself, for gosh sake, Reddy,' says I—I did, Ma, I swore right out I was that mad—'why then do it fer yerself,' says I. 'Be jus' as piggish as you want to, only have somethin' to show for it,' says I."

"'What do yer mean, work?' says he. 'I cut some wood and brot up some coal 'fore I left home,' says he."

"'Took ye 'bout ten minutes, I reckon.'"

"'Fifteen,' says he."

"'An' you're fourteen years old an' healthy,' says I."

"He looked pretty glum an' I could see that five hours' work on a Saturday holiday made life pretty dreary lookin'. Yer see, Ma, he warn't started right. When he was two years old he ought to have had to pick up a ball of yarn and hand it to his mother, an' by the time he was four he ought to be able to work a minute or two every little while during a day, and when he was six he'd have been goin' errands after school an' when he was ten he'd have been doin' a half hour's work after school an' mebbe a couple of hours' work on Sat'dy.' Pusionally, I think the play idea is in danger of bein' played out. Mind ye, I believe in play, an' they's many a good guy broke down 'cause he don't know how to play. But not 'mongst the American boys to-day. They can be learned to play at work, an' earn sumpin' too."

"Is Reddy goin' to work?" said Ma.

"Wal—I've got him to take a paper route, an' start a savin's account, an' Mr. Bizzy said he'd talk with him an' find out what he'd be good at—vocation, he called it—then we're goin' to edge him into it."

"Well," said Ma, "you finish prayers and we'll edge along to bed."

How Tom Saved \$1100 in 4 Years

By F. A. STANLEY, Hartford

TOM, an ambitious Hartford boy, soon after leaving high school, came to the conclusion that if he was ever to possess money for a "rainy day," he would need: (1) *To have a definite system of saving,* (2) *to put it into effect at once,* and (3) *to keep everlastingly at it.*

The system he used was rather an original one. He labeled five strong envelopes as follows: "Room Rent," "Grub," "Clothes," "Church" and "Ready Money." Of his month's wages, which the first year was thirty-five dollars, he first placed one-tenth in the envelope marked, "Church." Next he carefully estimated, on the most economical basis, what would be required for his living expenses for the month and properly distributed the necessary amounts in the envelopes as marked. In the envelope marked, "Ready Money," he placed the sum he felt he could be justified in spending for car fare, amusements, etc. The balance of his wages he deposited in the savings bank the first of each month. Then as the different needs came they were met promptly and without worry, from the proper envelope.

Tom made it a rule that he would not go beyond his "Budget" and because he was faithful to this decision is the main reason why he now has a neat little bank account.

THE FIRST YEAR HE EARNED \$420 AND SAVED \$100.

THE SECOND YEAR HE EARNED \$520 AND SAVED \$200.

THE THIRD YEAR HE EARNED \$725 AND SAVED \$400.

THE FOURTH YEAR HE EARNED \$930 AND SAVED \$400.

TOM SAYS, IT'S ALL IN GETTING THE HABIT.

*For development of this idea see "Training the Boy," McKeever.

From the Viewpoint of Association Men

Which? The Bank or the Bar

What a man does with his money is both a test of his character and of his sense. Pay day is a judgment day—a test of his judgment and trial of his will. Will he dissipate or conserve his resources? The choice is before him of the bank and all it represents on one side and the saloon with all its train of woe and waste begetters on the other. Has he the vision to look forward ten years? One man by self-denial and self-control gets a home, a little family, and comfort and a competence at the end of that time. Another by the indulgence route finds himself a ragged, homeless, beaten man. The choice is NOW. And we do well to urge thrift upon young men with all the force of facts emphasized by pictures, by personal examples, by the printed page, and direct appeal wherever we can gain an audience. The theme rightly handled will get attention anywhere, everywhere. The savings bank is not the only measure of thrift, nor the saloon the one seduction of the thriftless; but they well present the two sides. Thrift is more than saving money, it is conservation and the wise use of all resources, personal as well as financial. We are not interested in making misers nor in driving men and boys to grinding toil in the grasping spirit of greed. Money put into brains is better than hoardings in the bank. Money saved from appetite, passion, or pleasure indulgence, can buy that which makes life full and rich. Thrift is fundamental. In this issue we deal with drinking mainly in its economic aspect; but its wounds cut deeper than the pocket. We are glad to co-operate with the industrial, the railroad, the physical, religious, boys', county, army, and every department in the thrift message, with which the whole Association is sentient. Yet thrift has a larger place in our program and may well be pushed by such thoroughly set-up campaigns driven with tremendous effect as at Bradford, Ohio. Let us, without apology, urge every man and boy (1) that they spend less than they earn, (2) spend wisely and after deliberate thought, (3) plan, make out and hold to a personal and family budget, (4) start a savings account, (5) take out a life insurance policy, (6) when prepared for it, buy a home, (7) do not speculate, (8) devote a portion of their income sacredly to Christian and charitable causes, and (9) regard money as a part of their life, for which life is given, and for the use of which the coming years will make a sure accounting.

Thrift Not a New Association Product

The Association has insistently promoted thrift all its years. The Christian message has always made for a new life of temperance, of self-control, of personal and social betterment, and of personal thrift and public welfare. Its Christian message has reformed life, broken up and rebuilt habits, has put the NO against indulgence into a man's system and the YES to every gracious and generous impulse. Look at the throng coming to its buildings each night for educational training and for conservation of strength in gymnasiums, for the building of the character in the Bible classes and in clean fellowship. See its touch on the cottonmill town where homes of one-time spend-thrifts bloom with flowers in the front yard and vegetables in the back yard, and there is grace and gladness at the table. On pay day follow the men from battleship and the ranks, go to the construction and railway camps and note the deposits of money for future use and the amounts sent home to family and friends and the Association's practical service there. Follow the men from their trains at railroad junction points, the boy from school, or the clerk from office, and witness that it is THRIFT, Christian thrift, that is promoted by every Association agency. The story might be more fully told here in this issue, but there are others coming.

Thrift to Be Continued in Our Next and the Next

Conservation and well-being, the thrift of all of life, is a fundamental theme. In this issue we have but touched the fringes of the subject as it has to do with the Association. More will be said in the next issue supplementing this, in the line of personal and family economic experiences. The March number will have much about FATHER AND SON—For what shall it profit a family, or a town, or a country to gain the whole world and lose its own boys? The April issue appearing four weeks before Easter will ring with a call to JOIN THE CHURCH—for the Church stands for the well-being both of the man and the state—East Youngstown had neither church nor Association, and riot and ruin followed. In May the call goes out for a campaign for a thrift of brains, a call to EDUCATION AND TRAINING for a higher work in life, the ministry, professions, callings—the call to college and continued study. June will be a FORWARD number, carrying the commanding messages of the

great International Convention at Cleveland in May when the call will be sounded for the Association to strengthen and extend its service. In July, VACATION DAYS that will re-create the body and put it at its best that it may do its best—a physical thrift will be the theme. So THRIFT is threaded through and through the entire Association program.

You Need the Church, the Church Needs You

With this call upon men any well-organized Association may set up a movement in connection with the Christian forces of the city that may easily add 100 to 500 men to the churches. There are hundreds and thousands of derelict church men in each city awaiting not only the call to alignment with the Church but enlistment for a program of service worthy of their devotion. And there are men waiting the call to Christian life from men who serve in Christian faith. The Association can do it—it has the method—if it determines to do it, defines its plan, feels the purpose, organizes forces, and sustains the personal effort in conjunction with the churches.

Founding an International City Association Department

There is a confessed weakness in the Association where it ought to be strongest—in the city organization—the body of the movement. The city Associations themselves demand the ablest leadership that can be found. In taking on the position of general secretary Mr. Mott made the founding of an International City Department a condition of his undertaking the new responsibilities. He gave this his first attention and hoped to be able to announce long before this that he had secured a man to serve as senior secretary of the department. A search of the country has not yet discovered that man. Meanwhile a commission of three leading Association secretaries has been formed to give a generous amount of their time each month during the next two years to laying the foundation of the new department, outlining its policy, determining its standards, relating its work to other departments and to help in the selection of its head. The men chosen are John W. Cook of Brooklyn, Walter T. Diack of New York and W. J. Parker of Chicago. No choice could be better. The task is as great as it is delicate, for it is not a work of wreckage nor of direct organization, though there are 500 points unequipped. Theirs is not to usurp any work of the physical, educational, or other department or to supplant the State Committee in dealing with the city

Association problem. This is an interrelated matter, a task to bring the whole city work to increased efficiency and to discover greater tasks and greater men to take on those tasks. Here a beginning is made of the largest piece of constructive service the Association has before it.

Manning the Movement

Another clamorous claimant for immediate attention is the matter of secretarial recruiting. From the time of McBurney and Hall it is the man that makes the movement—the right man of quality and equipment. Mr. Glover has handled the secretarial bureau with efficiency and C. K. Ober has been recruiting college men at the rate of twenty a year, on the fellowship plan. Both knew much more was needed and both demanded that more be done. Ober was sent to Honolulu and there pulled Super away from his great work to join him. Super's Association and friends felt the honor so keenly that they pledged the bulk of his budget. A man was then sought to head and harmonize it all, and was found in R. P. Kaighn. He is a university man, was bred in the country work, has been a physical, educational, and boys' secretary, was general secretary at Holyoke, and has lately done a piece of work in the industrial department that does him great credit. He was convener of the conference on professional training and has constantly taught in summer schools. He knows how to co-ordinate work with men. The task these four men have before them is pressing, as for five years past the annual demand has been for 179 men a year for major positions paying \$1,200 or more. The tide is at its flood. We are getting buildings faster than we can get men of caliber and character. The county, industrial, community, and boys' work have demanded men they are sure of. The future progress of the Association depends upon the enlistment, training, right placing and retention of men who can command the movement and multiply themselves in large numbers. To this task these four men will brace themselves, and they will discover the way of co-operation with schools and institutes, associations and universities in meeting this compelling first claim for efficient men.

“CLOSED THE YEAR with all bills paid and a balance.” “Paid all bills of the year Dec. 31 and old debts of ‘\$400,’ ‘\$2,000,’ ‘\$3,000.’” “Every Association in the State but one has closed the year with all obligations paid—have insisted on a safe and sane financial policy.” These are the kind of messages by the scores coming to our

desk. There is money for any money-worth work directed by men with courage, sense, and piety—and don't forget the piety of the male, hale, honest kind. The country is prosperous, push the work with courage, but still with caution. The International Committee sounds a fair warning by its resolutions calling on building committees to keep within their pledges. Plan big things, but provide for them. We have examples of Association building-financiering so awful that we do not dare publish them; yet they should be known to every building committee.

Drink and Be Sober

A man can't "drink and be sober." Vance Thompson makes the case in swift, clear English, marshalling

his facts against alcohol with a slam and a way men must declare is sane and clear. He wrote "Eat and Grow Thin," one of last year's six best sellers. Thompson writes with the clear swiftness of a newspaper man, fair to all sides, and as a man of the world. He deals with drink *as a poison*, not only to the alcoholic girls of the country club; to the prostitute on the street, as death to the moderate drinker, and the death to morals as well; of drink's million-dollar-a-day bill in New York City alone and \$2,336,662,338 annual bill of the United States, plus the bigger bill in insane, criminals, dependent, paupered and wronged families. He shows what alcohol does to a man, and its proper label is POISON. To give you a taste of this book, which should be used by the dozen by every Association, here are a few quotations:

"That smiling, dangerous man who can drink and be sober, thank heaven! and who, checking alcoholic degeneration in himself, passes on a debt of degeneration to his daughters and his sons . . . he is poisoned atop. Morally he is blind drunk and mentally he is darkening into irrationality."

"Insanity is the mad son of alcohol. Idiocy is his drivelling daughter. Suicide is his despairing child."

"Drunkards and prostitutes fall together like a shock of oats."

"Vice and drunkenness! the two always go together, and wherever they go you will find sickness, disease and misery, quoting from Champion Jess Willard."

Again: "You can't be strong and well unless you live right. When you go up against nature you get the worst of it every time. And nature doesn't stand for whiskey and lust."

"The man who sets about making himself a mental imbecile—who poisons himself, wilfully and in cold, unclaming blood—is deliberately criminal."

To the moderate drinker he says, "Man, with your ounce or two a day you may be mentally hale enough to keep out of a mad-house; but on the higher functional levels you are already mad—morally you are as mad as a hatter."

"Drink does not give courage; all it does is to destroy the moral nature in the man."

"Destroy the drink-compelling environment which brewers and distillers have created in their dives and brothels, in their cabarets and dance halls, in their bar-rooms of gilt and glass."

WHAT DO YOU SAY, MR. SECRETARY AND SUBSCRIBER? Will you join with us in extending the circulation and influence of ASSOCIATION MEN? Standardization Week, Feb. 6-13, subscription campaigns have the right of way in many Associations. We'd like to make it unanimous and would appreciate as well personal canvasses by subscribers in their churches and among friends. Subscriptions are taken for half price, 50c., in any number (75c. in Canada and New York City). In this period last year 9000 names were added; we'd like to make it 18,000 this time. Would not your friends appreciate it? Your pastor certainly would. Dr. Albertson, successor to Dr. Cuyler, writes: "No magazine comes to my table that is of such practical value to me as ASSOCIATION MEN."

THE SECRETARY who realizes his duty to his own church tries to do some one thing for the church which he can best do. One year Mr. Whitford of Buffalo helped his church change from rented pews to the envelope plan and increased the revenue \$6,000. This year, his work is to get an evening congregation, and the first week showed an increase of 300 per cent purely by organizing the lay forces of the church. The minister was always a good preacher, the people of the church were good listeners, but it lacked the organizing force to make a church efficient. Another pastor says he had practically no results from his church for the first ten years work as a minister until he learned how to organize his forces. Then when backed by the men of his church, organized for spiritual service, men have come in by the hundreds. His evening congregation was but sixty, now it ranges from 300 to 600.

WE HAVE looked into the heart of the immigrant through Dr. Steiner's brilliant, bristling pen. With him we have been at Ellis Island, traveled with him across the ocean in the steerage, accompanied him through Ellis Island to the mining towns, camps, prisons. We have seen America inside out, and our hearts have beat with the hope of the man to whom America has meant OPPORTUNITY. He has given us another book—Introducing the American Spirit. It's clever and caustic. In it he is trying to show America and its ideals to the "Herr Director," who is well satisfied with German culture. It is written in the devotion of a patriot, but he upturns some ugly pictures for us to look at, of our American selves in the raw and growing period. These sketches are boldly drawn. There is one picture of one hustling Association secretary which may be true of one but who

wrongs the whole type by his superficiality, dabbling in lands and in business. There is a picture of another Association man who did a far different type of sympathetic service among foreign men. Read the book.

Our Own Folks

THE RECENTLY elected president of the Association of National Advertisers, placing \$50,000,000 worth of business a year, has been one of "our own" for 45 years. E. L. Shuey has been a figure—and not a naught—in the Dayton Association from the time he joined when a boy. It was "his job" from the time he was made an usher of a Bible class until he became a director, and later president, and then worked on the new building committee, which took years to plan and re-plan. He dared to do what no other man would, making a building that was the astonishment of the country at that time. He saw things in the big and still growing. The Association's educational possibilities grew on him. He was the pioneer of industrial education and believed that the Association could well blaze the way to reach classes and then turn them over to a city or another institution. He had a hand in organizing the first college Association and erecting the first college building in Ohio. He was reared on printer's ink, as his father was manager of the great United Brethren Publishing House. He liked to see things go, and as a leader in the International Committee hammered the educational idea into the national consciousness. He never was nor is afraid to tackle a new thing. Everything must GO and grow with him. Men wonder when he takes time to earn a living; he gives so much to the affairs of his church and Association—city, State or International Committee. And for a side issue he has a farm of a square mile or two. Incidentally, he has been a guiding force on ASSOCIATION MEN for twenty years. He is a vigorous member of the firm of Lowe Brothers, which does business in every State in the country where paint is used.

GEORGE WARBURTON, secretary at Toronto, who has been turning his hand to the raising of a million or two for the National Relief Fund, has been given leave of absence for six months to tackle a new task. It's a big one against the saloon, and he takes it on the rising tide. It has swept western Canada clean and is moving east. He writes: "I have been given leave of absence for six months to take up a campaign for 'Dry Ontario' under a Citizens' Committee of 100 [He is organizing secre-

tary of it.], and I tell you I've got some job, and it's well worth while." And it is.

DR. MUNN will not object to being called our own. He declares the Railroad Department owns him and has for nineteen years. The medical profession own him as pre-eminent; insurance men own him as president of a great company; the Presbyterian Church has made its claim on him for its college board; Columbia owns him as trustee. Railroad officials own him as one of them and their doors are open for him to enter and bring the claims of the Railroad Association to their attention. He doesn't like to talk but has just concluded a speech 8,254 miles long in twenty-four days and nights journeying from city to city, and sea to sea, with "his two apostles"—as President Caldwell calls them—John and Aaron (Moore and Knebel). They covered more distance in this time than the Apostle Paul journeyed in all his life. They knocked at doors that had not welcomed the Association before, and got attention. Several buildings will result, opening work at isolated points for men who appealed as did one, "A year ago I was a member of the Association in the East. I never touched a drop, but this place has driven me to drink. There are a great many in the same fix. For heaven's sake do something for us." They were lunched, dined, and banqueted by chambers of commerce, municipalities, railroad officials singly and by systems. When this "incidental job" is checked up ten years from now it will show new Associations formed, whole systems opened to the movement, and great groups of men transformed. The lift and life and example of this devoted and self-effacing layman will loom large in history. The Doctor would say, "Forget it." Men will not, nor will the boys of the high school at Colorado Springs, who heard him quote effectively from memory the following poem, which is undoubtedly interpretative of his own purpose:

THE BRIDGE

An old man, going a lone highway,
Came at the evening, cold and gray,
To a chasm vast and deep and wide.
The old man crossed in the twilight dim,
The sullen stream had no fear for him;
But he turned when safe on the other side
And built a bridge to span the tide.
"Old man," said a fellow pilgrim near,
"You are wasting your strength with building here;
Your journey will end with the ending day,
You never again will pass this way;
You've crossed the chasm deep and wide,
Why build you this bridge at evening tide?"
The builder lifted his old gray head,
"Good friend, in the path I've come," he said,
"There followeth after me today
A youth whose feet must pass this way;
This chasm that has been as naught to me,
To that fair-haired youth may a pitfall be;
He, too, must cross in the twilight dim—
Good friend, I'm building this bridge for him!"

\$15,000 and Liberty Your Own Retirement Fund

By A. H. WHITFORD, Buffalo

THE PRACTICAL VALUE of thrift is challenging the attention of a rapidly increasing number of men. As thrift is one of the cornerstones on which manhood is built, it is a character-building factor that men should lay hold of. A man of character with the habit of thrift has made a long stride in establishing his efficiency. The ability of a man to systematically save money is not the most essential thing in life, but his thrift is of utmost importance in insuring health and happiness.

The usefulness, health and happiness of an Association secretary can be assured by the establishment of two retirement funds, one created by the Brotherhood and one by himself.

An important commission was appointed at the International Convention at Toronto to consider the advisability of creating a retirement fund for secretaries. When this fund is established it will be easier to satisfy men that the secretaryship is a life-work calling. At the present time, men cannot help but wonder what will be their material prospect after having spent thirty or more of the best years of their life in promoting the work of the Association. Even though a retirement fund is created, it would probably provide an income of less than half what a man has been receiving while actively engaged in service.

A secretary is a wise man who safeguards his future by creating his own retirement fund, which can be done by the man with an average salary if he systematically, every year, transfers a part of his income to his capital account. Men do well to prove their wisdom by imitating the ant who "provideth meat in the summer that food may be gathered in the harvest" or eventide of life.

Wherever possible, the salary of every secretary should be equal to his ability and the ability of the Association to pay. The great problem, however, is not more salary, but better use of the salary in hand. The majority of secretaries could create their own retirement fund of not less than \$15,000 if they maintained a reasonable policy of saving for approximately forty years. This could be accomplished on a salary ranging between \$1,000 and \$2,000. The percentage of salary to be saved would never need to exceed 15 per cent.

Life insurance and the savings bank present two dependable opportunities for systematic saving. If the young man who has recently entered the work would begin this month to deposit \$5 a month and continued forty years, he would have to his credit \$5,701, provided his deposits were allowed to continue to compound interest. Money at four per cent doubles in eighteen years. "Put gold in the bank before time puts silver in your hair." Nine-tenths of men

who die leave their families less than \$1,000.

Experts figure that \$750 a year is the minimum that should be depended on to support a widow and a child. Every secretary should provide for an estate of not less than \$15,000. This can be done by systematically paying endowment life insurance premiums, thus providing at the same time protection for family in case of death and the guarantee of a retirement fund after sixty.

The Association secretary is fortunate in being able to provide \$5,000 insurance by membership in Secretaries' Insurance Alliance at an annual cost less than is charged for \$1,000 by regular life insurance companies.

Ten thousand dollars in endowment insurance is a sensible goal for every secretary. Start with a \$2,000 policy. At proper intervals, between the age of 20 and 40, add additional policies. The average annual cost on long term endowment insurance would range from \$20 to \$30 a year per \$1,000, according to the age the policy is taken. The total annual cost of insurance and the \$5 a month deposited in a Savings Bank need never to exceed \$300 a year. During the first ten and the last ten years of a forty years' program of saving, the annual cost would range from \$100 to \$200.

As an insurance policy matures it should be invested and interest allowed to accumulate. The return on the investment in insurance should exceed \$12,500 on the basis outlined. This added to amount in savings bank would give a retirement fund of \$18,000 at the end of forty years of service. Allowing for unexpected set-backs, at least \$15,000 would be available at an age when ninety out of every average one hundred men are dependent on relatives or charity.

A thrifty man begins to save. He does not wait for a salary increase. He lives within his income. He cuts out wastes. He keeps away from speculative investments. A thrifty Association employed officer faces the future with confidence and approaches old age with a feeling of security and independence.

A New Year's Resolution That Cashed

A YEAR AGO Gary's employed force formed a Savings Club, instructing the cashier to hold out a certain sum from each month's salary. It ran from 5 to 15 per cent. The president of the Association, an experienced and conservative banker, undertook to handle this fund to the best advantage as he would the investments for his own bank. The satisfactory results following the investments made the twenty-one men take a new view of thrift, and to talk saving, self-denial, system, and carefulness to other men with intelligence and conviction. More than one who always had his month's salary spent before he received it and, although drawing a good income, had never

owned \$50 at once, found that he could save. He had been so wasteful that it now appeared wicked. They found that in time of sickness and need they were prepared to meet the emergency, and are now laying the foundations of an old age of comfort and gaining independence. In every Association there is some conservative financial man who could handle the savings of the secretarial force, and glad to help the men who are working for the love of men and at a sacrifice, to make the most of their savings. And, too, this should be the foundation stone of a campaign of thrift that would affect the membership and the entire town.

A Good Job in Straightening Out the Janitor's Finances

PROBABLY nearly every Association has one or more janitors, on their force, who are having a hard struggle to get ahead. If the Secretary would sit down with such a man for an hour and help him shape his budget so as to get ahead, he will receive a personal blessing himself, give another man new hope in life, and get a liberal education on social service.

Our head janitor, who is only twenty-three years old, is a good man for janitor work and is trying hard to get ahead on \$15 per week. He is married, has one child, and is expecting another. He had recently moved into a cottage which he is trying to pay for on monthly payments of \$15, the total being \$1,150. The house is not yet finished, and it is up to him to do the finishing. He quit school when he was nine years old, and only has enough education to write his own name and read instructions. His chief weakness is being an easy victim for a persuasive salesman with a proposition on the installment plan.

On learning that he was borrowing money from various members of the staff, I got together with him and went over his whole budget. As nearly as I could gather, his expenditures for one month ran about as follows:

PAYMENT ON HOUSE.....	\$15.00
HOUSE UPKEEP	3.00
TAXES	1.15
CARFARE	3.00
FOOD	18.00
CLOTHING	8.00
HIGHER LIFE	2.00
DOCTOR	4.00
FUEL	2.00
WATER	.75
	\$56.90

He was owing \$47.20 to various parties, besides having a \$45 Davenport in his house on which he was to pay \$5 per month. He had paid nothing on it yet. I told him to ship it back and pay the cartage and get a cot if he needed something else to sleep on.

He had also borrowed \$15 of a loan shark company to meet one of the payments on his house, and was paying back at the rate of \$1.65 per week for 12 weeks. He had done the same thing once before, but had paid that back.

Finally I proposed to him that he bank his money, just keeping out enough for carfare and such items as he would have to pay in cash, and pay all the rest by check. This was a new idea to him and he didn't know whether he would get the checks right. I told him to bring his bills to me each payday, and I would fill out the checks for him and he could sign them. He said he guessed he couldn't lose anything by trying the plan, and would start next payday. He would keep out \$1.00 change and bank the rest.

Then I asked him about life insurance and he laughed at the idea. Well, let's see, I said. We have figured that you can live on \$56.90 per month. That leaves a margin of \$3.10 a month to pay back debts. But there are four months during the year when you will get \$75 per month because there will be five paydays on those months. Now just forget that you are going to get this extra money, but when the time comes we'll put that into insurance and savings. Much of the worried look was leaving his face, and when I came back a little while later and told him that I had saved him \$1.80 more on his loan with the loan shark by paying it ahead of time, and that he could pay that back last, he looked more cheerful than for some time.

Here was a man who was doing his level best to get ahead and yet was getting in deeper every payday simply for lack of system sense and the courage to free a situation. One of the chief morals of this is, however, that the secretary can teach the budget system much more easily if he is practising it himself.

E. T. H.—Iowa.

Greetings of Billy Sunday to the Oswego, N. Y., Association

Congratulations upon the successful issue of your campaign in Oswego.

Your slogan, "Help the boys to help themselves" says it all.

Tell your men who are fathers that they must say "COME" instead of "GO" if they are to land their boys in Church and Sunday School and Young Men's Christian Associations, and in the Kingdom of Heaven at last.

Trying to save a boy—without the active co-operation of the lad's father—is up-hill work.

You have to save the Man, in order to save the Boy.

Be patient with your boys; don't be too severe when they are full of frolic and fun. Remember: your first business is to show them that you are interested in all that interests them.

Paste in your scrap-book the shrewd remark of a wise old gentleman who once lived in New York State: "You can't make a man out of a boy—and you can't make a man out of anything else."

W. A. SUNDAY

Thrifty Men

A Physical Director—24 years of age, earning \$15 a week in small Association, he never saved money, was induced to take five shares in a co-operative bank. He increased the number to ten, then fifteen and finally \$25 a month; salary raised to \$1,000. In a few years he had saved \$800, and was engaged to be married. Five-room cottage house that was in process of construction, finished so far as roof and walls were concerned, offered for sale at fifty cents on the dollar through the failure of contractors. This \$800 enabled the man to make first payment on the house and secure a loan on the balance and finish it. When married he started housekeeping in his own home.

An Office Boy—working for \$6 a week—was induced to take out two shares in the co-operative bank, meaning \$2 a month. In five years his salary had increased to \$15 a week and he had saved over \$500 through increasing each year his monthly payments. Gave up his position and with this money went to school and graduated in three years. Came back to the same Association at a salary of \$1,500 and took out twenty-five shares in each of two co-operative banks thus saving \$50 a month.

A Wealthy Young Man whose father had cut off his income and support because he had become such a spendthrift was induced to put \$5 a month in the co-operative bank, which in a few years aroused his ambition to save to such an extent that he "made good" and won the respect of his father again, who took him back into the family.

The Pittsfield Association is taking advantage of all kinds of printed matter on thrift, putting on the bulletin all we can get. We have had lectures on establishing a home, how to start planning a home and various methods of saving and borrowing money for the purchase of a house. These have been attended by young married couples and young men intending to be married, and they were of considerable interest.—E. N. Huntress.

An Expressman—"I began to keep a personal cash account from the time when as a mere small boy I sold the surplus eggs from my hens to the neighbors. After establishing my own home, we kept account of every cent, my wife having her own book for household expenses in addition to my own account. This had much to do with our ability to have our home fully paid for in the course of ten years."—E. E. Stacy.

Pay-Day in Camps—In two Montana construction camps some fine examples of thrift are shown. In one Association the banker, 22 miles away, comes to cash the checks each pay-day and carries away a considerable sum from nearly all the men for savings banks deposits. In the other Association the secretary enlisted the men in sending their money home by money orders and the use of the postal savings bank. This received the commendation of the supervising engineer.—C. H. Puehler.

Christian Thrift—Several months ago a Providence dormitory man, who failed to get work after three weeks' continual search, started to drown his discouragement in drink. He sold and pawned about everything he had in exchange for booze. He told us he would do anything to stop it, and would follow our instructions. We put him under the cold shower, filled him up with black coffee, and put him to bed. The next few days we furnished him with a friend and companion with whom to talk and walk. We knew he would work if we could get him something to do, so we got him a job and he began working ten hours a day. Not long after this he procured a better position and to-day he is doing finely, saving his money, letting the booze alone and looking forward to a better position and marriage.—C. H. Line.

Thrift Lobby Talks at Providence.—Subjects were: "A Bank Man's Way to Double Your Income," "Building and Loan Associations," "Savings Banks," "Casualty Insurance," "Real Estate and Mortgages," "Stocks and Bonds," "Fire and Life Insurance," "Fraternal Orders," "Morris Plan" and "Gold Bricks."

A Foundry Worker was interested in a talk on "Store-book vs. Cash" by a Scranton Association man at noon hour. The next week he said: "It is no use; my wife wouldn't go along. She says I question the way in which she spends her money." He was told to explain to his wife that they would be co-operating with the Association in an experiment they were making, with the hope of reducing the household expenses of the men in the shops, and to ask her if she wouldn't be willing to try it for one or two months. At the close of a month he said: "No more store-books for us! We have reduced our expenses and by careful buying we shall save at least \$5 a month."

Employment Work Plus—A number of years ago an Association man employed by one of the big Bridgeport factories had a chance to choose whether he would make friends with a group of street boys or whether he would, as he expressed it, "be in constant hot water with them." He chose the former, and was able to interest different boys from time to time in chemistry, in which line he was an expert. One of the first boys he came in touch with three years ago was placed by the employment man with one of the ammunition factories in the chemistry department. Hard work and lots of it in the line of night studying and strict attention to business placed the youngster in a position where he had the equivalent of third-year college education. Recently this company decided to build in another city, and in looking about for a man to take charge of the chemistry work of this branch found that the choice lay between this youngster and two college men. It was decided to give him a chance, and he starts in the first of December with this company at a salary of \$100 a month. The youngster is only nineteen years old.



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THE ENGLISH ASSOCIATIONS ARE DOING A BIG WORK FOR THE MUNITION WORKERS IN MANCHESTER, LIVERPOOL AND OTHER CITIES. THE NATIONAL ASSOCIATION WAR WORK BUDGET IS NOW OVER \$2,000,000

Men of the Army and Navy

THE THRIFT EXHIBIT sent out by the Industrial Department has been going the rounds of the Army and Navy Branches. From the Norfolk Branch comes the report that during its stay there of several days deep interest was aroused and many were continually studying it. "While the exhibit was there," writes Secretary B. C. Pond, "one of the men of the Service, who had evidently been practising the lessons of the cartoons for some time, came to the cashier and asked if he might deposit \$3,500 for safe-keeping." Numerous conversations with other men showed that very many are saving money systematically. A surprising number make a regular practice of providing generously for relatives at home. One man who had just finished his apprenticeship and had been transferred to the Receiving Ship, sent his mother \$109 for Christmas.

"Mike" Nicopolis was a poor boy when he enlisted in the United States Navy. Beginning with his first month's pay, he systematically laid aside a portion of his money for future investment. No month came around but what the cashier of the Navy Branch received Mike's remittance for safe-keeping. Mike became a petty officer and later because of faithful service, a chief petty officer. With each rise in rank, the proportion of his savings increased. Two years ago Mike retired from the Service. Careful investment and unwavering determination to save resulted in his being able to purchase two three-family apartment buildings, which investment brought him a comfortable income.

With the departure of the Atlantic Fleet Shipboard Work renewed its activities. W. E. Herr began his second year as secretary on the U. S. S. Delaware. C. O. Smith left from Boston on the U. S. S. New Jersey as its secretary, and H. H. Rhinehardt, with a full equipment for work at the building

at Deerpoint Camp, sailed on the U. S. S. Culgoa. Another expeditionary secretary for the marines is slated to sail on the U. S. S. Tennessee, bound for Port-au-Prince, Hayti, where he will resume work with the marine forces under the command of Colonel Waller. The secretary will carry with him equipment for work at several points in Hayti and will have the full sympathy and hearty co-operation, not only of the officers on the field, but General Barnett, supreme commander of all the marine forces.

The Annex to the Newport Navy Branch has been destroyed by fire. The officers at the Training Station expressed their keenest regret and are doing everything available to assist in continuing the work at the Station. A larger building is proposed to meet the demands.

Halifax has formed a club for the reception of soldiers who will be landed there during the winter months. In every city from there to Victoria the khaki uniform is "good for every privilege."

For the blind, crippled, maimed, and broken-in-health soldiers returning to Canada, the Provincial Committee has volunteered its services in any way to help them train for new employments, find positions, and regain a foothold for living.

The Military Department, Winnipeg, secured 279 invitations to Christmas dinners in private houses for soldiers. Many of the invitations were from homes where there was a vacant chair because of a husband or son away at the front. Others said: "All our men friends have gone, and we would like to make someone feel at home this Christmas." Over 11,000 men are now under training in Winnipeg, and the recruiting officers are to be seen on all the leading streets. Five secretaries are serving with these troops and two more will be added shortly. While social features are most popular, emphasis is being placed on religious education.

Railroad Men

ALL that President Caldwell said at that complimentary dinner given Dr. Munn in New York last month; all that the newspapers had said on his sea-to-sea trip of twenty-four days; all that men said at the banquet of how they appreciated the hand he had had in the railroad work, did not touch him so deeply as did that twelve square feet of letters of appreciation from American railroad secretaries handed to him at the lunch after the presentation of a beautiful silver floral basket. This was deferred for "home consumption," where the Doctor "might mull over it all he pleases." An appreciation of this trip is given in "Our own folks." Page 258.

BRADFORD'S THRIFT campaign (see page 246) ought to stimulate scores of towns to do the same thing. It is possible anywhere. The idea takes hold. Pulpit

and press and people jump at it. Schools co-operate. Officials are eager to push it. The whole thing interlaces life at every point. There was sparkle to this campaign as Conley handled it, as is shown by these citizens disguised as sandwich men.

The result of that big athletic meet on the Katy Lines at Ennis, at which there were 438 entries and 4,000 people attending by special trains, is interesting other lines to conduct system meets.

At Janesville, Wis., the center of some scores of railroad men, the city Association has seen and met the opportunity of serving them by special rooms set apart and equipped by the Woman's Auxiliary.

Governor Clarke was the speaker at Boone, Iowa, Father and Son banquet. Every guest at the banquet received McCowan's, "The Trail a Boy Travels," and Godfrey's "Parable of a Prodigal's Father," reprinted from ASSOCIATION MEN. And many a father and son walked home hand in hand in deep thought.

The best letter to J. S. Miller on his 25th anniversary in the work was from his son, now 21 and in college: "God bless you, Daddy, for the splendid example you've set for me." What doth it profit a man if he gain a great position and lose his own son?

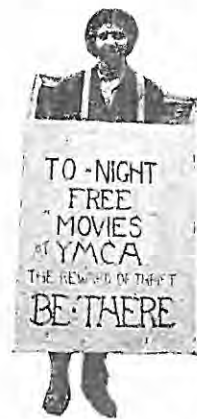
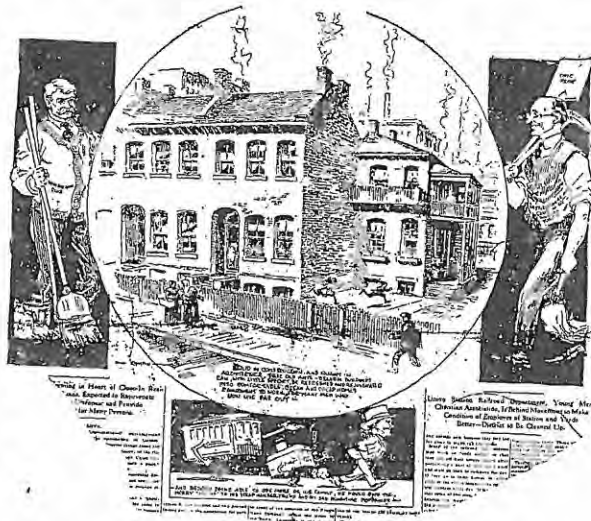
A railroad man at Meridian, Miss., well says, "Whiskey is responsible for nine-tenths the down and outs of our brotherhoods. He ought to know, for he is chairman of the general grievance committee. A young man coming from Scotland three months ago introduced by the Ellis Island secretary, was found a job by the Associa-

tion as a laborer and is now making \$4.50 as a journeyman blacksmith.

St. Louis men were not content with building a park in a day, so they tackled "Lincolntonville"—the dirty, down-at-the-heel, disreputable district near the old Union Station. The Inspirational Club saw it as a residence section with possibilities—and impossibilities. They got the refusal of one time excellent homes and went in to clean up the place and make it decent for decent people to live in. The above full page width newspaper picture tells the story of what was done. The place was close to the station and would save carfare and they could save on rents. Unhealthy shacks were condemned, dirty alleys and filthy back lots cleaned up and the section reformed.

The value of a membership ticket at Meridian was well shown when the son of a director, a boy of 15, in restless spirits left home. He was quickly traced by his Association ticket. The home-coming was glad.

Perhaps the most striking recent achievement of a chain of Railroad Associations, was the simultaneous membership campaign on the New York Central, embracing twenty associations. Great enthusiasm was manifest from the beginning, and some of the Associations made excellent records. A feature that enlivened the campaign was the daily telegraphic returns which were arranged through the courtesy of the railroad officials, each Association sending its returns at the close of the day, and a composite night message was returned showing the results for the entire system. Many striking incidents of loyalty came out during the movement. No outside help was employed. The following list of new members was secured: New York, 672; West 72nd Street, 54; Mott Haven, 17; New Durham, 40; Albany, 90; West Albany, 93; Troy, 24; Rabena, 58; Rotterdam Junction, 9; Utica, 144; Watertown, 32; Oswego, 14; Syracuse, 36; Rochester, 75; Jersey Shore, 89; Buffalo, 101; East Buffalo, 30; Elkhart, 174; Collinwood, 114; Gibson, 234. Total, 2100.



The Physical Department

Amateur Sports on a Character Basis

A GREAT DEAL has been said for and against athletic sports. Men speak with vigor in reference to the "great evils in competitive sports," others with equal vigor in reference to the great good to be derived therefrom. Which group is right? It all depends upon the way athletic sports are managed. Athletics *per se* are neither good nor bad, and yet potentially athletics have great values. They also contain potentially great evils. Athletic sports may be physically beneficial. They may likewise be physically harmful. They may develop character. They may destroy character. It all goes back to the matter of their management. Hence a group of men in the Associations and colleges have in the past few years been working very hard upon the problem of developing a type of athletic administration that will bring out the largest values in amateur sports and minimize the evils. For a number of years they have been working through the Athletic Research Society to develop a definition of an amateur. This resulted in a positive definition. Heretofore such definitions had been negative only. This reads as follows:

An amateur athlete is one who participates in competitive gymnastics or athletics for pleasure only and for the physical, mental, moral and social benefits directly derived therefrom.

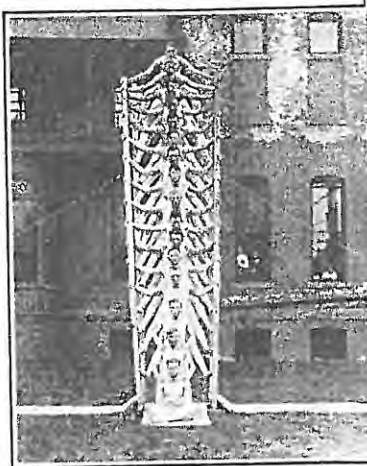
This gives to athletics a high aim. This definition has been agreed upon by practically all the leading athletic bodies in the United States and by the International Amateur Athletic Federation.

The second great step toward placing athletics upon a character-making basis was to bring together the permanent and responsible organizations of the country like the Association, colleges and churches in a national federated effort to standardize control. This is succeeding. Heretofore the responsibility for right conduct has been placed upon the athlete; the organization which he represented was not held responsible. The new administration places this responsibility squarely upon the organization—where it rightfully belongs.

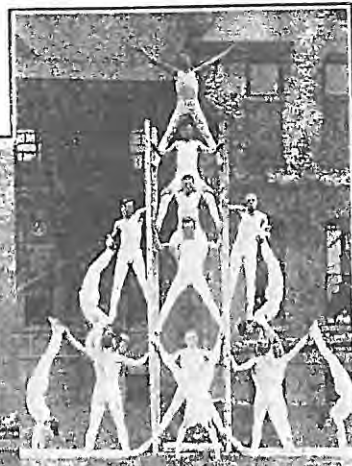
This is a great advance. An Association must take the responsibility for the conduct of its athletes and so must a church. The youth is volatile and interested in the game way beyond reason frequently, and has not the capacity to interpret his athletic conduct in its relation to the supreme work of the organization with which he is identified. The organization must define and interpret this relation and secure higher values.

A third attempt is to make athletics less intense and less specialized. To this end, much is being done in reference to mass athletics, *i.e.*, to provide kinds of events and the kind of management for such events that will encourage the participation of large numbers of individuals in which skill is not the outstanding qualification required, but in which the average and sub-average man is encouraged to participate. This, too, is succeeding.

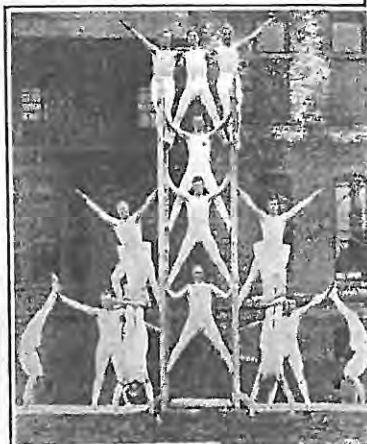
These three advances are making it possible to say to an increasing degree that athletic sports are beneficial and contribute to character-making.



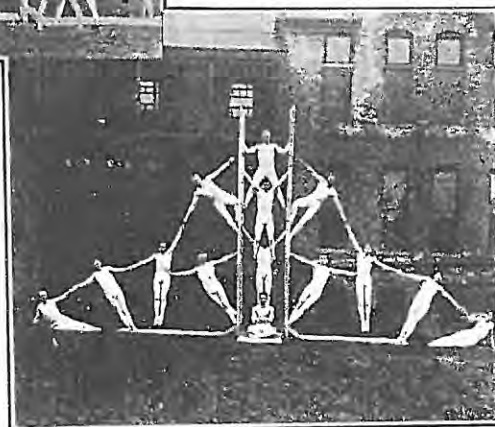
A THRILLER



CLEAN WORK



STRIKING POSES



BLOOMINGTON'S CLEVER PYRAMID WORK

Physical Briefs

Never has there been such a demonstration of the value of physical training in Canada. Under-developed men turned down at the enlistment offices have been fitted for service. Great numbers of them come from factories and shipping departments, where they worked under unfavorable circumstances. The body-building work, along with bathing facilities and hygienic instruction, are putting these fellows into form who have been engaged inside for four or five years, since they were 13 or 14 years of age, often without holidays. Breathing exercises to be followed at home have increased chest expansion by two to three inches. One man who weighed 196 pounds pulled off twelve pounds in two weeks. A similar work was done in Montreal and throughout the Provinces.

"Farmer Burns is a clean, live sermon in himself; he draws crowds," Mayne of Gary says. "At 55 he can down any amateur. He says: 'People wonder why I am able to do this, and have been able to keep fit and in trim when I have spent all my days with sporting people. This is the reason: I have never touched a drop of liquor, do not use tobacco, tea or coffee; never uttered an oath, and control my passions.'"

The Art Metal Construction Company of Jamestown, N. Y., has engaged Physical Director Milcham to give five-minute setting-up exercises twice a day on each floor. All members of the office force are required to take part. He has drilled six of the employees to handle the work.

The biggest auditorium in Bozeman was not large enough for Dr. Barker's talks. Over 300 were present at the "Father and Son" banquet. He roused the town, though the thermometer hovered from 10 to 25 below zero. All of the new business men's memberships include ASSOCIATION MEN.

In the heart of Albuquerque, N. M., the first Association building is going up. One of the men who is the picture of good health, who, along with his physical testimony, tells that the great spiritual uplift came into his life while his body was being rebuilt, and proposes to help fill it, writes this letter. Here is his letter:

When the writer was 19 he had very much the profile of a question mark. I weighed 116 pounds. I was finally induced by friends to take up work in the Y. M. C. A. gymnasium. I will never forget the first day. Perry J. Stephens was the P. D., and he made a chart of my frame that looked very much like an uneven zig-zag, and this made me feel rather peevish on being so twisted out of standard.

We had many beginners, and with them I started to pull the weights and other light work that soon took a few kinks out. The hours set for me always found me ready. Soon I was in class with the awkward squad, and within a year could do most anything in the exercises of the senior class. About a year after beginning Mr. Stephens called

me to his office. I was weighed; charted. All the kinks were taken out of chart of a year ago. That chart showed almost a straight line. I weighed 154 pounds, had good wind, and instead of a promised "lunger" I was an athlete. I made the football team, the basketball team, and only a year before I was not even a good "rooter."

This man at seventy joined the Omaha Association and went into a young men's gymnasium class. S. B. Jones, an officer in the Civil War at eighteen, says he always has maintained his good health by physical training.

Out of a hobo camp a boy of eighteen was drawn into the Stockton Association, found a job, roomed in the building, placed on the basket ball team. Now he has cut out beer, tobacco, and bumptiousness. He was an I. W. W. And he's written his parents sending them money.

A Ten-Strike Against Booze—Coatesville's industrial bowling league has given men more than a good time—it is working a change of habits among industrial men. Six years ago, among the men who comprised six teams were "booze-fighters," "gamblers," and "travelers." They found they could have a good time at this sport. Gradually they have come in contact with the influences of the Association and changed. Fifty per cent now have bank accounts, building and loan shares, and have joined the church. Now Mr. Mill-man's wife and babies come to the movies while he bowls. Formerly they sat at home while he drank and gambled.

FOR THAT DULL, PEP-LESS FEELING



A CARTOON THAT DID BUSINESS AT GRAND RAPIDS in enlisting business men in the gymnasium

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The Boys

"Of all the school organizations and activities in the Lexington High School none are so effective and wield such an influence for the moral and mental uplift and esprit de corps of the school as the High School Club of the Y. M. C. A. The influence of this club is so effective that the matter of discipline in our school is a very small problem."—M. E. Ligon.

This is thrift—A boy without a home and overshadowed with the withering blight of a parental disgrace on his life—was found struggling in Atlanta to make ends meet on a meagre salary of \$14.00 a month. Another handicap was the lack of education. But he had ambition and hope. His connection with the Boys' Division helped him secure a new position at 30 per cent increase in salary. Result—new ambition—fresh hope. A determination to get adequate education and a desire to rise in the company's service. Boy and employer brought together in a bond of mutual interest.

Members of the Jacksonville Boys' Department sang Christmas cheer to thousands through the early hours of Christmas morning. A large number of boys were drilled on the songs of the Nativity in December. Two large auto trucks were donated to accommodate the songsters, each having its own territory to cover. All the hospitals, orphanages, charitable institutions and large hotels were visited, and locations had been selected from which the music could best be rendered that the largest number possible might be awakened by the message JOY TO THE WORLD, THE LORD HAS COME. Then would follow in the stillness of the morning HARK THE HERALD ANGELS SING, GLORY TO OUR NEW BORN KING, concluding with SILENT NIGHT, HOLY NIGHT, ALL IS CALM, ALL IS BRIGHT. Houses were immediately illuminated and pleased listeners appeared at the open windows and on the porches to listen. Then quietly away sped the auto party to their next station. The boys were entertained in the Association building over night. On Friday evening they were given a special supper, at which time Dr. Venable spoke on "The Other Wise Man." Early retirement was insisted upon and at 2 a. m. the boys were aroused from their restless slumbers on the gymnasium mats and hurriedly partook of



LA PORTE, IND., BOYS DISTRIBUTE DINNERS AND GIFTS FOR THE POOR

This was done under the direction of older heads who guided the affair and made the day significant as a matter of right training in sympathetic and charitable work.

hot cocoa and sandwiches. As they stood around the long table, the Bible story of the Christ child was read, followed by two minutes of silent prayer. They went out feeling that they were "Messengers of their King." It is the general desire of the public that the Association may see fit to continue its Christmas carolling each year.

J. A. VanDis at the closing meeting of the 1800 boys at the conference at Kalamazoo was told to stand up by a youth smaller than himself. He stood and was "handed" a Chevrolet automobile "as a small expression" of the boys' feeling toward their big State boys' secretary. Over 2000 boys contributed 25 cents each to buy it. The next night the boys of Kalamazoo (his home town) presented him a barrel of "gas" and a can of oil to run it. This will explain why he goes about his new field at New Haven in an automobile.

District community work secretaries in Detroit during Feb. 3-5 will consider tentatively the mechanics as well as the principles of community work as applied to metropolitan centers and large cities.

No boy attending Sunday school may join the Berean Club at Evansville, Ind. It picked six boys off the street six years ago. Now it has 170. Twenty-five brewery boys are now in one Bible class. Rough-house prevailed at first—windows were broken and food thrown; two weeks ago 86 of these, now fine-mannered boys, attended church in a body, and thirty have joined churches. One Sunday twenty gave Bishop Henderson their pledge for the Christian life. Good work!

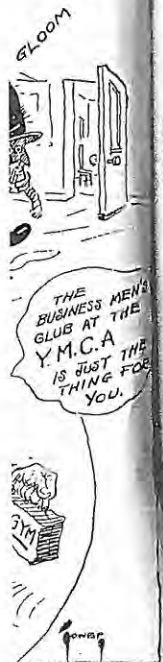
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FEELING



Building for the Future

SUPERIOR asked for \$75,000 in a six-day campaign to finish its building now under roof. At the finish over \$80,000 was in hand and "more coming." The first contribution was made by a traveling man 36 hours in advance of the campaign, saying, "I have held an Association card and know its value and want to help put Superior on the Y. M. C. A. map of the nation." The president of the First National Bank said in making his gift: "I consider the Association as important to the welfare of the city as any industry employing labor."

The past year saw the erection of over seventy-four Association buildings at a total cost of \$8,663,000 from the "shacks" in lumber construction camps to the great Brooklyn "Central," costing \$1,500,000. This runs the Association's total property well over \$100,000,000, with debt less than 11 per cent.

Bayonne, N. J., did the right and wise thing by holding off the opening of its new building until every cent was in hand to complete and furnish. It has raised \$52,278 "with a whoop of joy." M. C. Williams helped and then trained his guns on Charles City (Iowa's) debt and secured \$25,500. He is now pounding away at Pine Bluff, Ark.

Two notable gifts in Bayonne's campaign was one \$10,000 (anonymous) and another of \$5 from a rag-picker. A brass band volunteered its services and led at 10 o'clock a large procession of men and women through the streets.

A memorial building costing \$60,000, erected by the widow of ex-Governor Jackson in her home at Salisbury, Md., has been tendered to the State Committee for Association use. It is now perfecting an organization for beginning the work.

The pledging of \$68,947 by 3624 colored people of St. Louis for a building was the first step only in a \$1,000,000 appeal for increased equipment for the entire city. This will include a downtown headquarters, dormitories at small cost, a West End branch, chiefly for boys, a South Side branch and a smaller one in Carondelet. One colored family gave \$5,000, and Professor Williams gave the \$1,000 he had saved for an automobile.

Troy is to have a \$200,000 Young Women's Christian Association building. With an intimation that gifts might be forthcoming, R. B. Reeves called a group of ladies together to form a Young Women's Christian Association. Ways and means were discussed. Then Robert Cluett and J. G. Peabody offered to erect a building costing \$200,000, and Mrs. George B. Cluett promised to furnish it. Mr. Reeves has been constantly consulted as to the shaping of the organization and planning the building.

Streator, Ill., was victorious in raising \$30,000 in eight days to complete and equip its new building costing \$80,000, McGee in charge. The last day \$6,282 was raised.

Duluth's new \$60,000 boys' building is well under way. In addition to raising \$35,000 for the lot the foreign budget has been raised from \$1,200 to \$3,050.

The little railroad town of Ellis, Kan., of 1500 people, supposed to be given over to dust, wind and jack-rabbits, has provided liberally for a man-factory. A gift of \$10,000 was made by J. S. Nicholson, a banker and merchant, on condition of a like amount being secured, and in five days pledges reached \$23,000.

The Ball brothers of Muncie, Ind., are so well pleased with the results of their large investment in the Association building that they have offered \$100,000 toward the building for the Young Women's Association, if the community will duplicate the amount.

Mrs. Webb C. Hayes of Fremont, Ohio, has given a \$25,000 lot for an Association building on condition that a debt-free building is erected within five years. The gift was made at the close of a hospital building fund campaign.

A club house for its men has been erected at Whitman, W. Va. (costing \$7,500), by the Island Creek Coal Mining Company, and opened Jan. 7. This is the first of several similar buildings to be provided by this company for its men in the mines.

Westfield, N. Y., a little town of 3400 people lined up a campaign and signed up \$3,000. The advertising man of the Welch Grape Juice Company worked out a clever stock share certificate with the seal of the cross, "not organized for financial profit but for better boyhood." Dr. Welch and his four sons gave generously of time and money.

A heavy \$16,000 debt and high interest hampered the Baker (Ore.) Association. This has been bonded by men of the city at 6 per cent, new friends secured by the project, and new life given the work. Harry Arnold put zest in the ten-day effort.

At the dedication of the "Bronx Union," New York, \$400,000 building, Fred Smith well said:

"This building is not a nickel-in-the-slot machine, where you drop in your money and wait for the result. It is a golden field of opportunity, and offers to every man and boy the safeguards which will enable him to avoid physical, mental and moral shipwreck. The great work of the Association is in placing the proper emphasis upon virility in religion, as opposed to sentiment. Therefore the test of the success or failure of this new enterprise will not be in the amount of money that is spent in its operation, in the number of men or members that are enrolled on its records, but in the real growth of spirituality in the community in which it operates."

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ASSOCIATION BUILDING AT GREAT FALLS, MONT.

Governor McKinley's words on the occasion of the dedication of the first Youngstown Association building twenty-three years before were quoted with effect by Governor Herrick on the dedication of the new and vastly enlarged structure.

"It will stand a monument to your city and an honor to those who have shared in its building. It will be an auxiliary to all moral and religious effort. It will be the vestibule to the church and the gateway to a higher and better Christian life. It will not take the place of the church and other agencies for good, but it will supplement and strengthen all."

Bequests of \$5,000 each to the Associations at Hyde Park, Boston, and Brockton were made by E. E. Taylor. The story of Mr. Taylor's interest in the Association began with the employment of a young man at his home in Cohasset. With his usual interest in all young men he quizzed him about his plans in life. He found he had a plan and was working at it. Asked where he was getting his preparation for such a life task, the young man replied that he was fitting himself in the Association night school. Then Mr. Taylor began to look into the Associations of the cities in which his factories were located. Investigation satisfied him. He became a regular contributor to the local and State work. The interest on these gifts will more than equal his yearly contributions, including liberal gifts he has made in campaigns.

The forty-first anniversary of Charlotte's founding was celebrated by a quiet campaign for \$10,000 to add nineteen young men's rooms.

The State may buy the Columbus, Ohio, building, and a fund of \$500,000 be obtained to provide thoroughly for the city's Association equipment.

A gift of \$3,500 from Mrs. D. S. Bronson helped the New Haven Association to purchase headquarters for its Edward Bancroft Foote Boys' Club, with which will be conducted a working boys' home as well as a social center.

The Colored Branch, Atlantic City, was gutted by fire Jan. 6—covered by insurance of \$1,902. Colored men are raising money for furnishings not insured.

Last Minute Telegram.—Hilarious finish; 466 subscriptions to-day for \$16,200, making total of 1,377 subscribers pledging \$52,097. Mr. Milchsack gave \$5,000 for memorial auditorium. Greatest event in history of this old Moravian town Nazareth, population 5,000.—H. J. Schmidt.

An International Protest Against Debt

THE attention of the International Committee has been called to the distressing financial condition of many Associations occasioned by indebtedness on their property incurred because Building Committees and Boards of Directors have permitted the cost of building operations to exceed the amount in hand or available.

Therefore the International Committee strongly urges upon Boards of Directors, Building Committees and other responsible Association agencies the importance of keeping the cost of building, site and equipment and all other building expenses within the limits of the funds in hand or available in good subscriptions.

The Committee instructs its secretaries co-operating in building campaigns to seek from the responsible Association body in advance an agreement in conformity with the policy suggested above.

Collections on Cincinnati's \$500,000 fund are already beyond 97 per cent (aside from some large deferred payments). Cleveland collected over 98 per cent, and Providence, with interest on bank balances, netted 101 per cent. New York's \$4,000,000 fund made nearly as good a showing. But men of campaign experience put the general shrinkage at from 5 per cent to 10 per cent. Delay in collections, in erecting the building, and the failure to have a business secretary on the job immediately, are usually responsible for deficits.

By the will of Miss Grace Dodge the National Board of Young Women's Christian Associations receives \$500,000 and a half interest in \$1,649,400, the New York Young Women's Christian Association \$200,000, and the Young Men's Christian Association \$25,000.

Toledo cut its debt down \$130,000 in 1915 and increased its membership 383, and totaled 2432.

THERE is no agency outside exclusively religious work that is productive of more good than the Young Men's Christian Association. It affords every incentive for man to improve himself spiritually and morally by direct methods and affords him indirect means for accomplishing the same end. The splendid gymnasium and accompanying equipment that is a part of almost every Association appeals to the physical man. It makes him better able physically to meet life's tasks and it likewise makes him a better man morally because man cannot remain at his best physically if he violates any of nature's moral laws. More than this clean recreation diminishes the desire for dissipation. The man who is engrossed in the former forgets about the latter. Because it affords this spiritual and moral training and education as well, the Association's value to the community cannot be overestimated.—Editorial Youngstown Telegram.



BEGINNING with the January number, *Rural Manhood*, the official organ of the County Work Department, was changed from a monthly to a quarterly. It will continue to deal with the rural problem as a whole and with County Work principles and methods in particular. Under the heading of "Happenings in County Work," ASSOCIATION MEN will give each month brief news items from the rural field. While Mr. Israel is in Europe, working among the soldiers, Mr. Roberts will be the editor of *Rural Manhood* and furnish live copy for these pages.

Two years ago a little Jewish boy came into a Morris County, N. J., group with mischief in his eye. He caused the local leader and the secretary trouble from the start. A new leader took charge who believed in him and set him to work—result a changed boy. He is now chairman of the social committee and on the job all the time with original suggestions and with deep interest. The pastor says the general improvement in the boy and other members of the group during the past two years is hardly credible.

A Morris County pastor stated publicly that during the past year nearly all who had come into his church membership had come as a result of the work of the county Association.

The way in which a rural Association co-operates in conserving the vital spiritual resources of country communities is splendidly demonstrated in Plover, Pocahontas County, Iowa. A recent revival has resulted in winning a group of young men to the Christian life and greatly deepening the religious interest of a number of others. The county secretary enlisted leadership and helped to work out a three months' program which included social, educational and religious activities. This village of a hundred folks started with thirty-five charter members in the Association. A fifteen minute devotional period precedes Bible Study and includes song, testimonials and prayer. The results have been so satisfactory that the young ladies of the community have requested a similar organization.

Judge Nye of Lake County, Ohio, in addressing a group of Association boys said, "You represent the best organization in the county. It is doing the most efficient work of any institution because it deals with coming manhood. Stand by the movement and get your parents interested in it, for it will help you and your community."

The twelve members of the Hampton Association, Rockingham County, New Hampshire, gave five dollars from their treasury to a needy old lady in their community in helping to spread the Christmas spirit.

The Association Scout Group of Newmarket, New Hampshire, co-operated with the Camp Fire Girls in providing a Community Christmas tree for all the children in the town. Attendance, 350.

The boys and young men of Bourbon County, Kentucky, are to use the privileges of the Association Building at Paris, free of charge. A special reception room has been provided for the families of the county. More than half of the building fund was raised among the country folks outside of Paris.

Six high school boys of Ithaca, Gratiot County, Michigan, who attended the state boys' conference, have organized a Bible study class to study the Bible from the viewpoint of science.

"Boys' Day" observed by the Sunday Schools of Gloucester County, N. J., has become an annual affair. Suggested programs sent by the county secretary were used by the superintendents over the county. Many schools reported the largest attendance in their history as a result of this emphasis. "Go to Sunday School Days" may prove as popular and beneficial as "Go to Church Sundays."

Rural colored boys and young men may come into their own as a result of a significant meeting held in Richmond, Va., during the holidays. This meeting was attended by members of the Virginia State Committee and Southern men in close touch with negro life, and representatives of agencies working with negroes along educational and religious lines. As a result the State Committee will put on, as soon as possible, a special colored secretary to develop work among the negro boys and men of rural Virginia. Although the special emphasis will be on rural work, some of the secretary's attention will be given to the student and city fields.

The addition of this man is especially significant in view of the fact that all of the responsibility for promoting negro work heretofore has been assumed by the International Committee. The request that the State Committee undertake the work came through the rural and colored departments of the International Committee. The Association of Pennsylvania State College backs it.

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One of the most unique testimonies however comes from the president of the Association, who has also been one of the leaders from the very beginning. He stated that as a result of the increasing demands by the young men for him to take care of their savings, he had been led to organize a Savings Company. He says that the Association has been largely responsible for this change of attitude on the part of the young men. Through the organization of their own social and recreative features, young men found it very much less expensive than the former plan of semi-commercialized amusements, and the visiting of neighboring towns. The Association has also promoted ideals of thrift, industry and economy. This is but one of the many evidences that the building of Christian character really increases the value of "corner lots."

The winners of the 1915 Medina County, Ohio, corn and stock-judging contest, are members of the Granger Association which meets in a centralized school building and has a membership of over 100 in a town of about 150. The corn contest winners were awarded a trip on the "Buckeye Special" to Washington, New York and Philadelphia. The stock judging winners were given a week at the State Agricultural College during Farmers' Week. A fine group of young men from Granger are now enrolled in the Agricultural courses at the State University, all of whom, including the winners mentioned above, were led to the Christian life at the County summer camps and united with the churches. Thus, the "corn character growing contests" are in reality "delivering the goods."

A rural delegate in reporting the Michigan state boys' conference to his high school said, "Those men working in the Y. M. C. A. are no 'scabs.'"

The Association Week of Prayer had reactionary effects in Hancock County, Me. The trip from village to village was made under great difficulties of rain, mud, and rough weather on the sea, as the villages are for the most part on islands. In one small fishing community the special meetings made a deep impression on the local minister and stirred the men. The minister is now leading an Association Bible Class of fourteen fishermen. It is to be hoped that we may have more of these helpful results upon the "prayers" as well as those prayed for.

A mock trial with a truly rural setting was held at Acworth, Sullivan County, N. H., a farming village. It was New Year's day, the weather was cold, the snow was deep and the roads unbroken, but nearly one hundred people gathered to hear the popular president of the Association tried for stealing a pig from one of the ladies of the town. The prosecuting attorney proved to the satisfaction of the jury that black spots had been painted on the pig to disprove his identity and secured a verdict of guilty. Sentence of seven

weeks at hard labor was suspended on condition of good behavior.

A series of four indoor athletic meets was held recently in Franklin County, Mass. Northampton Association invited boys from seven towns to be guests for the day and enjoy the privileges of the building. The events were: Push up from the floor with the hands, standing broad jump, running high jump, bar vault, swimming and the eight potato race. These are part of the test given in the standard efficiency test for boys which is being followed this year. It is gratifying to see the growing co-operation between the city and rural Associations.

A Gospel Team composed of Burlington County Committee members conducted services in ten communities in country schools, churches, and missions, resulting in fifteen decisions.

After decorating their room with Christmas tree and other appropriate hangings, the boys of one of the Association groups in Camden County, N. J., called at the homes of the poor children, took them in autos to the room, where they were each presented with a stocking filled with the regular Christmas contents, and a gift for each. Then followed a good time. Each family represented was given a basket containing liberal provisions for Christmas Day. The boys paid for this partly from their treasury and partly from their own gifts.

Eight years ago the Medina County secretary walked nine miles across country to organize work in Sharon, a rural village. There was not more than a corporal's guard of boys and young men in either of the three churches in the village. Two young fellows who were somewhat interested were called together to consider the organization of the work. A third came mainly for the purpose of arguing against the Bible as he was from an agnostic family. He was finally persuaded to unite with the others on the basis of service to the fellows of the community. From this very small beginning, under the leadership of two men, the work grew until 85 to 90 per cent of all the boys and young men of the township were members. The social and recreative life of the community instead of centering in Wadsworth and Akron as it had formerly done, now, as a result of the attractive programs which were arranged, centered within the community itself, under its own resident leadership. The Association has co-operated in the organization of Sunday School classes and has been instrumental in enlisting a number of the young men in Church membership. Two of the older men who had given their time and thought to the leadership and development of the movement stated that it had meant a great deal in their own spiritual lives and has greatly increased their efficiency in religious work.

Membership for a Million

THE CALL on Canadian men to unite with the Association and forward its work got a response that is overwhelming. A telegram reads: "Five-day campaign brought in 1529 members. Still more coming. Busiest business and professional men of the city took a leading part. The Premier and many members of the Provincial Government attended a final luncheon.—H. R. Hadcock." The campaign was especially remarkable, as fully one-third the membership had enlisted, over \$25,000 had been secured by the canvass two months ago, and business conditions have been unfavorable. The Association and Mr. Mac-Art are to be congratulated.

Camden, N. J., refuses to be overwhelmed as a "suburb." Association development since F. W. Ayer headed it has been a challenge to courage. The latest victory was to add 1075 members under Hockenbury's lead. Now he is working for 1000 in Dallas and next for 600 at Waco, Texas.

Boston "Central's" membership Jan. 15 reached 7249, a new high-water mark. And with it comes the word, "Every department is fairly teeming with men and plan and program tingling with life."

A unique method for securing membership was used by the new Bronx Union Branch in New York. Ten enrollment stations were opened, located in the principal business sections, in real estate offices and drug stores. Volunteers manned these stations from 10 to 12 a. m. and from 4 to 6 and from 8 to 10 p. m. During the week 1000 members were secured, and the work so thoroughly advertised that the number has since grown. Five thousand window cards were well placed announcing the opening of the new building and noting the location of enrollment stations. Members continue to come in at the rate of twenty-five a day.

Brooklyn Central at the opening of its

new building had 3256 members. To-day it has 4874. During the first two months after the opening of the new building members paid in fees over \$21,000, and for privileges over \$15,000, much in excess of estimate. In December over 57,000 people came to the building.

The rolls at West Side, New York, and Boston are climbing up toward the 8000 mark. West Side's record Jan. 21 (it is corrected daily) was 7133, without a single honorary or complimentary ticket. The lowest price was \$2.25 for boys and \$5.25 for men.

The largest membership the town of Wakefield, Mass., has scored was rolled up to 501—over one-fourth of them boys—every one of whom was interviewed as to his religious life and its fulfillment in character and service.

Minnesota's membership will show the largest record of years, Duluth leading with 2738, and St. Paul second.

J. P. Bailey of Omaha handled his first campaigns at Sedalia, Mo., and Parsons, Kan., with success. At both places he spoke at large men's meetings on Sunday, numbers of men starting in the Christian life.

Few American Associations can boast of larger boy membership than has Shanghai, China—736, without going after one. A campaign was put on in December for 1000. On one day fourteen events were pulled off from the religious meetings of the 490 day school students. At 10 a. m. seventy-five boys of the mission school played "Three Deep" on the roof garden; at 11, fifteen men, nine student Associations proposing to introduce the standard efficiency test to the middle schools, Boy Scouts taught doing fire drill, six Bible club teams playing indoor baseball, a Bible club song service for the intermediates of seven teams with 114 present, ten Bible study clubs of 102 boys studying, besides 200 boys playing ping-pong, etc., etc.



THAT EVERY MAN KNOW THAT THE ASSOCIATION MAY HELP HIM

The past year has been notable for the great membership campaigns carried through, which have brought to every man by the call in person, of the press and of the pulpit, the knowledge that the Association may serve him and he may serve through it. Chicago added 5424 men in such a brief campaign, Toronto 4545, Providence 2006, Winnipeg 1529, Plainfield 1183, Camden 1075. This is the company which "fired the opening gun" in South Bend's effort.

The check-up on Plainfield's (N. J.) campaign shows 1183 members in six days, one-half of them boys; cash received \$5,500, and \$2,000 more to come. A year's subscription to ASSOCIATION MEN was included for all paying in full. Mr. W. D. Murray suggests, "This will help to retain the new members by keeping them informed of the doings of the Association with which they are now connected the world over." It is a big record in a city of 25,000 people.

Brockton, Mass., met the great demand for rooms by removing partitions and extra linen closets, thus adding six double rooms. The membership is nearly 2000. New Year's was a great day, with matches, tournaments and exhibits. It was begun by 200 seeing the old year out and listening to an inspiring New Year's address.

Camden does not suggest to its members that they should "renew" their memberships, feeling that it is never wise to raise the question of the membership's "expiring." It just sends a bill for dues.

A one-dollar bill was received by the Portland (Ore.) Association with a note saying it was for benefits received from the Association thirty years ago "and I wish to pay." It was signed "Santa."

The \$10,000 organ given Brooklyn Central by Mr. Pratt is greatly appreciated and is largely used with the meetings and entertainments.

The highest honors in the All-Chicago membership campaign were won by a Wells Fargo member of the Dearborn Station Railroad Department, who secured 69 new members at \$5 each.

The offering of watches, fobs, membership pins in membership campaigns is becoming as much despised as the prize pot hunting in athletics.

San Juan, Porto Rico, in notifying its members that their dues are due makes it the occasion of urging the man to bring a recruit with him when he pays his dues.

Victoria, B. C., is having its building struggles. Things looked bright in 1912, when membership payments were \$13,000 and dormitory receipts \$12,000—but war conditions have halved this amount. Over \$3,500 was collected this year and an \$1,100 building was put up for military work in one of the training camps—the first on Canadian soil—where service was given to a camp of 3000 to 4000 men. The building was thrown open to all the military units about the city and the privileges often used by 1500 a week. More than 700 men and boys have come into membership, paying \$4,500 (400 renewals). While this Association is carrying a heavy load of debt of \$75,000 it is putting up a good fight and a winning work is being done.

Because he wanted to give struggling young men the same opportunity he en-



CELEBRATING SOUTH BEND'S VICTORY

joyed when a poor boy in New York, where he attended evening classes in Cooper Institute, Timothy G. Sellow gave \$50,000 to endow the educational work of St. Louis Association. Large gifts of buildings, endowments, extension funds are coming the same way, resulting from services rendered a generation ago in helping young men to lay foundations for success. Associations to-day, by their prudent service to young men, are thus building for a future generation.

Another Follow-Up Letter

This letter helped clean up old accounts and prompted payment of others at Jackson, Tenn.:

Dear Fellowmember: The aggregate ages of the members of the Jackson Young Men's Christian Association is FIFTEEN THOUSAND, SIX HUNDRED AND THIRTY-SIX YEARS. That seems almost impossible; however it well illustrates that axiom, "Every little bit helps," and after all, what an important part each member constitutes.

Exactly the same condition exists in the finances of our Association. There are no individual large amounts owed by the members; but there are a great number of small accounts, the aggregate of which is immense.

The Association has quite a number of obligations that are considerably past due; they have not been paid as promptly as always has been our policy, for the reason that we have been unable to collect the amounts that are due us.

We are writing you this letter in order that the situation may be clearly understood, and to ask for your hearty co-operation in the present financial crisis which we have felt so keenly.

If you could mail us your check, or call at the office and pay your account within the next few days we would greatly appreciate it, as it would save the time and expense of a collector. Anticipating your hearty co-operation, we remain



NASHVILLE BAND HELPS

Nashville is demanding the best for its men—typical of the country over. In keeping the building movement alive, payment of subscriptions was urged until the walls of the building shall make their own appeal. The street sign reads:

"The Things that Hinder the Colored Boy Are Just as Numerous as

Those that Hinder the White Boy and the Things that Help are Fewer."—Tennessean and American.

In the first row is the head of a Negro publication house who gave \$1,000—he had once been a cowboy—a colored pastor and other leading citizens.

The Colored Department

THE colored Associations have attained a new standing in the brotherhood, which has co-operated with them in the building movement culminating in the thirteenth great city campaign at St. Louis, when \$69,201 was pledged. Not even Mr. Rosenwald has found more satisfaction in making his pledges for \$325,000 than the 50,000 colored people who have risen to the occasion and themselves pledged with enthusiasm and paid with pride over \$200,000. A new working-together basis has been found in the larger cities between the city and the colored Associations and their leaders.

The gift of \$5,000, made by Mr. and Mrs. A. E. Malone of St. Louis, sets a new high mark of giving on the part of colored people and will beget other large gifts. Every building has more than made good on the promises of the leaders. Even in the second year membership has doubled. Whole communities have been lifted by being given those facilities which made for thrift, for education, and for character.

Prof. F. L. Williams, principal of the high school, was chairman of the committee of 200 at St. Louis. His strong talking points was his experience as secretary in Louisville 25 years ago.

Nashville has purchased for \$14,000 a building site opposite the State Capitol. More than \$10,000 has been paid by colored citizens in three years. The attendance of men at Bible classes, religious meetings and social functions aggregates 10,000.

A lesson of thrift that weighed more than pounds came over the counter at Washington. It was a paper bag filled with 150 pennies, tendered by a boy for membership. "Where did you get all these pennies?" said one. The boy who was afraid his honesty was questioned, said, "Out of my bank." "How long have you been saving them?" asked another. The thrifty reply came, "Over a year." Then some one standing by said, "Let's give him three cheers

and a tiger." The lobby rang with praise of the thrifty little fellow. Two months later a colored woman of the North was so impressed by the story of the boy's savings that she gave him a full gymnasium outfit.

Governor Harris made the opening address of the effort at Atlanta which rounded up \$8,900 for payment of old pledges and new, and assured the early start of the new building. The veteran, W. Woods White, the Association leader of the South, and the intelligent friend of the negro, was the heartening advocate and adviser, "bound to see this thing through."

This is the latest interpretation of "Y.M.C.A." It was made by the Twelfth Street Branch, Washington, and well spells opportunity.

YOUR MONEY CAN ASSIST IN

Organizing efforts to develop Christian character.

Promoting systematic Religious, Educational, Social and Physical Work.

Preventing waste of Physical and Moral energy.

Offering Clean environment with wholesome recreation.

Reaching every man and boy in Washington City.

Training men and boys for Christian service.

Unifying Christian agencies for constructive good.

Necessary pursuits for elevating young manhood.

Instilling principles for conserving manhood and true citizenship.

Training bodies symmetrically.

Your son, brother, father and friends in getting superior advantages efficiently supervised.

Some Thrift Books

By FREDERICK HARRIS

Yes, just why should we be thrifty?—that is the question. Of course, there's a reason for a good many of us; we've got to get ahead a little or there will be trouble swift and sure. But it is not only saving: a man can be quite safe and quite wrong. It is not only giving, either; one-tenth of our income may be singing hymns and the rest playing the devil's jigs in earnest. Then there's buying; it may be good, practical thrift to purchase sweated clothing; do you think it is Christian to do so? We really ought to know what money is and the principles upon which it ought to be distributed, whether in saving, or giving, or spending.

This thought brings to mind books that have been useful in clearing up these important questions. Perhaps none has been more generally useful than Wood's *Personal Economy and Social Reform*. It is described simply as "An inquiry into the earning and spending of money." To dip back into the biography of the long past, there is John Woolman's *Journal*, which records how a simple Quaker tailor in the eighteenth century faced the whole problem of income for himself.

There's a stiff book called *The Leisure Class*, by Thorstein Veblen, that will open the eyes of a few of us if we care to dig something out. Another suggestive study including some consideration of money is Ponsonby's *The Camel and the Needle's Eye*. Besides these nearly every book on social problems at large deals with the problem of the use of our means—Walter Rauschenbusch has had some very pointed things to say on this subject in all his books.

Three excellent books directly bearing upon the subject of thrift ought to be in the library of every worker with men. You do not have to agree with everything that is said in each of these; they will do you more good if you absolutely disagree here and there. These are Pritchard and Turkington's *Stories of Thrift for Young Americans*, McGregor's *The Book of Thrift*, and the scientific and stimulating *Reducing the Cost of Living*, by Scott Nearing. This last will bear careful study—with eyes wide open.

The wider question of class and group relationships is inevitably opened up by even the most casual examination of the money question. There are many books that deal with the spirit of Jesus' teaching in this regard. One recent book might be singled out for special mention here—the little volume of Mrs. Spencer Trask—*The Mighty and the Lowly*. Certain casual positions taken are at least open to argument, but the book reflects truly the Master's spirit of democracy and is worth while reading just for that very reason. This suggests again that perhaps after all the true Master of social reform, of thrift, and other

practical difficulties is Jesus of Nazareth. It will be time enough to look for another teacher when we have achieved to His high standards.

What to Do in February

By H. E. DODGE, Fall River

Sounds natural doesn't it? Ever on the look out for something new to do. Long on efficient methods, but short on spiritual driving power to make "first things arrive first." That is the tragedy of it all.

Suppose this month we concentrate on "thinking" instead of on "doing." Jesus took much time for "thinking." So did the leaders of Israel, when they were doing business for God. If He and they had only lived in our day, they would not have needed to spend so much time in "thinking."

Why not take an inventory of what we have been "doing" since last September, and thus get a line on where we are pretty apt to arrive with these "doings" on, or before May 1? Honestly, do you think your "doings" will stand the "fire test" now, let alone hereafter?

Do you ever "kid" yourself? Really as a class, we Association men are "kidders." Ask any of us, "How is the work going?" Right off the bat comes, "Splendid, fine! best year in our history!" We know, if we stop and think, God Almighty knows, and men know, too, that some of our "doings" are progressive and worth while, and some of them are "punk" and useless, but we keep on kidding ourselves that "everything" is in the high gear. February would be a good month to give this "kidding" business a "think or two."

How about our personal Bible study? We dearly love that old Book, so much so that we joyfully devote two whole hours in a week, or one one-hundredth of one per cent of our waking hours, to its reading or study. Of course, in all fairness to ourselves, we should let it be known that to these two hours there should be added other hours which we devote to preparation for Bible teaching. Jesus spent much time with the Old Testament, in fact, He knew the Book. If He had only been the kind of man we are, two hours per week would have more than satisfied Him.

Then again, we know the Bible possesses such magic power that all that is necessary for the Bible Class members is to come in contact with this Book for thirty minutes once each week in order to produce a strong, virile, decent and useful life. Really the Bible is a wonderful book. If Joshua and Timothy had lived in our day they surely would have joined a Bible class in the Y. M. C. A. No need for them "to meditate on this Book" or "study to show thyself approved," just put thirty minutes a week in a Bible Class—that does the business.

Where are we arriving on Prayer? Have we only reached the milestone that says "communion with our heavenly Father is the highest conception of prayer life" or have we passed that point long ago, and now prayer is simply time needed to ask things from God, or we pray because of the reflex action that prayer has on the soul, or we are fearful that if prayer is neglected something is liable to happen before night and we pray as a matter of self-defense? Jesus spent much time in prayer. To Him it was real joyous communion with His heavenly Father. If He had lived in 1916 He would have had so much to do that it would have been the height of foolishness to think of prayer as communion and to take time for it.

Oh, yes, don't overlook our "activities." Jesus entrusted His program of bringing in the Kingdom to twelve men and a few others, and simply said, "Go tell others." If Jesus had only lived in the twentieth century instead of the first He would not have had so elaborate a plan as that. No, sir, He would have had "activities" without number, because we know that to-day "activities" are wholesaling men and boys into the Kingdom of God. Funny, isn't it, how much we have improved (?) over Jesus' way of thinking, living and doing?

Men and the Bible

FRED S.
GOODMAN

"It is not the frame of society Christ seeks to alter, but the spirit of it. It is not the occupations and institutions of human life which the subject of Christ finds to be incompatible with Christ's rule, so much as the aim and principles on which they are conducted. The kingdom of Christ claims all human life as its own, and the spirit of Christ finds nothing that is essentially human alien from it. If the statesman is a Christian, it will be seen in his policy; if the poet is a Christian, his song will betray it; if a thinker be a Christian, his readers soon find it out. Christianity does not mean religious services, churches, creeds, Bibles, books, equipment of any kind; it means the Spirit of Christ."—Dr. Marcus Dods.

THREE CONVICTIONS SHOULD grip and dominate every Christian man. (1) *Every man, everywhere, needs Jesus Christ.* (2) *Jesus Christ is adequate to meet every man's needs.* (3) *Every Christian owes to every man, everywhere, everything that Jesus Christ is to him.* These statements give the gist of a great series of lectures by Bishop Henderson of the Methodist Church. Are they not worth thinking about?

"EVERY MAN, EVERYWHERE needs Jesus Christ." Why does he need him? To satisfy the hunger of his soul—an "instinct which can be crushed and perverted, but not eradicated." To give him relief from an intolerable load of sin; to energize his best purposes and make him a victor over his worst tendencies; to give noble aspirations and a reasonable basis for their realization; to make life worth while and give its proper setting to every humble task; to make him fit to live; to help him realize the noblest and best wishes he has ever had. In a word—to make a real man of him. Bishop Williams has said that "Jesus Christ's faith in men has saved more sinners than their faith in Him." Christ shows men hidden possibilities, resources of strength and courage. He makes men want to do their best and gets their best out of them.

"JESUS CHRIST IS ADEQUATE to meet every man's needs." How do we know it? By the united testimony of countless men and women through all the centuries from Paul to Gladstone, from the Woman of Samaria to Jerry MacAuley. The recorded experiences in the New Testament simply anticipate the later personal experiences of a "great multitude which no man could number, out of every nation, and of all tribes and peoples and tongues," who declare as with one voice: "He forgave me, He lifted me, He helped me find myself, He made me new, He fed me, He gave Himself to me—my all-conquering Friend, forever and forever, Hallelujah!" Does anybody know of any man anywhere who has given himself in loving trust into the keeping of Jesus who has found Him inadequate? Dr. Horton of London tells the following story:

Queen Victoria was visiting one of her cottagers, a very poor woman, who believed in Christ.

"Can I do anything for you?" asked the Queen.

"I have all I want, I thank your Majesty," was the reply.

"But cannot I do anything? I should like to do something for you!"

"I have all I need I thank your Majesty.

But if your Majesty would promise me one thing I would be glad."

"I will if I can," replied the Sovereign. "What can I do for you?"

"Oh, your Majesty, if you would promise to meet me in Heaven!"

Softly, but firmly, came the reply:

"I will do that in virtue of the blood of the Lord Jesus Christ."

"I AS A CHRISTIAN, owe to every man, everywhere, everything which Jesus Christ is to me." Why do I owe it? Plain, common honesty if nothing more should lead me to pass on the Good News to other men. Did not Jesus invite me into the circle of His friendship in order that I might become a partner in making His saving power known to a world of sinning, sorrowing, suffering men? Am I so selfish that I am content to receive Him simply for my own satisfaction? When all the world around misery reigns, sorrows multiply, and I know that the fundamental cause of it all is sin, and the fundamental cure of it all is Christ, can I be silent, unmoved, unsympathetic, and honestly claim that I am His follower?

IF THESE THREE convictions are reasonable and of universal application, wherever the Lordship and Saviorhood of Christ are recognized, certain conclusions follow:

(1) Every friend of Christ will make the keynote of his life program, **MAKE JESUS KNOWN.** (2) His will will be brought into action until with steadily increasing experience, he will conquer, "the fear of man, which is much more subtle than the fear of men," as Dr. Jowett says. (3) His praying will become more concrete as he thinks of definite men to whom he can make Jesus known. (4) He will organize his daily program so as to give Christ a few quiet moments in which to speak to his heart from the pages of the written story of His own life and early Christian experience as recorded in the Scriptures. (5) He will try even against disposition and opposing tendencies to make his daily task and his contact with others in the home, the shop, the office, the street a genuine though silent testimony to his faith in Jesus Christ. (6) He will begin and continue to cultivate the difficult but gracious art of conversation about his Great Friend, with men who need to be introduced to this Friend, and many of whom are simply waiting for such an introduction. As Dr. Jowett says, "A sermon is easier than a conversation"—and frequently less effective. (7) He will try steadily to be possessed of Jesus' own estimate of the value of personality. Dr. Latham of Cambridge says, "A

man, as man, was of such transcendent value in the eyes of the Son of Man, that compared to this, little outer differences were but as hills and dales of the earth which scarcely roughen the surface of the globe, when seen as a whole."

OUR MOVEMENT and every Christian enterprise needs nothing so much at the present moment as a willingness to do the unusual. In the face of exceptional worldwide needs and opportunity Association leaders will follow precedents doggedly when possible. They should make precedents fearlessly when they must. In a recent book by Dr. Frank Thomas, he says, "It may be questioned whether with our limited knowledge of nature and life and our over-specialization, we are mentally and emotionally big enough to grasp such a cosmic program as the Founder of Christianity unquestionably taught." Professor Tholoch, one of the great theologians of the last century sometimes closed his book as he finished his lectures with these words, "Young gentlemen, I have but one enthusiasm—it is He, He alone." Is not this the way of progress, the way of faith, the way of victory for the Young Men's Christian Associations of America?

EASTER-DAY—1916 CHURCH-JOINING CAMPAIGN

Begin
Now!

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NEW YORK MAKES AN OBJECTIVE

It was thought a fairly good record for all the Associations in New York State to add 616 men and boys to the Church last year. Larger things are proposed there. Not one Association the size of Buffalo, Bedford Branch, West Side, or Twenty-third Street, New York, but could bring 500 men to the Church in a year if organized for it with the intelligence and eagerness with which a building campaign is set up and pushed to the finish.

My Church and I

By DAVID LATSHAW

BOTH THE CHURCH and the Association are not suffering so much for the lack of men to do things as for lack of worthy things for men to do. The Church and the Association may suffer from the lack of trained men, but that is another question. It would be an interesting and wholesome experience for the average pastor and his co-worker, the Association secretary, to set down his membership of men in one column, and just beside it a list of the definite tasks we have to offer the man who wants to serve, or who would want to serve if a definite task were offered him.

PARSONS, KAN., has a population of 15,000, composed largely of railroad men. Secretary Howser found a way to serve the churches and the community through the church men's Bible classes. Through Mr. Howser's leadership the three organized men's classes have been increased to seven, and the seven have been federated for community service.

Forty men were organized for a canvass of the men of the community, and 3000 names were placed on the card index for the follow up. The Federation is a real power in the city. Parsons is under the commission form of government and on the resignation of the mayor recently, the Men's Bible Class Federation was called upon to suggest the names of men eligible to the position. Needless to say the matter of politics does not enter into the question of who shall be the mayor of that thriving Kansas town.

The program and opportunity of both the Church and the Association have been much enlarged by this practical cooperation under the leadership of the Association secretary

IN A MIDDLE WESTERN city the Association conducted a number of Sunday afternoon meetings for men in the churches. All the churches of a given district co-operated to get out the men, especially those not connected with any church. In a certain church where one of these union men's meetings was planned, the pastor gathered seventy men from the men's Bible classes, after the Bible school session, and sent them out in teams of two for a house to house visit in the interest of the afternoon meeting. As this canvass was made during the morning church hour, they actually found the man who was not at church and gave him a personal invitation. As a result the meeting was the largest of the six district meetings conducted by the Association. The seventy visitors also acted as a sort of reception committee, sat with a man whom they had invited, and acted as a personal work squad as well.

As careful records of the church affiliations of the men called upon were kept, a careful follow-up campaign was possible and as a result, a number of men united with the different churches by letter or on profession of faith; a number of children were enrolled in the Sundayschools; jobs were secured for two men; one victim of tuberculosis was furnished with a tent and other equipment so that he could live out of doors.

But no less marked were the results upon the visiting church men themselves. One of them, a church man for a number of years, never had experienced the challenge of a definite task in his entire church life. Nor had he ever been known to attend a church prayer meeting, though he was regular at his Bible class and at the morning church service. During the canvass this man was invited into a house where lay a sick man. As a representative of the church he was asked to pray. And the visitor prayed for the sick man—probably the first time he had heard his own voice in prayer since he was a lad.

Weeks afterward this man related the above incident as one of the turning points in his life, and gave it as one of the reasons for becoming a regular attendant on his own church prayer meeting.

A Message Each Day for the Everyday Man

The Brotherhood Way: Every Day of the Year Read the Bible and the Day's Message, Pray, and Do Something for Somebody

FOR YOURSELF

A Daily Bracing—
A Plan to Work by—
Prayer—Brotherhood.

By GRIFFIN W. BULL, D.D., Leader

With Daily Prayer Topics

Selected by Geo. T. Coxhead

FOR THE OTHER MAN

A Brother's Interest—
A Word—A Prayer—
A Timely Hand—An Uplift

THE BOLDNESS OF PETER AND JOHN.

Lesson Feb. 6. Acts 4:1-31.

Tues. 1. Then Peter, filled with the Holy Ghost, said unto them, Ye Rulers of the people and elders of Israel. Vs. 8. Read Acts 4:1-8.

PETER AS PUBLIC SPEAKER. Peter is rapidly developing into the leading orator of the young church. This is the fourth address recorded since the Lord's Ascension. 1st, when the vacancy in the Apostolate, caused by the suicide of Judas, was to be filled; 2d, the sermon on the day of Pentecost; 3d, to the crowd assembled on the Temple porch after the healing of the lame man at the Beautiful Gate; 4th, this masterpiece before the Sanhedrin in explanation and defense of the healing, and pressing home a charge upon their conscience. These discourses are models—every man who expects to occupy the pulpit or platform, or teach a class, should memorize, analyze, saturate himself with these Spirit-prompted addresses. They are God-given gems and every one proved efficient. Why waste money on "How to Speak in Public"? Go listen to this platform prince—learn of him.

Pray: For the State Conventions of Colorado, Illinois, Kansas, Maine, Oklahoma, Pennsylvania and South Carolina, to be held this month, that they may result in notable advance throughout those commonwealths.

Wed. 2. If we this day be examined of the good deed done to the impotent man, by what means he is made whole. Vs. 9. Read the lesson.

DEFENDING A GOOD DEED. That was a bit of sarcasm which stung like a lash. Peter says practically, "So we have been arrested, not as malefactors but as ministers of mercy. We are on defense for a good deed." Clever and caustic. Think of the church of the Living God having to defend a conversion or a cure. Let a revivalist come to make lame men walk, deaf hear, blind see, sots sober—and the friends of religion have to rally around him and defend him against defamers. Aggressive work encounters opposition. The Priests wanted a monopoly of the preaching business, on account of influence and income. The Sadducees were having their ground cut from under them. The church was making such headway—the Devil was desperate, and demanded the arrest of the work of angels.

Pray: That the men on the foreign field facing opportunities far beyond human power to meet, may be empowered to accomplish the impossible.

Thurs. 3. Now when they saw the boldness of Peter and John, and perceived that they were unlearned and ignorant men, they marveled; and they took knowledge of them, that they had been with Jesus. Vs. 13. Read Eph. 6:10-20.

A NATURAL DEDUCTION. The plain fact is, the conduct of a Christian will suggest Christ. Like a garment which has been in a cedar chest, here is a delicate fragrance about it which mounces itself. Never mind about setting out id striving to make the world think of Christ cause of your behavior. You will never do it at way—you are thinking of your impression id your conduct will suggest a sham saint—a ous poser. Peter and John were just putting the best fight they knew how before a court, and in doing it they brought Christ d seek that which is right before that which pleasant and profitable. Then be too big to be lled or browbeaten or bribed into anything ooked—there will be no doubt about the de- don—"Like Jesus."

Pray: For an increase of faith and confidence in God, and the realization that faith grows by trial and love through sacrifice.

Fri. 4. They had been with Jesus. Vs. 13. Read Acts 4:23-31.

OPEN TO ALL. Ah, yes—we reason—had we been privileged to companion with the Christ daily, to watch Him work, to listen to Him preach and pray—we, too, would be better able to imitate Him and to reflect His life. They had the advantage of us. Oh, no, they did not. The transformation did not come from contact with the bodily Christ. They gained little from that. The change came AFTER HE HAD LEFT THEM. Standing in the court when Christ was alive, Peter swore and lied that he never even knew his Lord. They forsook the living Lord and fled. They doubted His Deity to the last. When did the boldness and power of imitation come? "Then Peter filled with the HOLY GHOST said—"There you have it. This Spiritual in-filling made the change, and He is as near you as He was to the Pentecostal preacher. Repeat the conditions and you reproduce the results. They have nothing not open to us.

Pray: For the Boys' Work Conferences in Detroit, Newton, Mass., and Charlottesville, Va., that their delegates may assemble with the avowed purpose to make Christ king in the lives of their associates.

Sat. 5. And beholding the man which was healed standing with them, they could say nothing against it. Vs. 14. Read Dan. 3:13-25.

BAFFLED. I would have said "Knocked out," if you were not too innocent to know the vocabulary of the ring. This was the first conflict between the young church and the hostile authorities. It was the epitome of every other clash and the prophecy of the outcome of all to come. The first victory goes to the church—so will the last. Think of it, the best brain in the country beaten by two unlearned men. The highest court can't handle them—not only so, but the prisoner at the bar becomes prosecuting attorney, drags his judges into the Court of Christ and forces self-condemnation upon them. **CASE DISMISSED—COURT DEFEATED.** "Who shall lay anything to the charge of God's elect?"

Pray: That students from foreign lands may be introduced to the best Christian people of our colleges and led into fellowship with Christ.

Sun. 6. But that it spread no further among the people, let us straightly threaten them, that they speak henceforth to no man in this name. Vs. 17. Read I Samuel 17:39-51.

SLIGHT INDUCEMENT. While Peter and John walked out of the court room, victors—with a threat ringing in their ears, I was thinking how slender the inducement was in those early days to become preachers. The pay wasn't large enough to tempt idlers who were thinking about an easy profession. They were jailed and stoned and hounded from city to city. Yet they went on with their work as if Kings were their chauffeurs and they had unlimited credit at every bank. Whenever I go off to preach and am met by hospitable friends, taken in a machine to a palatial home, or delightful hotel, called for in time for a well-advertised service, I think of our debt to these uncompromising men. I am driven to church in a machine and worship in peace, because they went to jail and to the scaffold, for conscience's sake. Our security is the legacy of these loyal men. What are you going to hand down?

Pray: That courage and wisdom may be given to Boards and secretaries where the Association has an unsuccessful history.

HUMBLER AND EXALTED.

Lesson Feb. 13. Phil. 2:1-11.

Mon. 7. For ye know the grace of our Lord Jesus Christ, that though He was rich, yet for our sakes He became poor, that ye through His poverty might be rich. 2 Cor. 8:9. Read the lesson.

THE CIRCLE NOT THE SEGMENT. Paul was in a Roman jail when he wrote this letter to the Philippians. He sent it by Epaphroditus, who had come from Philippi to Rome with gifts and good cheer from his old friends. He thanks them for their kindness, tells them of his condition, declares his willingness to die for the gospel, begs them to stick together and never to separate the humility from the exaltation of the Master. The history of human error is but a record of our hard-headedness along this line. We grab a section of the truth—run off with it, then become obsessed with the idea "we have it all." Some have emphasized the humbled and emptied Christ until they have nothing left but a man. Others have laid stress on His exaltation until they have nothing left but a monarch. Take both—what God hath joined together let not man put asunder.

Pray: That Right-of-Way-Week may not only be used to increase the circulation of ASSOCIATION MEN, but to impart some spiritual gift to those who may be induced, through the special effort, to become readers of the magazine.

Tues. 8. Fulfill ye my joy, that ye be like minded, having the same love, being of one accord, of one mind. Vs. 2. Read Gen. 18:22-23.

STOP SCRAPPING. Sounds "kinder" natural. Evidently there were troubled waters and Paul was pouring on oil. It seems at times that is the principal job of the Devil—disturbing God's people. He knows there will be nothing doing where there is discord. The man who starts to say something mean ought to be hung by the tongue. The man who listens ought to be hung by the ears. If we didn't encourage disturbers, discord would die a natural death. After a dog has been wading around in the mud, if you pat him on the head he will jump up on you with his muddy paws. Don't blame him—he appreciates your attention. Blessed are the peace makers, they shall be called the children of God.

Pray: That in the administration of the whole Association Movement, spiritual emphasis may be placed upon every Department.

Wed. 9. Let nothing be done through strife or vainglory. Vs. 3. Read Ex. 3:1-12.

TOUCHY. Of all the people on God's earth who try my patience as a preacher, the super-sensitive ones have given me the most heart-aches. Always on the lookout for slights and personal paragraphs in my sermons. Listen to me—are you touchy? I've made a discovery—it is based on colossal conceit.

"Be not swift to take offense;
Let it pass.
Anger is a foe to sense;
Let it pass.
Brood not darkly o'er a wrong,
It will disappear e'er long.
Rather sing this cheery song—
Let it pass."

Pray: For the ministers of the home churches, that they may recognize their relation to the missionary problem and may meet their responsibility by leading their congregations to pray, to give, and to work for foreign missions.

Thurs. 10. Look not every man on his own things, but every man also on the things of others. Vs. 4. Read Judges 6:11-18.

A BETTER UNDERSTANDING. Most of our indifference and irritability toward others comes through ignorance of them. We are so absorbed

in our personal interests that we pay little attention—except when they cross our path. Lord Macaulay was standing one evening under the dark arches of the Roman Forum. An Italian brushed against him. Immediately Lord Macaulay felt for his watch—Gone! He took after the man, grabbed him by the collar and cried in Italian, "Orologio" (watch). The poor fellow in fright handed his watch. Going home, the housekeeper met Macaulay at the door with "You forgot your watch, sir," and handed it to him. Macaulay hurried to the police station to report the circumstance. The other gentleman had beaten him there and told the harrowing story of a hold-up. To increase our interest in our fellow men—know them better. Be kind, and don't jump at conclusions.

Pray: For the Congress on Christian work in Latin-America, which convenes at Panama to-day, that God may use the Congress to bring home to the mind and conscience of the whole Church, its responsibility to Latin-America.

Fri. 11. That at the name of Jesus every knee should bow. Vs. 10. Read Acts 2:36.

THE THREE NAMES. Ordinarily we use the words Jesus, Christ and Lord interchangeably, and they mean the same thing to us. We had as soon use one as the other. That is an indifference born of ignorance, and we should be ashamed to so confuse what the Spirit makes clear and adds such a weight of meaning to. JESUS is the name of a man—the brother. There were any number of Jesuses in Palestine when He was a lad, and the name was as common as George and William are now. It dropped into disuse because of holy association to Christians—hated among the Jews. When we say JESUS we think—He was a man who loved us with a brother's heart. So we have not only the pity of a God but the sympathy of a brother. I have been under the pressure. I have walked through fires more fierce than any that ever scorched you—I sympathize. So now we read JESUS died and rose again. Then all who lie down beside their Brother will rise again. Every time you see that name, just say—"He is my brother."

Pray: For those who are endeavoring to help in the vocational guidance of boys, and young men, that they may be enabled to guide life work aright.

Sat. 12. And that every tongue should confess that Jesus Christ— Vs. 11. Read Rom. 5.

CHRIST. That is his OFFICIAL TITLE, and brings us to a REDEEMER. The name is a Greek transference from the Hebrew "Anointed." In a word, it means that He is the fulfiller of all that the inspired imaginations of the past had seen. He was the dim figure that arose before prophet and psalmist. The recognition of His MESSIAHSHIP is the CONDITION OF DISCIPLINESHIP. Any Unitarian or skeptic can go far enough to call him JESUS. It is not enough to admire the man—we must accept the Redeemer. "Jesus died" as did George Washington. But "Christ died for our sins"; then, thank God, I'm saved. When those two names got first linked together—JESUS, CHRIST—we have the earliest and simplest creed. The little brown nut that held a forest of faith.

Pray: That the simple trust in God which characterized our martyred President, may also characterize the American people to-day.

Sun. 13. Is Lord. Vs. 11. Read Jno. 18:33-40.

LORD. This brings me before my Sovereign, whose will is Supreme. He is my King. I trust His dominion to make all things work together for good. I bow before His authority—He is my creator and redeemer. I rejoice in His rule, for we are constrained by His love.

I love JESUS, my Brother. I trust Christ my Redeemer. I obey THE LORD my King. Whenever one can say with faith and intelligence "My Lord Jesus Christ" he has embraced the heart of all the creeds of Christendom.

Pray: For a Sabbath Day rich in meditation and soul growth, and that Christians may take time to read and study the Word of God alone during the day.

THE CHRISTIAN BROTHERHOOD AT JERUSALEM.

Lesson Feb. 20. Acts 4: 32-37; 5: 1-5.

Mon. 14. And the multitude of them that believed were of one heart and of one soul; neither said any of them that aught of the things which he possessed was his own, but they had all things common. Vs. 32. Read Lesson.

MIXING RELIGION AND BUSINESS. Under the influences of the governing Spirit, the young church was growing by leaps and bounds. Neither coercion from the outside nor corruption from the inside could check it. God was in the midst of her. That guarantees a growing and a going church. Everybody was co-operating in the great revival and backing it with his consecrated manhood and money. On account of the exigencies of the occasion property was sold and a common purse created to meet the need of the visitors who had not come prepared to stay so long, and to see that the needy didn't suffer. Of course if you have a religion that is merely a pious routine and a business that looks upon the world as a grabbing ground—don't bring them together; it's a nauseating mixture. If your religion is a lofty inspiration to diligence and doing good—take it everywhere. It will not be secularized—but will sanctify whatever is sordid.

Pray: That the efforts being put forth in some Associations to promote thrift, may be crowned with success, and that many more Associations may be led to undertake this work.

Tues. 15. Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold. Vs. 34. Read Rom. 15: 1-9.

GETTING THE GOOD OF GIVING. These generous brethren got the blessing of a personal sacrificial gift of their all. Some men are big-hearted enough to come right up and meet a need. Others have to be bribed into a benevolence. So we have the pathetic spectacle of people eating an oyster soup to help save the heathen. Dancing all night, out of love for the Lusitania survivors. Playing bridge for the benefit of the suffering Belgians. Eating and drinking for the relief of the starving. Theatre parties for the bread line; and a general good time for those who have no fun. Of course, I understand our age is a long way from the Apostolic—and if you have to chloroform them with amusements to get their coin—apply the cone. But a spirit-filled heart means a super-filled treasury.

Pray: For the handicapped young men and boys in North America, that they may find real help and inspiration through the Associations.

Wed. 16. And laid them down at the Apostles' feet: and distribution was made unto every man according as he had need. Vs. 35. Read Gal. 6: 1-10.

IS PROPERTY THEFT? Looking at this pretty picture our communistic friends cry out. "Away with property rights—property is theft—an equal division of all goods. If the present church was full of the Holy Ghost there would not be a case of poverty." So they rave. Does the Bible teach an equal division of all our goods? IT DOES NOT. To begin with, this is the only case on record; none of the other churches tried it. It was purely voluntary. Every believer did what he pleased with what belonged to him. "While it remained was it not thine own? After it was sold was it not thine own?" There was no compulsion upon any church member. It is one thing for a generous gentleman to say, "Everything I have I hold in trust for the Lord," and quite another thing for a lazy lout to say "Everything you have is mine." Then proceed to take it by force. That is not religion—that is robbery.

Pray: For the National Missionary Campaign of the Laymen's Missionary Movement, and the Conventions to be held this month in twenty-two cities.

Thurs. 17. And laid them down at the Apostles' feet: and distribution was made unto every man according as he had need. Vs. 35. Read Heb. 13: 16.

NECESSITY NOT EQUALITY. There is nothing in the Book to teach the Socialistic fallacy of

"Share and Share alike." The rule of distribution was not "equality" but "necessity." It was not every man the same amount, but that no man lacked. Besides, they were looking for a speedy return of Christ to set up His Kingdom. Property would not be needed, and no provision was necessary for a non-productive old age. That is a very different situation from having one's eye fixed on the Spoils instead of the Savior's return. They wanted first the Kingdom of God. The coin of the realm was too small to worry over. Don't reverse the order, and go after the coin first—the Kingdom later.

Pray: For God's ancient people and for all Jewish evangelization agencies, that they may increase in number and power.

Fri. 18. Having land, sold it, and brought the money, and laid it at the Apostles' feet. Vs. 37. Read Heb. 13: 20-22.

A SELECT COMPANY. You see this experiment was made by a very select company. All of the members of this church—except a couple of liars—were filled with the Holy Ghost. If you were to gather together a group of high-minded, pure, unselfish, Spirit-filled men and women, who were consumed with a passionate desire for the salvation of the world, there would not be much danger in a common purse. But when I look at the miscellaneous crowd whose passion seems to be "Divide the money," and whose piety does not rise above the full dinner pail—I prefer to keep my own bank account. I say to all communists and socialists—before you ask me to DO as the Apostles did with their property—you BE as the Apostles were in their power from on high.

Pray: That power from on high may descend upon the Student Conference of Maine, opening at Fairfield to-day.

Sat. 19. Having land, sold it, and brought the money, and laid it at the Apostles' feet. Vs. 37. Read James 5: 1-6.

A SMALL SCALE. This "common purse" proposition was tried only on a small scale. It did not take in the business life of Jerusalem. Then, too, the great manufacturing enterprises and transportation companies which mark and bless this century had not come into being. These great benedictions to mankind would not have been possible but for great wealth in the hands of a few. I live in the suburbs—ride miles for a nickel. I have gas, water, electricity, steam heat and my morning paper—all because a few men have amassed a great amount. My profit comes from the daily use. A lot of things can be done on a small scale which would be a fizzle if tried on a larger scale. I can practically tie my little motor boat up to my back door at Groton—but what would an Atlantic liner look like in the lagoon? Besides, the experiment in Jerusalem was a flat financial failure, and the churches around about the country had to take up a collection to relieve their impoverished communistic friends. Their scheme swamped them.

Pray: That the American people may discover and sense the pain and anguish of the great War, and that they may step aside from their mad race for money getting, to share in the great spiritual revival which is knocking at our gates.

Sun. 20. But a certain man named Ananias, with Sapphira his wife, sold a possession, and kept back part of the price, his wife also being privy to it, and brought a certain part, and laid it at the Apostles' feet. Vs. Acts 5: 1-2. Read Numbers 23: 8-14.

UNDER TWO FLAGS. The President of the United States and the press are making it hot for the "Hyphenated-Americans"; men who enjoy the protection of the Stars and Stripes yet give their heart's loyalty to another land. These men deserve the contempt of the decent—and they get it. But not more so than the imitators of Ananias and Sapphira—members of the church—yet serving the Devil. The church was Spirit-filled; they were Satan-filled. Seeing it was a popular thing to sell property and turn it in, they wanted the credit without the cost, so made a hypocritical pretense and were caught with the goods. Such scoundrels always are, and they deserve the contempt of both worlds. Nail your colors to the mast, whatever they are. (For two other notes on these hypocrites see 28 and 29.)

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Pray: That the Panama Congress which closes to-day, may be the means of promoting closer, more sympathetic and more effective co-operation between native and foreign workers, and of quickening the Church in Latin-America, and giving it a new vision of the work before it.

THE SEVEN HELPERS.

Lesson Feb. 27. Acts 6: 1-15.

Mon. 21. And in those days when the number of the disciples was multiplied, there arose a murmuring of the Grecians against the Hebrews, because their widows were neglected in the daily ministrations. Vs. 1. Read the lesson.

BETTER SUPPRESS THAT. Worldly prudence would have suggested, in writing a Bible, better not say anything about murmurings and discord in the early church—leave it out; people will be prejudiced or offended. But the Holy Spirit said, let the whole life of the church come out in the sunlight. Tell about David and his adultery, Judas and his treachery, Ananias and Sapphira and their lies. Church members—I know—but create no suspicion by covering things up. The church is no secret society; it says, come, look in on us; see how we live. I have joined so many lodges and brotherhoods where everything must be done behind closed doors, and where you enter blindfolded—and otherwise out of commission—and where there are mysterious words and grips, etc., I declare it is refreshing to belong to the church organization, so open, so fearless, it invites the world to look in—and COME IN OPEN-EYED.

Pray: That the example of those who have ever depended upon God and held to their faith, irrespective of failure and loss, may not be lost upon the present generation.

Tues. 22. The twelve called the multitude of the disciples unto them and said, It is not reason that we should leave the word of God and serve tables. Vs. 2. Read Luke 10: 1-9.

CAN YOU BEAT IT? Looked at as a mere bit of church statesmanship, can you suggest any improvement or amendment to the way in which this near-split was handled. It might have ended in a godless church row—such as is entirely too common to-day—with one party retiring and setting up an opposition plant. The spirit of love ruled the mechanism of the church. Try affection; it's great for reducing friction. The Apostles, though leaders, didn't try to boss, but took the whole congregation into their confidence and submitted a plan for the division of labor. Congregations are consulted too little. They come to think they are there to pay the bills and get preached at. No wonder they have lost their voices. Trust the people more—it's safe and sane. Let every member of that class of yours feel he is somebody—and he will be. You can't ignore the people and then expect enthusiastic support of your scheme.

Pray: That Washington's legacy of a noble, self-sacrificing life, may be increasingly valued as one of the greatest assets of the nation.

Wed. 23. It is not reason that we should leave the word of God and serve tables. Vs. 2. Read Mark 6: 4-13.

THE BUSY BODY. The Apostles cast no slur on serving tables, for they knew the doorkeeper in the house of the Lord was as dignified and divine an appointment as the preaching end of the work. It is all God's work; we are all ministers; there are no outer and inner circles. There is no menial church service—unless it is rendered so by a mean spirit. The Apostles simply said, our minds and hearts are already so taxed with these preaching services that our efficiency is going to be crippled if you unload on us the hospitality work as well. The level-headed people said—You are right—and relieved them. Oh, when I see the poor pack-horses some preachers and Y. M. C. A. secretaries are, I would to God some Apostle would arise and say to the people, "IT IS NOT REASON." They must raise the budget, look after the building, increase the membership, pray like a saint and preach like a seraph, and shovel coal like a stoker. Result, a beautiful slab in the cemetery marked "Their works do follow them." If the epitaph told the truth, a word would do—OVERLOADED.

Pray: For the plans for the one week of united intensive evangelistic effort among members in the Physical

Department, that great results may be secured in the commitment of lives to the Kingdom of God.

Thurs. 24. Wherefore, brethren, look ye out among you seven men of honest report, full of the Holy Ghost and wisdom, whom we may appoint over this business. Vs. 3. Read Lev. 26: 3-13.

COULD YOU QUALIFY? These servants of the people must have a good reputation to command the confidence of both those who contributed funds and those who received them. They must be practiced men of good judgment, but, above all, they must be full of the Holy Ghost. Church business, with these men was very important business—so important that no qualifications could be too high for looking after a handful of poor widows to see that they got a fair deal, and to pick out impostors and keep them from loafing on the church. That's just the trouble; we have a lower conception of church importance. Oh, any good business man will do for a deacon. These folks didn't think so—but a man must be full of the Holy Ghost before he could hand out loaves—with the proper Christian love. Cheapen service and you paralyze success.

Pray: For the Committee on Program of the Cleveland Convention, that they may have understanding of the times to know what the Associations ought to do.

Fri. 23. Wherefore, brethren, look ye out among you, seven men of honest report, full of the Holy Ghost and wisdom, whom ye may appoint over this business. Vs. 3. Read Phil. 4: 1-7.

SELECTING SERVANTS. This does not read like a modern church election, does it? In filling the official board we must have bankers, capitalists, shrewd business men, who can look after the regular deficit at the end of the year. If they are earnest Christians, so much the better. Dead wrong, and the deacons ought to get on to the original scheme themselves. The church furnished the money—all they did was to distribute it. In all elections remember the Holy Spirit is necessary to prepare for selection of men, and the service of men after election. The way the pulpit is filled to-day is another departure from the ancient election by the Spirit's guidance. The present church conducts a preaching match between candidates, until the congregation is divided and disgusted. Finally a vote is taken, a handful pick what they think to be a Star Performer—and pick wrong. Get back to God's plan and you will pick a worker and a soul winner.

Pray: For intercessors in the arena of the world-war, who find it impossible to communicate one with the other, but who find their common meeting place at the Throne of Grace in their appeal for peace.

Sat. 26. And the saying pleased the multitude, and they chose Stephen, a man full of faith and of the Holy Ghost. Vs. 5. Read Ex. 18: 13-27.

SO MAY YOU. This being filled with the Holy Ghost was no private privilege of the early church. It comes to any and all who have the desire and follow plain directions. If I am empty, the fault is mine. "Filled with the Spirit." There is scarce a drop in the bottom of the cup—the rest gaping emptiness." Pentecostal fire —? There is scarcely left a smoldering coal in the ash pile. A Rushing mighty Wind—? We are in a dead calm and the heavy air hasn't enough life to flap the sails against the mast. This is the condition of many a Christian, of many a church. Wait thou on God—and the fire will fall.

Pray: For pastors that they may preach the Word, and may indeed honor God in their ministry to-morrow.

Sun. 27. And the word of God increased; and the number of disciples multiplied in Jerusalem greatly. Vs. 7. Read Is. 41: 8-16.

SAVE SOMETHING. Of course I believe in organization. The shiftless always suffer. Too much organization creates the "Official-doer-of-good" with his fixed, frozen smile, and impersonal, pump-handle handshake. Work through boards, but do something at first hand. Never lose the personal touch with need. Some pay the church to pray for them, the school to educate their children, charities to look after the poor. This gives them time to allow their sordid souls to degenerate into

Signing the Pledge with Enthusiasm



Tennyson Smith, who has lately come to America, gets the attention of men when he puts his Christian temperance message before them. For months he addressed the men of the concentration camps in England, and comes to America bearing the heartiest letters from the National Council. He put the temperance matter so fairly before the West Side shop meetings, composed of men of mostly foreign nationality that Mr. Wilson declared: "I didn't believe that in New York's shops, where there is such a large proportion of foreign workmen such results could be obtained. Scores eagerly signed the pledge. And the reaction to his work was good." Mr. Smith, with the help of Mrs. Smith, has been making his mark on the lives of many men of the Navy in the Brooklyn Yard. Over 150 men of six battleships went up before their shipmates and took the pledge card and signed it with the well formed purpose of keeping it. Mr. Smith has gripped the men as he arraigned traffic in drink as detestable, and lines them up for the Christian life. Mr. Smith has been active for years in the British Association. He is available for a week's services, talks and lectures to many groups of men in America for the coming season.

money-making machines. Keep your social responsibility sacred and undelegated. Spend some time of each day helping this old world heavenward by a PERSONAL PUSH.

Pray: That on this Universal Day of Prayer for Schools and Colleges, there may be such widespread and united intercession as to bring down upon the students an unparalleled blessing and that many of them may be led to consider the Christian ministry as a life work.

Mon. 28. And Ananias, hearing these words, fell down and gave up the ghost: and great fear came on all them that heard these things. Acts 5: 15. Read Josh. 7: 19-25.

A SWIFT STROKE. After the acted lie—which, by the way, is worse than the spoken lie—Ananias and his wife drop dead. The punishment did not come because they failed to bring all their money to the Apostles; they need not have brought a penny. They died because FALSITY IS FATAL TO LIFE. They pretended to be on the square, while they were as crooked as a corkscrew. Whenever a man gives his own consent to tell or act a deliberate lie—something in him drops dead. His body moves on, eating and drinking, but he carries a corpse within. The finer part of self has been slain.

Pray: For the important Committee which representing the Recruiting and Training Agencies of the Association

Movement, are seeking to standardize, unify and correlate the work of the Association Training Centers, Summer Schools and Colleges, and to plan and project programs of recruiting capable men for the Association secretaryship.

Tues. 29. And Ananias, hearing these words fell down and gave up the ghost. Acts 5: 5. Read Josh 7: 25-26.

OVER SEVERE. What do you suppose killed this guilty pair? The Book does not say God struck them dead. Was it mortification of being detected? Was it the great moral shock, and shame that they felt in the presence of honest men? Remember they were living in days of HIGH TENSION and were face to face with the Holy Ghost at work. Careful how you handle high voltage wires. Was the penalty out of all proportion to the sin? No—God was safe-guarding the young church. The vermin must be stripped from the tender plant or there will be neither flower nor fruit. Achan must be stoned that Israel keep free from covetousness. With all God's care how the roll of liars flourish. If every liar dropped dead as soon as he told an untruth—there is not an insurance company in the land that could do business. They'd be broke paying policies.

Pray: That the conscience of all nations may be so enlightened by the Holy Spirit, as to make for universal peace.

THERE never was a time in the history of our country when we needed Christian men to enter into God's service more than we need them to-day. When Jesus called His disciples He called them to be fishers of men, and the call is just as strong to-day as it was two thousand years ago. God may not call us to do things beyond our capacity, but we can all do the common things in this life. If we will do the best we can great will be our reward, for Jesus has said, "Whosoever will give a cup of cold water in My name shall not lose his reward." If we will study the history of great men we will find that their lives counted for one thing, and that was "Service," service to God, country and fellow man. Jesus says that we will be judged by our works, not by the name or title we may have conferred upon us.

This is a busy work-a-day world today and it seems that a great many of us cannot find time to engage in Christian service. There is only one way to enjoy the blessings of this life, and that is by entering into God's service and lending a helping hand in trying to lift our fellow men up to higher and nobler planes; by doing our part in trying to make this a better, cleaner, and a purer place in which to live. That it is the best life. I know of nothing else that will make a man more noble and patriotic and bring to him success quicker than to surrender himself to Jesus Christ and say, "Here I am, Lord, what will Thou have me to do?"—JOHN G. COOPER, Nineteenth Ohio District.

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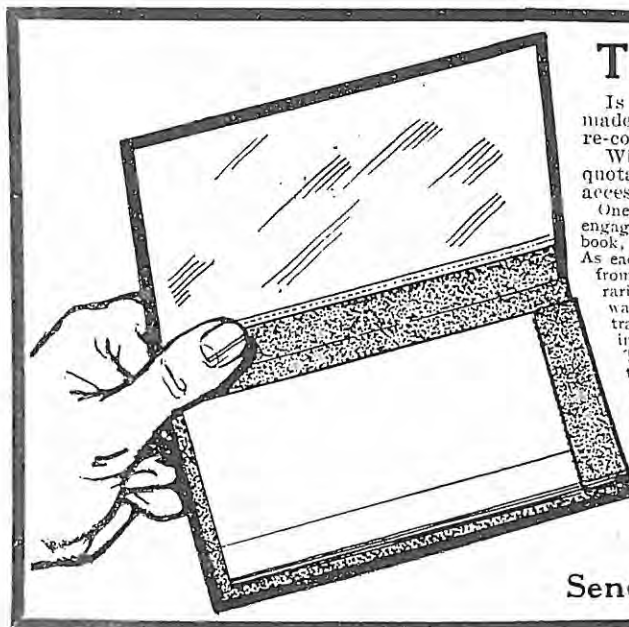
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Pith and Point of Association News in Paragraphs

News should reach New York by Feb. 15 for the March issue.

The International Committee closed its home budget as usual December 31st with every bill paid. A few days later the foreign budget of \$462,000 was covered. Besides this budget, an amount nearly equal to the home budget has been given for work in the army camps of Europe, providing more than forty soldier prison camp "huts." The largest gain in the year is shown in the attendance at religious meetings and Bible classes, especially among industrial men. Over half of the membership of 620,000 are boys under twenty and one-third industrial workers.

Too Many Training Classes which have no objective in service. The best training comes along with straight swinging purpose. As in a membership or building campaign where men are moved to do something worth while, they will study, plan, prepare and learn in the doing of it.

Men Who "Hire and Fire" large numbers of employees could well get together in every city for experience exchanges. It is a developing science.

"What's It All For?" was the theme of Dr. James A. Francis at San Diego's 34th birthday. "It's for the big job of making men. The man of to-morrow needs the jaw of the bulldog, a heart like Jesus, a backbone like a shaft of steel and a mind as clear as sunlight." Dr. Francis added, "I abominate a man who has got so much molasses in his talk it's positively sticky. The Association has widened the word salvation. It used to mean save your own soul and save your own skin. Now no man is truly saved unless he is saved in his relationships."

Are Dr. Bull's Notes Read? We want to know. Sometimes they may not be because people have not "tasted them." The chairman of religious work at Aurora says, "Bull's Notes on the Sunday School lessons are worth twice the price of the paper." He reports calling on a member of the board whose wife said that she had not read the magazine. He called attention to the Notes, and later she said, "I discovered what I had missed. I looked up all the back numbers for a year and began to read the Notes with eagerness."

An Endowment Committee of five men of large acquaintance and high position was appointed last month at Rochester, N. Y. They may possibly influence bequests and gifts of half a million dollars in fifteen years.

"Along with the job, you found me nineteen years ago," wrote the "Congregationalist's" printing superintendent to Mr. Me-haffey. "You instilled a certain degree of encouragement and virile purpose that will exist as long as the job." And it has been some job at that (nineteen years).

The National Guard called out for the Youngstown riot were quartered in the old building and the new teamed with them. Many were Association men, including the general in command, who is a member of Columbus business men's class and "fit." The Association has before it a task in East Youngstown, put to it by the Chamber of Commerce, and is making a survey and submitting a program. It is too big and too early to write about it yet.

Ironton, Ohio, Receives \$20,000 by will of Mrs. Harry K. Burr. Manchester, N. H., has had a gift of \$10,000 as the James E. Pritchard memorial fund.

"I did My Best for the Team," were the last words of Clark K. Smith, one-time boys' secretary, who sacrificed his life at Bellingham, Wash., trying to stop a runaway. His nerves had gone back on him in the work, but his nerve did not leave him in this emergency. Mrs. Smith's address is 3100 Orleans Street, Bellingham.

A Moving Vote of thanks to contributors to the boys' work at Johnstown, Pa., was well put by boys in groups, who called at the offices of men to tell them how they felt about it. It was proper, and brought results. One said: "I was tickled with the boys' sincerity and enthusiasm. Believe me, I am strong for the 'Y.'"

C. A. Tevebaugh of Kentucky's committee turned a good job at Louisville. He asked for 500 members and got 568 in five days.

All Kentucky Associations but one agree to give a 30-day free membership ticket to every young man coming to the city for the first time through correspondence introduction cards.

Rock Island put five men in the physical directorship in fifteen months, three leaders to help in playgrounds and six teachers for classes in churches—a good job for the leaders' class. Punxsutawney, Pa., furnished five men for the secretaryship in two years.

Lost Boy—David Henry Lees of Pawtucket, 15 years old, grayish eyes, dark brown hair. Notify Pawtucket Association.

Waukegan, Ill., women propose to raise \$1,000 on the \$22,380 "redemption fund" of the lost building.

Sixty Manufacturers of Lancaster, Pa., furnished the thrift exhibit New Year's Day, along with the music, athletics, and a fire lot of stunts. A host of new friends were gained who learned its character value.

Thrift Cartoon Slides even go ahead of the exhibit. Probert of Charlotte, says: "A man can always get a hearing with them and say things he wants men to hear as well as see."

The French Branch, New York City, has sixty-six members in the war. Three are reported dead, six others are prisoners, and fourteen wounded. In order to remember the boys for Christmas, the Literary Society of the Branch organized an entertainment, and bought Christmas presents for all the soldier members. With the help of Mr. James Stokes it was able to send \$12 to each of the member prisoners in Germany, and to each of the other men a Christmas box contained sweater, socks, pound of chocolate, tooth brush and paste, pipe, tobacco, knife, writing paper, handkerchiefs, toilet soap and a Testament.

In Winnipeg's Great Campaign enrolling over 1549 members ASSOCIATION MEN played a part. Every member joining the business men's class during the campaign will receive a year's subscription.

Cleveland arranged fifty simultaneous Father and Sons banquets in the Churches January 21st. Last year there were four simultaneous banquets in connection with its branches. This year the plan was to place the Association speakers and laymen and clergymen qualified to address these banquets at the disposal of the churches and to give the organizing force of the Association to district committees of the churches in order to make sure that the plans were co-ordinated. Fatherless boys and sonless fathers were introduced before the banquet and tied up together. There was one principal speaker in a serious vein at each banquet, and humorous speakers, story tellers (either fathers or sons), games in gymnasiums or otherwise previous to the banquet, spell-downs of fathers and sons, a cheer leader, orchestra, etc., for each banquet. The announcement read: "No man is too big to be asked as a speaker for one of these occasions." One section of the city of Cleveland was asked to provide fifteen simultaneous banquets and booked seventeen, which shows the thing takes hold.

The Christian Ministry and its call to strong men and boys is the theme preached on, talked about, and urged by Christians of Canada February 27th—a right call. This theme calls for an issue of Association Men in May, when the nation-wide call may go forth for the world's need of prepared men. This day should turn thousands to college, to worthy life purposes and adequate preparation.

Archdeacon Reade of Cincinnati writes, in giving the story of the old Dayton Economy Club, "I am thankful for my Association training and experience. I still keep up an interest in the Association and contribute to it and the new building."

The Calgary Battalion is called the "Y" Battalion because so many Association men are in its ranks. The general secretary has taken a commission, the office secretary and physical director have taken non-commissioned offices. The Association membership has been decimated, but the boys' is booming. The service idea just now by reason of war service is being pushed successfully. Of one high school teacher's training class last season every member is either enlisted for active service abroad or is teaching a Bible class. Hundreds of Calgary's schoolboys will take the standard efficiency tests and take vocational guidance.

A Cowboy Dropped Into the Ellensburg (Wash.) Association while en route to the Coast with a car of cattle. He is one of the cow-punchers heading up at Miles City who there got a new vision of life that is gripping him, changing his conception of what pleasure is, and re-shaping his character.

Looking Around for evidences of "influence grown up," Nevius of Ellensburg, Wash., laid hold of these: "Because in his boyhood days the boys' camp in his home town in the Middle West brought him a new grip on himself and a vision of service, a man is president of an Association in his town and a leading editor in his state." "Because a dormitory in a Dakota town gave a stranger a taste of real home away from home years ago, he is manager of one of the leading concerns in his community and a booster for the work." "Because a certain dormitory man, Jess—a jolly fellow and more," one man said, 'five years ago I didn't care for anything or believe in anything. I had no use for Christians. But I liked Jess. He fairly pulled me to a Sunday school. I thought it was a joke. He took me again and Stephen and 'Jess' gripped me. Then I did the greatest thing I ever did in my life: I gave my life to

God.'" And in the Exposition Nevius met man after man who said: "The Association has been a real help to me."

The Pacific Coast Summer School resumes its sessions at Asilomar this year, July 18th to August 2nd. B. B. Wilcox of Pasadena has been elected president.

Seventy-two Orphan Boys from the Sacramento Orphanage were the guests of as many dormitory men for the second year at Sacramento, Cal. One man past fifty said, "This is the best Christmas I ever had, for I was an orphan myself." Every man found a greater satisfaction in the "four-bit" present given each boy than in any ten dollars spent for themselves. Every week of the year the boys are given a swim and a gymnasium frolic Friday night. The street car company takes them down free in a special car.

The Hop-Pickers of California, organized like an army in a company of 1200, are fair prey for the "bootleggers" and every form of vice. California Associations found so great a welcome that their work will be repeated by request of the ranchers. It was here the I. W. W. murders took place in 1913. There was no violence this year. Everybody but the gamblers welcomed it—Mexicans and Spanish Americans, Italians and Americans mixed freely in a Christian spirit. One Catholic young man came with this word of his priest to the secretary, "Remember to pray every day and you will win out over whiskey." The last day in camp a young man said, "Your help kept me from the booze." The ranchers said, "We would gladly pay the cost if you Association men would do it again." The Association will furnish secretaries and will do it again.

The First Man in the Tulsa three-months-old Association who met one of the interviewers in a set-up interview on the religious life decided for the Christian faith on Thursday night and joined Church Sunday morning. That evening he found a drunken man on the street, took him to his room, and stayed with him until 2:30 in the morning, was back again at 10 o'clock, and sought the aid of other Christian friends to put the man on his feet. Ten days later the drunken man became a Christian. The young man in telling his experience said: "They told me that giving myself in service to others was the price of my growth in Christian character; and when I saw this drunken man on the street something said to me: 'This is your place to begin.'" Both of these men are now "getting results" in Christian service.

The Cad's Confession—On January 1st Robert Lewis received a letter written by a man who formerly had lived in Cleveland, in which he said: "Now that the new year is approaching, I want to settle and clean up all the mean things I have done in my life. That letter I wrote about Mrs. Blank in which I maligned her character was not truthful, and I wish you would convey to all those who read the same that I feel ashamed at having wronged a good woman's name." This referred to one of the numerous Association employees in a minor position of two years back. Mr. Lewis adds: "I do not know whether the theologians claim there is other hell equal to a bad conscience, but some men's consciences are following them relentlessly and giving them anything but a merry time of it, as the above letter would indicate."

"I made the Mistake in My Life," writes a secretary—and a good one too, just dropped out for business. "I lived too much with my work, and as a consequence allowed it to get on my nerves."

"Not Interested," said a lady to a secretary in Concord in 1908, and refused to contribute. But in 1910 she gave \$5, the next year \$10, the next \$25, the next \$30, next \$40, the fifth year \$50. No only means no to the man who has nothing to show.

The Pastor of the Third Presbyterian Church, Chattanooga, Tenn., said to the secretary: "You people had a hard time to get me to subscribe to Association Men. I would not be without it for anything. The article by Dr. Mott, 'For the Help of the Handicapped Young Man and Boy,' doubly paid me the price of the magazine." And a Sunday school teacher of one of the largest classes of young men in the city said, referring to Dr. Bull's Notes, "I wish every one of you men could take and read Association Men. It has in it some of the finest things I've ever read."

Northampton, Mass., has had two financial successes in December. By a special campaign, \$2,100 was raised to meet an offer of \$1,500 from the heirs of the estate of the Association's greatest benefactor, the two sums to clear a debt of \$3,660 incurred during alterations in 1913. The debt is no more. The second: over and above paying current bills for the year \$400 of special bills were paid. Thirty-four Polish men at the first of five Naturalization lectures, co-operating with the Polish Naturalization Club and the Polish priest. Record for Bible Study, 6 men enrolled in 1912, 29 in '13, 53 in '14, 72 to date. A larger increase for boys.

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Is it Fair? A speaker was brought over 200 miles to address a Sunday afternoon Association theater service. There were 23 men there, including himself and the secretary, in the theater. Fifty to 100 men can be enlisted and organized to make a meeting go any time with purposeful leadership.

This is Giving.—The Japanese Association at Honolulu, in sending a remittance of \$5.00 for their Week of Prayer offering, says: "It is very small money but we believe drop of water makes the ocean." This is the Association whose members last year made their Week of Prayer offering by walking home from the Sunday afternoon meeting and contributing their carfare. They put many of our prominent American Associations to shame, for the latter largely ignore the appeal for the World's work.

A Choral Club of 120 voices at Cumberland, Md., is a factor in giving sacred concerts monthly, and supplying men to sing in shop and Gospel team work.

Corporations give Buffalo Association \$12,457 (railroad and industrial) for its five branches. In its few days' annual campaign without publicity \$24,000 was signed up from 3000 people.

This is Neutrality.—Whitford claims and shows that there are a thousand Roman Catholic members of the Buffalo Associations. That could not be were active proselyting done, but let no man think that active Christianizing is suppressed.

Over 3000 Lumbermen were placed in positions by the Greenville Branch, Minn., last year, for the largest concern in this industry which employs 41,000 men propose to patronize the Association's agency. Many agencies had been allied with liquor and immoral interests.

A Painful Confession.—comes from a State secretary. "We are having such a desperate time getting money to pay for such necessary things as postage and traveling expenses that we have not much energy left." There is a chance there for a business man who can raise money for that committee to do it and turn the men free for their real service.

"More Reading of the Bible than I had seen for a long time was seen among the dormitory men," reported a real estate broker who roomed at North Branch, Philadelphia. This gave him a new appreciation of the dormitories. The Washington camps of the Patriotic Sons of America presented the Branch a handsome silk flag and marched in a body and made a big occasion of the event with Congressman Darrow speaking.

The Thrift Exhibit was at Canton for three days. It was placed in the window of a department store. As the crowd was looking at it one man said: "That thing is a direct slap in the face of the liquor interests. I have always considered the proprietor a fair man and I am sure that he did not know what it was or he never would have allowed it to be placed in his window." Another ally of the liquor interests said to a director that a committee of saloonmen was appointed to see that the exhibit was taken down. The exhibit stayed.

Baton Rouge, La., in laying the foundation for an Association in that city, liberally uses material from Association Men.

Priests and Jewish teachers give Minneapolis the strongest support in its Americanization classes in their churches—Polish, Russian, Ruthenian, etc. There is one school of 100. University men are helping in this campaign of service to their brothers of other blood.

Louisville, Ky., will organize a campaign for the definite purpose of getting men into the church and getting nominal church members to take some forward step. The plan is to use the same methods that have been used in membership and building campaigns, simultaneous with, although separate from an evangelistic campaign in the churches. The plan is to give the five days from Monday to Friday, inclusive, the second week before Easter.

The year closed without deficit besides paying off \$5,300 brought over from 1914.

For the second year Yonkers has held a big Bible class in the Waring Hat Manufacturing Co., the largest in the world. Attendance 500. Into every man's hand was put a copy of the Book of Proverbs after a fifteen minute, red-hot talk. One of the proprietors said the gateman informed him that the buckets of beer usually brought into the factory by the men during the noon hour has been reduced fully one-half since holding the meetings. An improvement in the thrift of the men is observed.

Marion, Ind., membership has increased from 250 to 758. Working boys are joining; High School boys make the place their headquarters; three Business Men's Gym. classes are running. The proprietor of a daily paper paid the membership of 39 of his carrier boys and they have two special classes a week. Twenty-five men are in an Efficiency Class paying \$30 each; 35 High School boys are in a Life Problem club; 25 are in the Yoke Fellows Band and work on several Gospel Teams which have had results.

Would You? If you were a general secretary would you put the following on a small card on the door of your office:

"The General Secretary will be glad at any time, day or night, to consult with any man or boy regarding any problem in which he may need advice. If he is unable to help solve your difficulty, he can probably suggest some one who can."

We would.

A Reporter was rooming in the Mansfield building recently. He was a man of broad experience, having done everything in his line from reporting prize fights to interviewing a President. After several "conferences" he was converted. In a few days he came in the office and said he was delighted with his experience in the building. "Just to think," he remarked, "I have been everywhere, passed dozens of these buildings, but never went in and had no idea of the business your institution is doing."

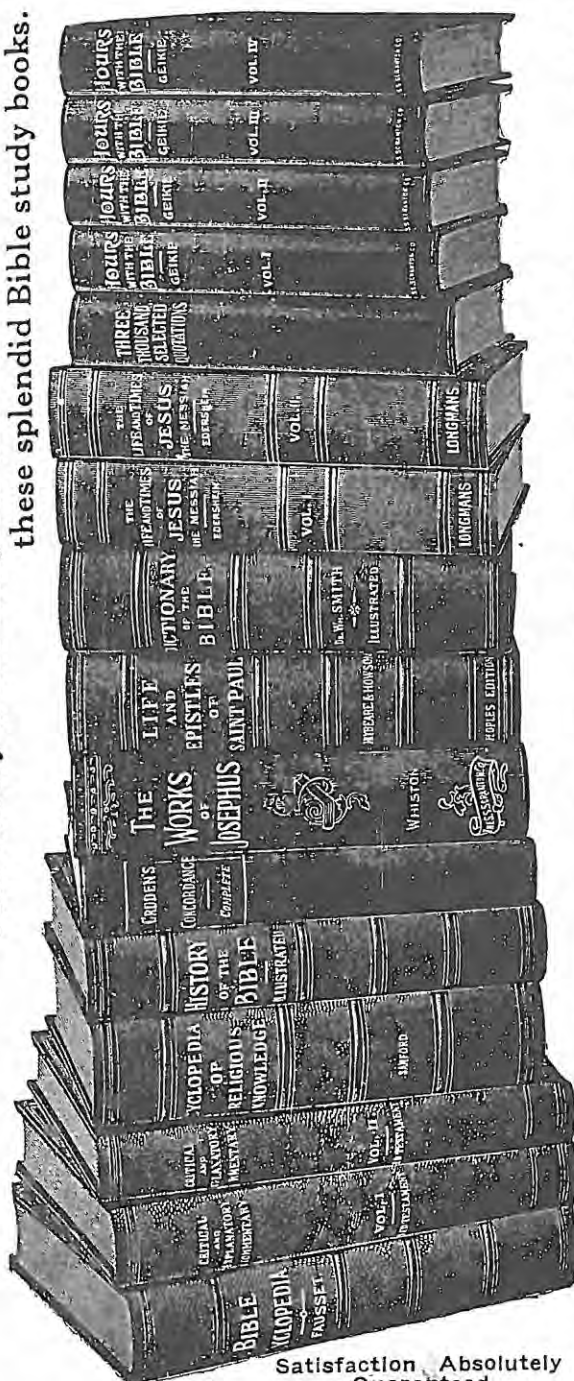
Zia, a Fellowship Man at Cleveland, now boys' secretary at Shanghai, writes in a characteristic letter to a Cleveland friend in a naive Chinese way. "Our boys say to me very often, 'Say, Mr. Zia, why are you so happy all the time?' My answer is, 'That is one of the lessons I learned from Uncle Sam.' I used to wear a long face before I went abroad. Others ask, 'How is Mr. Chinese Lewis?' I wish some day I may become as efficient as Mr. Farley, as sociable as Mr. Fels, as earnest as Mr. Nash, as active as Mr. Crackel, as good a swimmer as Mr. Stevens, and as statesman-like as Mr. Lewis." Rare discrimination has Zia.

A Red Headed young fellow looked lonesome at the Tulsa Building on the night of a Bible Class dinner. He found himself in the seat next the leader at dinner. He had just been discharged after serving a brief term in the army on the Texas border. He was only a boy of a soldier. Army life wasn't what he expected, and he found that he needed education and some other things more than adventure. His people had procured his release and he had money enough to reach Oklahoma. He had wired to his mother in New Brunswick for money to carry him home. No answer had come. Absolutely alone, money gone, he was blue. After supper, the boy was assigned to room No. 412, kept as a "haven" for just such purpose. In the morning, breakfast was provided, and at the telegraph office the message with money from home was found waiting, and the thankful boy said: "The Association is sure the place for a fellow."

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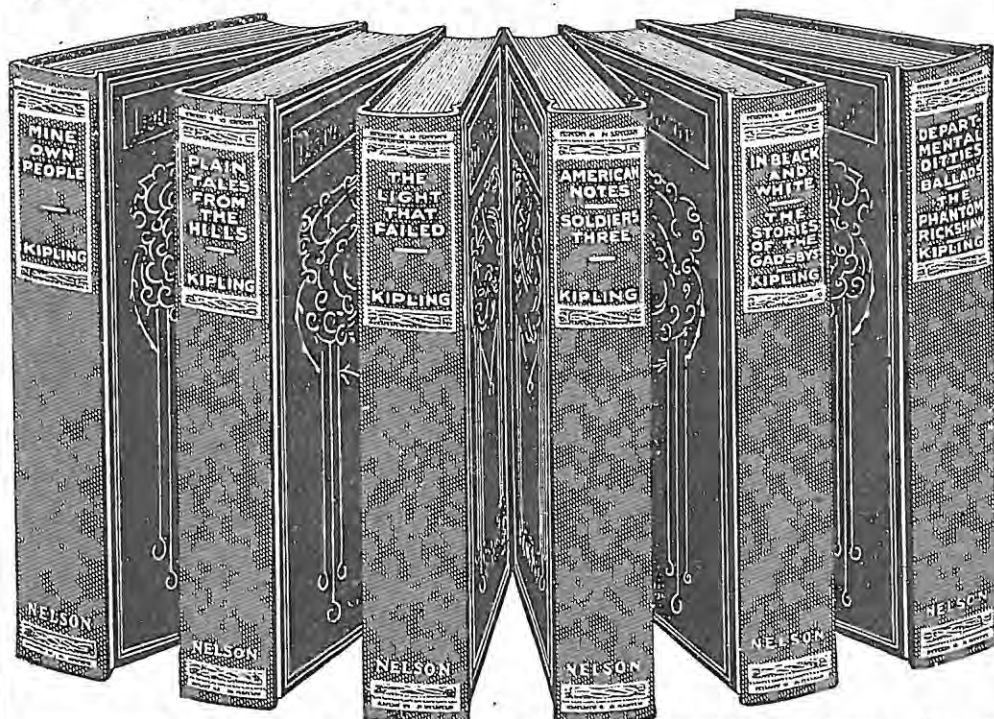
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and will continue to be for years to come. Modern literature knows nothing more thrilling, tender and altogether human than Dick and his faithful friend, *Torp* in *The Light That Failed*. For all time it will be to *Soldiers Three* that readers will turn to enjoy the humor, pathos and romance of the enlisted English soldiers in the tropics; to his *Plain Tales of the Hills*, *The Phantom Rickshaw*, *Without Benefit of Clergy*, and other famous Indian stories to be thrilled and charmed by masterpieces of story-telling of people grouped under circumstances and amid surroundings possible only in India and the Far East.

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Tommy—immortalized in stories and ballads by Rudyard Kipling, again holds the center of the world's stage. England's "Thin red line of Heroes," through her Khaki clad sons, native and colonial, are again performing many deeds of valor on the battle scarred frontiers of France and in the Far East. No one knows the good qualities and the weaknesses of the private soldier better than Kipling. Here are humorous and tragic stories drawn from actual life in the ranks, and barrack room life. The stories of "Mulvaney" and his trio of fast friends, who shoulder to shoulder, pass through many perils and escapades of war, are alone worth more than the price of the six volumes.

Think of getting your favorite author—Kipling—whose books you have long desired—in size and weight that are adapted exactly to hand, or pocket, or bag—that in a word are just what your ideas of a book are for comfort and utility—and at a price lower than you have ever known, or may ever know again for good books.

Six Books for the Price of One—Act Now

EVERY LIBRARY, EVERY HOME, EVERY BOOKLOVER SHOULD OWN KIPLING'S WORKS

And never before have you been offered the opportunity to possess them for such a small sum. The reason for this offer is that the European war has virtually wiped out the market for Kipling on the other side of the water, and English publishers have offered them to us at just about the cost of ink and paper. The books are in the attractive, handy-volume size—therefore books that you will enjoy taking up for either a half hour's reading after a hard day's work, or find just right to slip in your pocket or bag to read "on the road." The binding is red buckram, with gold decorations, and will make an attractive addition to your favorite bookshelf. The number of sets is limited, however, and prompt action on your part is urged if you wish to secure one or more at this special low price.

Grasp This Opportunity Today!

Tear Off
Coupon
Fill in, and
Send to
Us now

Last month we advertised the six vol. imported Dickens set. While our supply lasts you can still obtain the Dickens set for \$1.60 delivered.

BOOKLOVERS' HOME LIBRARY COUPON

Association Men (Book Dept.), 124 E. 28th St., N. Y. City.
Enclosed find \$1.60 (money-order, check or currency).
Imported Set of Kipling.
Name
Address
If more than one set is desired, they may be secured with this Coupon.
Each set is \$1.60, including delivery charges to any address in the United States.

This Poster in the heart of the exhibit Camden Association conducted in its building helped people to understand more clearly the purposes and work of the Association in a community. It's a sort of standing advertisement and was shown with general and Association exhibits at the building and in the store windows. It is interpretative and clean-cut. A whole address and sermon in itself and worth copying. It was effectively used in the lobby in the Fall Opening Week exhibit.

The Secretaries' Insurance Alliance premium now amounts to \$4,950. No death for six months.

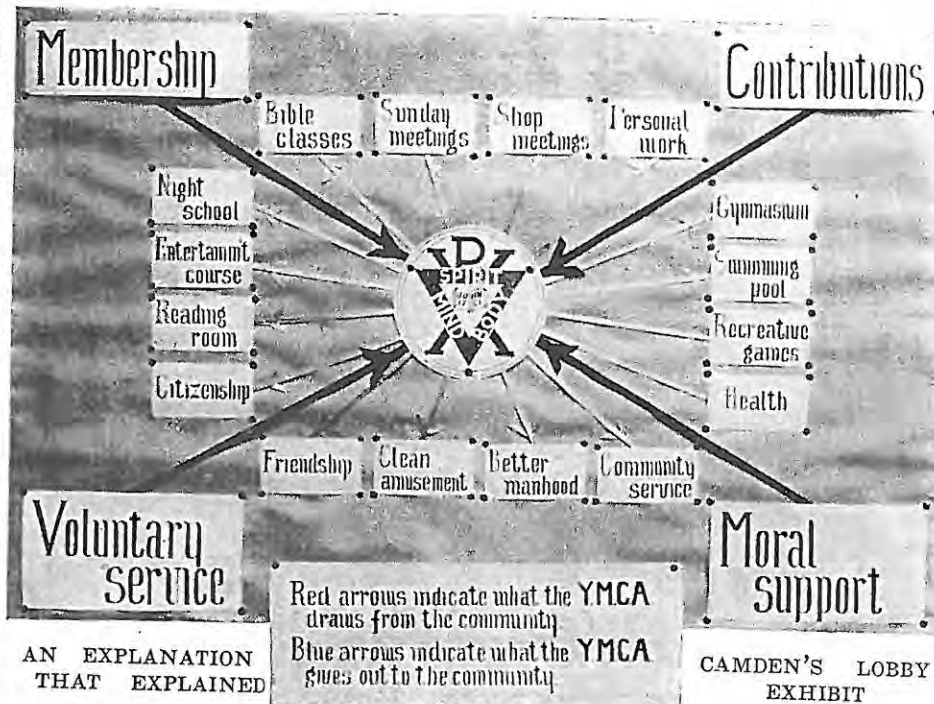
A Supper for Working Men brought out sixty-five at Asheville, N. C., with addresses by the president of the Electric Power Company, and high-grade men who could speak without patronizing as men who think to men who think.

Men Were Singing, "I love to tell the story." The noon speaker had not come. A man spoke to the educational director at Racine and said, "Why don't you tell us the story? We would like to hear a man that doesn't know so much once in a while."

C. R. Drum in two weeks with the Waterbury Association spoke to over 10,000 in 40 meetings. His work in the public schools was noteworthy.

Of Sixteen Men at a Pittsburg dormitory dinner the roll showed: New Jersey, 1; Brazil, 1; Pennsylvania, 3; Ohio, 1; Wisconsin, 1; New York, 3; England, 2; Minnesota, 1; Illinois, 1; Russia, 1; Mississippi, 1.

As a Premium with the rental of 200 lockers at Kannapolis, N. C., a subscription to Association



AN EXPLANATION
THAT EXPLAINED

Red arrows indicate what the YMCA
draws from the community.
Blue arrows indicate what the YMCA
gives out to the community.

CAMDEN'S LOBBY
EXHIBIT

Men is given. This is a new deal.

The Big Meeting at Indianapolis is still doing things big in their purport to the man touched. The decision of one man meant, after a friendly home visit and prayer, the family's uniting with the church. And a critical man of 70 found an answer for his questions on theology, policies, and persons, and decided to "work out his personal problems with God and with his mother now dead." Two weeks later he joined the church with his wife, two sons and their wives, and one grandchild of each of the younger families. A man who signed a card four years ago "for its influence on other men" was persuaded to teach a Sunday School class. Now five boys of his class are in the church. Already this year thirty-four of the converts

have joined the church, and eighteen others entered on Christian service.

The Best Piece of "Association" work Groner of Syracuse did was to serve as chairman (by popular insistence) of the Billy Sunday meetings. In these over 20,000 people hit the trail and the lift to religious, moral and economic life was so great that the bank clearings showed nearly a million dollars to the good over last year. A father said to Groner, "Thank God, my boy of 27 has quit the saloon, put \$83 in the bank and is now a good son, a good workman, and a comfort to us." Gunn of Aurora is as deeply engaged with the Bob Jones campaign. In twenty-three Association shop meetings over 2000 men were reached in two weeks.

Secretarial Register

GENERAL SECRETARIES

H. G. Bowden, Meridian, Miss., has not resigned as stated.
Clark, J. M., to Charlottetown, P. E. I.
Cross, H. C., Charlottetown, P. E. I., res.
Davis, A. J., Pontiac, Mich., to Newton, Kan.
Dieterich, V. E., Oskaloosa, Iowa, res.
Rauk, E. D., to Wichita, Kan.
Wagar, B. G., Covington, to Lexington, Ky. (R.R.).

PHYSICAL DIRECTORS

Bedrosian, G., Elmira, N. Y., res.
Christensen, H. S., S. E. Br., Minneapolis, Minn., res.
Imman, W. G., to Redlands, Cal.
Kramer, G. R. D., to Oskaloosa, Ia.
Patterson, D. R., Lockport, N. Y., res.

BOYS' WORK

Anderson, C. E., Grand Rapids, Mich., res.
Cox, V. P., to Atlantic City, N. J.
Fagan, P. D., New York, West Side, res.
Farnham, I. H., York, to Coatesville, Pa.
Frey, E. I., Lancaster, to York, Pa.
Fulmer, J. W., Atlantic City, N. J., res.
Kaiser, O. L., White Plains, to West Side, New York.
Lewis, A. B., Wilmerding, Pa., to Amsterdam, N. Y.
Richardson, H. H., Oklahoma (Boys), res.

STATE AND INTERNATIONAL COMMITTEE

Kaighn, R. P., Industrial to Secretarial Bureau,

East, A. M., to Industrial Dept.
Super, Paul, Honolulu, to Secretarial Bureau.

Convention Calendar

CONVENTIONS

Kansas, Kansas City, Feb. 3-6.
Colorado, Greeley, Feb. 4-6.
Minnesota, Faribault, Feb. 11-13.
Oklahoma, Feb.
South Carolina, Feb.
Pennsylvania, Reading, Feb. 17-20.
Nebraska, York, Feb. 18-20.
Ohio, Newark, Feb. 23-24.
Illinois (biennial), Chicago, Feb. 24.
Texas, Waco, March 8.
California, San José, March 10-12.
Alabama, Selma, March 10-12.
Missouri, March 10-12.
International, Cleveland, May 12-16.

CONFERENCES

Dist. Community Boys' Work of No. Am., Detroit, Feb. 3-6.
New England Student, Hanover, N. H., Feb. 14-16.
Mass. & R. I. Boys', Newton, Feb. 18-20.
Maine Student, Feb. 19-20.
Virginia Boys', Charlottesville, Feb. 25-27.
Ohio Student, Columbus, March 3-5.
Texas Student, Waco, March 7.
Maine Boys', Bangor, March 10-12.

"It Ought To Be In Every Association"

Comments an International Secretary on the

Y. M. C. A. SALESMANSHIP COURSE

An invaluable manual for the Secretary—Plus a personality development program that can be used in every department. You should possess it.

ADDRESS NOW

J. W. McCandless, Y.M.C.A. Secretaries' Committee
902 Plymouth Bldg., Minneapolis, Minn.

YOU CAN AFFORD

Familiar Songs of the Gospel (No. 1 or 2).

Round or shape notes, \$3 per hundred, samples 5c each. 83 songs, words and music.

E. A. K. HACKETT, Fort Wayne, Indiana

AGENTS Wanted to sell our attractive Brass Poster Frames, Changeable Signs, Building Directories, Brass Signs, Brass Railings, Bank Fixtures, Adjustable Electric Light Brackets; big demand; easy sales; established 1882. Write today for our attractive Proposition. NEW-MAN MANUFACTURING CO., Cincinnati, Ohio.

Can You do what 4100 Others Have Done?

Can you succeed where 4100 men from every walk in life—from every state in the Union, are making big money in a new business?

These are only three AVERAGE CASES—not the most remarkable examples by any means—taken from our new TESTIMONY BOOK. This book contains letters from over a hundred, and there are thirty-five times that many more men who have gained independence for themselves through our course of instructions.

The Collection Business

is a money maker for any ambitious man. You do business with the largest and most successful business houses—they are glad to get the kind of service we fit you to give, and all have plenty of business for the man who can deliver the goods.

We teach you the secrets of getting the money. We do more—we offer you the aid of our established, trained graduates who form the Co-Operative Bureau for exchange of business. They will help you—you will help them.

Will You Investigate?

Will you let us lay before you the full, comprehensive and convincing evidence—the facts and figures showing what hundreds have done—are doing—what YOU too, can do? Will you use this coupon today—NOW? The results of your investigation will please—will astonish—will certainly Convince you.



W. A. Shryer, Pres.,
AMERICAN COLLECTION SERVICE
716 State St., Detroit, Mich.

\$1,721.00 One Month's Commissions

"My commissions average about \$270.00 weekly. The largest month's collections were \$4,700.00, with commissions of \$1,721.00. I started with nothing but your lessons, a rented typewriter, a very small office and a great determination to make good—and I have."

C. J. WOODIN,
Schenectady, N. Y.



\$9,265.00 One Year's Net Profit

"The following facts and figures will give an idea of the large extent of the collection business I have developed: The biggest month's collections reached a total of \$14,113. One year's net profit was \$9,265. \$909.80 is the largest claim collected. Our record on outlawed accounts is good—\$18,000 in the past 3 years."

H. H. DALTON,
Pittsburg, Pa.



\$499.08 Collected One Day by Beginner

"I am doing splendid for a new beginner. Last month's showing was \$586.70. This is my banner day; total collections for the day \$499.08, total commissions \$136.52. My business is growing fast; your system surely gets the money."

S. O. NORTON,
Montgomery, W. Va.



INVESTIGATION COUPON

(Cut or tear off and mail)

W. A. SHRYER, Pres., American Collection Service,
716 State Street, Detroit, Michigan

I want to investigate your proposition. Please send me without charge or obligation your POINTERS ON THE COLLECTION BUSINESS telling me how to get a real start.

Name.....
Street.....
City..... State.....

The Business Department

CIRCULATION MANAGER: Realizing that the mission of ASSOCIATION MEN to the brotherhood and its constituency is one of education, it was decided recently to bring on the staff of ASSOCIATION MEN a man to fill the position of Circulation Manager, and we are particularly fortunate in being able to secure for this position Fred C. Wurtz, formerly of Johnstown, Pa., and later International Secretary at Valparaiso.

When Wurtz went to Chile few people there, either among business men or Christian leaders, believed the Association could be successfully established in that center. He succeeded in accomplishing this in less than three years to the extent of making it fully recognized and respected as one of the institutions of that community.

The qualities which brought about this achievement are his courage, leadership, initiative and extraordinary qualities as a man among men, and a thoroughgoing, deep-rooted belief in the mission of the Association. Illness in his family brought him home.

From every point of view, local, home and foreign, he has seen the value of ASSOCIATION MEN and has a conviction of its part and place in the movement. He takes up this position with the conviction that ASSOCIATION MEN has a large mission and he hopes to carry this mission to the boards of directors and Association constituency over the continent, especially with reference to this plan of making ASSOCIATION MEN a membership privilege.

A number of Associations are inviting conferences with their secretarial forces and boards of directors with reference to this plan of educating the membership regarding the Association. Such Associations as Camden, N. J., Gary and South Bend, Ind., are following this line. We will be glad to receive openings elsewhere, and if possible will see that invitations are directly met.

WHAT THE MAGAZINE HAS ACHIEVED:

"After watching the results for a year, I do not hesitate to say that our experiment of presenting 208 of our contributors with a year's subscription to ASSOCIATION MEN WAS THE BEST INVESTMENT THIS ASSOCIATION COULD POSSIBLY HAVE MADE. AS A MEANS OF CULTIVATING OUR CONSTITUENCY, IT HAS BROUGHT LARGER RESULTS THAN WE COULD POSSIBLY HAVE SECURED BY INVESTING THE SAME AMOUNT OF MONEY IN ANY OTHER PRINTED MATTER. Last year we tried the plan as an experiment; this year, we expect to continue it as a sure method of constructive advertising.

"B. B. WILCOX, Secretary, Pasadena, Cal."

A pamphlet is on the press containing letters from Mr. Mott and others, showing how the magazine is fulfilling its mission and what its mission is. A sufficient number of these pamphlets will be mailed on request to any secretary who will place them with his board of directors.

THE DECEMBER ISSUE: Within twelve hours, a cable from Honolulu ordering 100 copies; an order from a leading employer of Toronto for 1000 copies for his men, and another Canadian city for 100 were received.

FEBRUARY 6-13 is Right-of-Way Standardization Week. Fully 9000 subscriptions expire with the February and March issues. Efforts are being made to not only renew these but to obtain an equal number in addition. We are receiving intimations that Associations all over the country will take part in this effort. All Associations sending in subscription lists of forty or over will be mentioned month by month on this page. Many Associations such as Buffalo, N. Y., Detroit and Grand Rapids, Mich., and others send in their large lists at other times of the year, and yet even these Associations take part in Right-of-Way Week.

The example of William A. Voigt of Nelson, Neb., a layman who believes in the value of the Association and ASSOCIATION MEN, is one that might be followed with profit by many paid secretaries. During the year 1915 he secured and sent in without request, commission or premiums, 278 subscriptions to the magazine.

During the month over 600 subscriptions have been received. The following cities have sent in forty or over:

GRAND RAPIDS, MICH.....	254
MINNEAPOLIS, MINN.	227
MICHIGAN COUNTY WORK.....	185
GARNERSVILLE, N. Y.....	76
SAN JOSE, CAL.	50
LANSING, MICH.	47
JACKSONVILLE, FLA. (additional).....	35

JANUARY REVIEW REPRINT: A small number of this reprint are still available for cultivation of constituency, building campaigns, etc. Orders for them should be sent in early.

The "Join-the Church" number this year will be the April issue. It will be mailed out the latter part of March in time for Associations to use it in connection with their Easter effort. Extra copies at the rate of \$5.00 per hundred; smaller quantities 10 cents a copy. These should be ordered early.

WE WELCOME THE FOLLOWING NEW ADVERTISERS TO OUR PAGES:

CLINTON WIRE CLOTH CO., BOSTON, MASS., WIRE CLOTH.

SHREDDED WHEAT COMPANY, NIAGARA FALLS, N. Y., CEREALS.

PERFECTION OILER CO., INDIANAPOLIS, IND., FLOOR MOP AND OILER.

E. A. K. HACKETT, FORT WAYNE, IND., GOSPEL SONGS.

MCDEVITT-WILSON'S INC., NEW YORK CITY, PUBLISHERS.

CHAS. SCRIBNER'S SONS, NEW YORK CITY, PUBLISHERS.

JOHN WILEY & CO., NEW YORK CITY, PUBLISHERS.

FOR SALE

two tables in fair condition, 4½ x 9 ft.—one Pool and one Billiard—all fixtures, balls and cues. Will sell at a great bargain to the purchaser if taken at once. IRA S. GOFF, Alfred, N. Y.

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Association Member

Vol 441

Oct 1915 - Sept 1916

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This slip will be returned to you, with the copies that you designated. Filling out the collection title and box and folder numbers will allow you to cite the location of the item correctly.