

ASSOCIATION MEN

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Break Away

THE GLITTERING Great White Way of the metropolis, or its every-town imitation pleasure-mad parade, is not the way of wisdom or to thrift. It is the way of the spendthrift and the wanton, and leads to want. Its end is the poorhouse, the cellhouse, or the madhouse.

Let a man break away from its frenzy and folly in youth and he breaks a way to a manhood of strength, success and satisfaction. There is nothing left from its shallow nights but shame, a bad taste in the morning, and poverty in old age—if one escapes suicide or starvation. A New York policeman told it all as he asked with contempt: "Where are the 'Broadway Bills' of ten years ago?"

Vanity Fair is the haunt and hunt of the social vampire, the gateway to vice and the prostitution of virtue. John Bunyan saw and pictured it 250 years ago in *Pilgrim's Progress*; Thackeray painted it in *Vanity Fair*; Solomon depicted it centuries before in Proverbs.

Vanity Fair is the avenue of the spenders, the lustful, the lascivious, and loose livers; of the glitter and the spangle of the superficial. It is not a way to God, goodness, or greatness.

Every man must pass that way some time, and strong is the man our cover page artist depicts who shakes himself loose from the sport and the seducer, breaks away from his companion at his right, and at his left brushes aside his prophetically pictured senile self at fifty, as he awakens to a saving sense of what thrift will mean to him today and promises for tomorrow.

There is an hilarity about spending; saving is a grind. Thrift is self-denying, upstairs-climbing, load-carrying, desire-strangling; but the man with the acumen of the ant and the sense of a squirrel, who sows in spring and harvests in autumn, is housed and happy in winter.

There is joy for him by his own fireside; there is capital comfort for him in his savings-bank account; there is satisfaction in promotion as he doubles his earning capacity; he gets the most out of every dollar that comes to him; his life is insured; he is out of debt. All that's left for the habitue of the Great White Way after the bright lights have flickered is a delirious dream and debility. The garbage man, the street sweeper and the undertaker carry away what is left.

Put the curb on indulgence. Drink breeds disaster, and gin fizz makes a fizzle of men. Disaster and death follow in the path of the drinker.

The average man dies at about 45; health conservation would add 15 years to his life. Men are sick 13 days a year; debility and disease are prevented by exercise. An average man's pay may be \$10 a week, but thrift, study and training can make it \$20. It is said that six out of every ten men are in debt and paying usury! Thrift and saving sense would bring them interest. Not one man out of ten at 65 is independent. Insurance and thrift, barring misfortune, would make these the happiest years.

If you want a thing, earn it; a position, qualify for it; character, trust and affection, be worthy of it; satisfaction of love, give service and money.

Save small amounts. The country's soft drink bill is \$120,000,000. Dimes are small spending but the ten-cent stores' receipts last year were \$135,000,000. A penny is trifling but America's chewing gum account is \$12,000,000. New York street car fares alone amount to \$93,000,000. For thrift; walk, save, weigh a penny before spending. Save 10 to 20 per cent by wise purchasing.

There is a thrift in buying as in spending; in using as in saving; in giving as in getting. Better be generous than grasping. It's not an economy to go shabby or dirty and lose self-respect; to go hungry and become weak; or so saving as to become mean.

The thriftless man is selfish. He brings suffering, stringency and shame to his family and to his friends. He is a failure, and in his fall he topples others with him.

So, young men, if you are not living well within your income with something to give and to save, if you are not broadening your minds, enlarging your vision, increasing your capacity, growing and gaining, break away from your crowd or your condition, and the Association will help you to make a way. That's our business.

The man makes his break-away when he puts his first dollar in the bank, turns from the dance to the study desk, from the easy chair to the gymnasium, from the resort to the church; puts a curb on his appetite, a goad to his ambition, thinks twice before he spends, and puts life and love before license.

The Nobler Thrift

By FLETCHER S. BROCKMAN



AS A BOY, I grew up in the wake of the Civil War. My home had been headquarters for part of General Kirkpatrick's force. The church in which I worshipped still had holes in its walls made by cannonballs; and the breastworks of Sherman and Johnston were my playground. In addition to the

devastation, left from the war, cotton was six and seven cents a pound. For a planter's son, this meant simplicity of living and economy in expenditure which it is difficult in this day even to imagine. The possibility of a mortgage on the plantation hung like the sword of Damocles over the head of almost every Southerner, and not to have it fall was sure testimony of frugality and skillful management.

But there was not only an inheritance of war conditions but also an inheritance of almost princely hospitality and generosity. The best room in our house was the guest room. It was open to the stranger, friend or relative. The ideal of a gentleman which my father always kept before his sons was that of a man who could afford to give. A sagacious, practical business man, he made money because he had to, but gave it away with enthusiasm. "It is more blessed to give than to receive," was daily illustrated on a large plantation where the tenants and "hired hands" were almost in constant need of something which the landlord could furnish. If the peaches were especially large and luscious, if the vegetables were early, or the melons better than usual, the first thought was to share them with our neighbors. The whole spirit of our life was as different as could be imagined from what is often understood by "thrift."

As the years have passed and I have learned more of the world, I find no disposition to change the ideals of that home. I have since observed much of what wealth can give but as I compare it with the inheritance of that home I have no love for mere money. Stinginess, meanness, parsimony are growing more and more to seem as hateful to me as they did to my father. The riches I envy most are those which he had.

But my prejudice against "thrift" is gone. Like many good ideas it has been prostituted. Thrift is not stinginess nor selfishness. At bottom the idea of thrift is, first, a just estimate of the value of our resources, and second, the scientific expenditure of those resources at the time and place and in the manner which will bring the greatest returns. All of life is a stewardship. We have much committed to us. To be a wise steward, we must have a just valuation of what is committed

to us, and must wisely expend it. Thrift means high strategy in the use of the forces which are given us. A regiment in the hands of Stonewall Jackson was an army in the hands of most men. He did not hesitate to lose men—at times with seeming recklessness; but the recklessness was only seeming. He had counted the cost. He had chosen the time and place, and if he suffered his enemies suffered more.

Thrift means having a purpose and disciplining all the powers of soul to accomplish that purpose. Thrift is the antithesis of drift. Thus the spirit of thrift needs to be applied not only to the gaining and spending of money but to all of the resources at our disposal. A man has many other precious things besides money—some much more precious than money.

We need to apply the spirit of thrift to our time. I know two men who might almost be called misers of time. A minute to them is more precious than hours to most men and than days are to some. They impress you as having a hunger for time. They use it with greediness, crowding events into days that others would put into weeks. They plan months ahead and the day is mapped out down to the very moments. The interstices of time that are wasted by others are picked up by them with sedulous care. These men are millionaires of deeds; they are princes of accomplishment. Their influence is being felt around the world.

Every young man should apply the spirit of thrift of building up confidence. If men believe in you, you can do wonders. If they do not, matchless powers are comparatively useless. You need to establish confidence in your honesty, in your good judgment, in your loyalty, in your unselfishness, in all of those elemental and fundamental traits of character which make a man trustworthy. A man who has established such confidence has laid up an immense reserve force and many victories come to him without a turn of the hand. If every young man could realize the inestimable wealth in this one thing, he would fear duplicity, dishonesty and any stain upon his honor as he feared Hell.

Modern psychology is beginning to make it clear what a wealth there is in our habits, and the days of youth are pre-eminently the days in which to lay the foundations of this fortune.

Nowhere does the spirit of thrift need to be applied more than to our friendships. No one is so profligate as the man who wastes his friends, no man so rich as he who makes many and never loses one. The being of a friend taxes all the powers of our nature and disciplines the soul as no mere money-getting and money-saving can ever do. It is at once a science and an art, the most difficult of all to master, and the richest of all in its rewards.

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The High Cost of Living High

By S. W. STRAUS, Banker, President American Society of Thrift

Increasing at the rate of 4.433 a day. Statisticians estimate that within a few years this increase will reach 10,000 a day, and today the United States has a population of 104,000,000. Unless we become thrifty where we are now thrifless, unless we become frugal where we are profligate, this nation is headed for the most precarious era in its history. With half the world at war, with internal economic conditions similar to those of the Civil War, higher, because of world-wide destruction of property and national improvidence, I believe all will agree with me that a movement having as its object the teaching of thrift to Americans is not only praiseworthy, but absolutely necessary.

Thrift is a virtue hard to acquire late in life. It is difficult for men or women who have led thrifless lives to the point of early middle age to change. Thrifless is a vicious habit. If we are to make the America of tomorrow thrifty, we can only do so by teaching thrift to the youth of today. From a business man's standpoint, I say that Americans must quit wasting their resources. As a business man, I know how thrift enhances the value of men or women to their employers, how it brings peace of mind and personal contentment. We must have it by education. Education is mental thrift. The educated man is organized, his mental activities are without lost motion, he thinks in a direct line, he is sure of himself, he enjoys the boon of intellectual frugality.

Our colonial forefathers were above all things else, thrifty men and women. Since they brought our nation into existence, it has faced many crises. Fifty years ago there came the greatest of all. Today we face another crisis. We are not in imminent danger of internal disintegration, but we are in danger of living and nothing but thrift will bring it down to where it belongs. We are told that the total average family income in the United States today is between \$700 and \$800. The population of the United States is as did our ancestors.



A Slamming Poster for Thrift Campaigns

HERE in America we are not in danger because of the high cost of living, but we are in danger from the fundamental conditions that have made the cost of living high. An economic condition which sends food to a price level equal to that which existed at the time of the Civil War is a condition which cannot be viewed with nonchalance. I cannot state with too much solemnity the fact that the American people must undergo a complete reformation on the subject of personal economics.

Go down the streets of any American city today and ask the grocer, the baker and the butcher the prices of the commodities they sell. We all know what the answer will be. Never before in times of peace in America have the prices of staple products been as high as they are today. Why? Lack of thrift. This is the age of thriflessness. The world has gone mad with it. Humanity cannot wipe out billions of dollars in property and escape the results. We, in America, are not responsible for the war, but we are helping to pay for it in spite of that irresponsibility.

In America we waste \$40,000,000 a year in the careless handling of eggs; we waste \$5,000,000,000 in soil erosion; \$288,000,000 in losses through floods and freshets. We are letting \$600,000,000 worth of energy go to waste; \$659,000,000 a year through losses in crops by insects which could be largely prevented by more careful methods of agriculture. We waste \$93,000,000 a year in losses of live stock due to preventable diseases. We lose \$100,000,000 a year in losses of live stock and crops by deprecatory mammals. America is the spendthrift among nations. Is it any wonder then that the prices of food and clothing and the various necessities of life soar? It is the thriflessness of one form or another that has brought about the high cost of living and nothing but thrift will bring it down to where it belongs.

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The Great American Game of Bluff

By W. H. KNIFFIN, Jr., Vice President First National Bank
of Jamaica, New York

OUR great American game is not baseball—it is bluff; the putting on of a false front, assuming to be what we are not, and pretending to have that which we do not possess. We want lobster on a ham-and-beans income and we auto when we ought to hike. The banker, the grocer, the butcher, the tailor, the chauffeur know the bluffer, for his masquerade fools no one but himself. He uses most of his energy in keeping up, or catching up, instead of getting ahead, and it's the getting ahead that counts. The runner who simply keeps up doesn't win the race.

Before you can practice a virtue you must know what it is. When we speak of thrifty people we are apt to picture them living on cheap food, in cheap quarters, wearing shabby clothes, having little or no pleasures, and saving every cent possible. But that is not thrift—far from it. Thrift is a greater virtue than the mere saving of money. Don't forget that.

The prudent man looks ahead and gets ready. The frugal man lives carefully and saves persistently. The economical man spends judiciously, buys wisely and wastes nothing. The industrious man works hard and saves hard; the miser hoards; but the man of thrift earns largely, spends wisely, plans carefully, manages economically and saves consistently. Thrift is all of prudence, economy, frugality and industry—and "then some." Thrift is that instinct of the dog that buries the bone he doesn't want for tomorrow's wants; the instinct of the squirrel that knows nutting is out of season in winter.

Thrift is good character.

Thrift is the antidote for worry, the most distressing of human emotions. To worry about the future is common to man, but not to animals—they work for the future and plan for it. Thrift avoids the worries of life as no other habit can. It is good medicine for the blues.

Thrift does for the individual what thrift does for the nation—it makes for strength. It is the surest foundation upon which a man can build.

And there is thrift of earning power and thrift of spending, as well as thrift of saving.

It is more important to know how to spend money wisely than to earn it easily. If you want to

give your boy a good start, don't give him \$1,000 and send him to college. If you want to give your girl a good start, don't teach her music and dancing and the art of dressing well; *teach them both the fine art of thrift*. Teach the boy to work hard, improve his time and his talents, save his money, learn values, and the money question will take care of itself. Teach the girl how to cook and bake, to sew, and nurse and keep house—she will learn how to dance soon enough. *It's far more important to know how to treat a porterhouse than to be treated to a porterhouse.*

The Field of the Sluggard

I went by the field of the sluggard,
And by the vineyard of the man void of understanding;

And, lo, it was all grown over with thorns,
The face thereof was covered with nettles,
And the stone wall thereof was broken down.

Then I beheld, and considered well;
I saw, and received instruction;
Yet a little sleep, a little slumber,
A little folding of the hands to sleep;
So shall thy poverty come as a robber,
And thy want as an armed man.

—Proverbs 24:30-34.

FOUR MEN WHO SHOULDN'T SAVE

There are four men who need not save their money.

(1) The man who is sure of his job for life—dead sure beyond peradventure. Certain that his income will never be less, nor his needs greater than they are today, let him spend

his money as fast as he earns it and worry not. But few have "life tenures," and you are not likely to be that man. Only taxes and death are certain.

(2) The man who has no one dependent upon him. There are a few mortals so situated that they have themselves only to think about, and therefore as long as they take good care of number one, can rest easy that they have done all the occasion requires. But you are not likely to be that man. You have no doubt a family, a father, mother, sister, or someone who is near to you, and for whom you should have thought of what the future will mean if nothing is saved.

(3) The man who never expects an opportunity or a necessity to arise that will call for money. You are not that man. Some day a big opportunity may knock at your door. Suppose one of your friends were to come along and say: "Bill, here's a chance to make some money—can you raise a few hundred dollars?" Will you be ready in mind and purse to seize it? Money *en masse* has power denied to money scattered. It is like the great cables that span the East River and support the bridges, each composed of tiny wires, barely strong enough for a telephone wire, and yet when bound into a cable they support enormous weights, because *they pull together*—in one direction. Of course, if you never expect the time to come when you will need money or could

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make money if you had money, or avoid worry with money, and are satisfied with the hand-to-mouth existence, you need not save your money; but you will learn otherwise to your sorrow.

(4) The man who doesn't care. The world has its full quota of the don't-care people; some who can't care and others who won't. Opportunities may knock, necessity arise, need come hard, but they do not seem to care—they are calloused. And the man who doesn't care is a tramp, and the world has little use for him. He is the antithesis of thrift.

But you are not certain of your job, you have some one dependent upon you, you do know you will have a chance, and will need some money some day, and you do care—therefore you will save your money, but you may not know how. Listen and we will tell you.

HOW TO CULTIVATE THRIFT

First learn to distinguish between luxuries and necessities. You do not need all you think you need, and certainly not all you buy. You want things because you see them—that is what shop

windows are for. Second, learn to know good value. Learn where and when and how to buy. Learn to know good meat from bad, nourishing from the worthless. Learn to judge clothing and shoes, and buy good material—it pays in the end. Third, keep track of your expenses. Know how much it costs you to live, and how much you spend on various items of the household. Limit your "pleasure money" and choose wholesome pleasures.

You must realize, early or late, that if you have one thing worth while you may have to do without other things not worth while. You must learn that sacrifice means satisfaction. Deny yourself little things to get the big. Save on cigars and drinks and ride in a car. Save on the car and own a home.

Saving money is like swimming; you just save, that's all. There is no patent way. *You can only do it by spending less than you earn.* Twice two makes four. Once you get the saving habit, you necessarily find a good bank, open account and keep it up—that's all. *It's not how hard you work that gets you ahead, it's how hard you save!*

Bankrupt! Couldn't Beat the Game

By CHARLES H. JOHNSON, Secretary State Board of Charities, Albany, N. Y.



IT is a sad file of men who from time to time wait to see the warden of a prison. Men of college and high school education, men from good homes and parents, men with loving friends and families. Some young men, some middle aged, but few old men. All have been spendthrifts and wasted life's capital. The old are few in number because this form of bankruptcy is usually so complete that few survive it. What tragedies they disclose in their interviews! Tales of sleepless nights spent in the horrible confines of a narrow prison cell, of physical horror when the iron cell door clangs behind them, of mental agony and remorse over a misspent and squandered life, tearful pleas for some one to comfort and assist those outside suffering innocently from the results of this social and moral thriftlessness, all together compose a dirge, the refrain of which is, "It does not pay."

These men are representative of thousands all over our land who have speculated with life, who "took a chance" with morals, who threw on the gaming table ability, time, prestige and respect; and the "house" always won. You cannot beat the game. From the prisons; from the hospitals for the insane, where it is estimated that 40 per cent are insane because of immorality and alcoholism;

not life's warnings and opportunities—from the host of life's moral bankrupts comes the cry of warning to the youth of today, "It never pays to squander or abuse the precious capital of life."

Financial bankruptcy must be a very serious and distressing experience. It cannot fail to leave a blot on the escutcheon of a man's credit or financial reputation. But many men who have become thus financially embarrassed, because of thriftlessness, or perhaps of trade conditions beyond their control, later have been able to recover.

There is, however, this other form of bankruptcy which may, and usually does, include finances, but is yet much more serious and extensive in its nature. It is the bankruptcy of life. There are many such bankrupts in every community, but it is at the correctional and charitable institutions that we may find them in masses. Here are gathered the men who have completely failed in life's greatest business. Their bankruptcy is a moral one. Their number does not include those in the institutions who are mentally subnormal, and there are many such, because these individuals did not start out in the business of making a life with a fair competency. Their life capital has never been sufficient for a successful business. But there are multitudes of others who have begun life with a sufficient capital of health, intelligence, talent, power and time to have attained not only average success but have become leaders in the things worth while. They deliberately prostituted their capital.

Beware of Covetousness

By A. A. HYDE, Wichita, Kansas



GOOD sermons are needed nowadays in these United States on Christ's careful supervision against waste of the fragments when the multitudes were fed; but in the interest of God and humanity when the subject of thrift is presented, let us particularly stress the true object of thrift.

Saving, economizing and striving for possessions, that we may have them to possess, is a striving after wind. "Vanity of vanities," said the wise multi-millionaire of old, after he had attained all that his heart could wish or his mind conceive. Our modern millionaires, approaching old age without half his wisdom, utter the same sentiments or even more bitter cries, as they see the results of avarice in their own lives and the degrading influences of accumulated wealth upon their families. Said one of them to his son recently, "John, commence giving away money! I've got to the point where I can't."

Did you ever look through the New Testament for texts on *Saving*? They are woefully absent. Paul has one that we are to stop stealing and to labor honestly with our hands "that we may have to give him that hath need." Christ tells us very emphatically that we are to "lay up treasures in heaven," rather than on earth, and tells the thrifty young ruler, whose really remarkable moral life still left an aching void in his heart, "One thing thou lackest. Go sell all that thou hast and come and follow me and thou shalt have treasure in heaven." Like him, many today, having great possessions, turn away sorrowful when the same call comes. As a greater human need, we would like to see the subject of *Giving*, or "treasures in heaven," promoted even more than *Saving* or *Thrift*. Christ most certainly gave it the larger emphasis in His teachings two thousand years ago.

The system of heavenly bookkeeping is going to give us credit balances, not according to the number of dollars we lay up there, but strictly according to the proportion we give of our means or ability. The poor widow who put in her two mites, gave more than they all, "even her whole living." What gross extravagance! Yet it was commended by the One who made no mistakes.

Christ puts two great forces as governing mankind—God and Mammon, and He says that we cannot serve both. The world has been trying to do this all down through the ages. The results we see today in this carnage of fire sweeping the earth. Will man ever learn to obey? "Seek ye first the kingdom of God and His righteousness and all these things (food, raiment, shelter) will be added unto you."

Our Prosperity Promises Trouble

By Hon. WM. H. TAFT

A STRIKING and threatening circumstance in our business and governmental affairs is the exceedingly great extravagance into which our feverish prosperity has led us. The moderate and well-to-do have generally had profits quite beyond anything they anticipated or have previously experienced. They have felt able to gratify themselves and their families in every form of luxury and have greatly stimulated the demand in branches of business which deal in luxuries. While the cutting off of this extravagance will affect detrimentally that kind of business, this is not as serious perhaps as some other results.

Those who are well to do, even if they have a severe lesson in economy, will still be able to live in comfort and may perhaps profit by their experience and discipline, but with the wage-earners, a stimulated extravagance is likely to have results more difficult to bear. While I do not doubt that these higher wages have contributed substantially to the savings of some wage-earners, the evidence seems to be that extravagance among many of them has been quite unprecedented, and the consequent rapid circulation of money in the centers of labor populations has increased retail and wholesale businesses in a remarkable way. A continuance of this for another year must form habits which will make it real suffering on the part of wage earners to reduce their standard of living, and which will increase their resistance to a reduction of wages, and embitter the industrial controversies that are likely to arise.

Savings and Safety

By WILLIAM S. KNOX, Comptroller, Bowery Savings Bank

SAVINGS BANKS
BUILDING & LOAN ASSN.
SAVING FUNDS
INSURANCE
FRATERNAL ORDERS



SOMEONE once said that a pessimist was an optimist who had skidded. Optimism promotes success and engenders confidence; pessimism leads to failure and distrust. The saving habit, which is but one of the ramifications of thrift, finds root in optimism. Optimism looks ahead to a bright future; thrift provides in the present for future happiness. Optimism is the spirit; thrift is the body.

Like the marathon runner, keep your mind's eye on the goal. The only way to reach it is one stride at a time. If it is the matter of saving your money, it is little and steadily that counts. Flay all get-rich-quick schemes. They are fakes and frauds. A savings account is always a receptive and responsive friend. Begin NOW.

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Your Job, The Testing of Yourself

Thrift, the wise use of what you have—Acquire the habit of success by straight thinking and will power in the gymnasium of your "average job."

By EDWARD A. FILENE, Boston, Merchant, National Councillor Chamber of Commerce

WORK has become the blessing of the world. There is no greater happiness than that obtained through honest work. I do not pity you your hardships; I envy you your opportunities.—Jacob H. Schiff.

ALMOST every man can succeed, provided he knows the price of the success he wants. Among all the successful men I know, none have succeeded because they are geniuses—none have succeeded because they were endowed by birth in a very extraordinary way. Some of them, a very few of them, were probably adapted by birth to some special career, but their inheritance would not have given them the success they have made. The price of success is straight thinking, good health and hard work.

Edward Payson in his Law of Equivalents has well stated the reason why so many of us fail of success. He emphasizes the fact that a surplus of one of the elements of the full price of some form of success will not make up for a deficiency of another part. Success must be paid for just as a suit of clothes, or a book, or an automobile. If a man is so anxious to succeed that he overworks himself and becomes ill—if he tries to make up for a deficiency of health by an excess of work, he will fail.

As a result of my life's experience in "hiring and firing" young men, this comforting truth has come to me: The average young man really has as good, often a better, chance to succeed than the so-called geniuses or specially favored men, provided "the average young man" realizes that success must be paid for—fully paid for—just as much as anything else one wants. The gymnasium for the training making it possible to acquire the qualities of straight thinking, hard work and good health, lies not in a few specially favored jobs, but in the average job. That is why young men, with very few exceptions, can begin to train themselves for a \$25,000 job through the position they hold today, whatever it may be. Those exceptions are where good health cannot be attained, or when the position held is the so-called "snap." Usually young men who are trying to do their work well think that the chief reward is a raise in salary or immediate promotion. Both of these ought to be obtained, but both are by-products of straight thinking and hard work on their job. The chief gain from any job is growth in will-power and straight thinking. Let us repeat it—a job is only a gymnasium where will-power and straight thinking may be exercised and strengthened.

I know very many of the great leaders in business, in statesmanship and other walks of life, and I know of none who were born geniuses or who are possessed of any miraculous powers

now. All of the great leaders I know are great because they have gradually acquired the quality to think correctly and impersonally from the cause to the result, and, therefore, know that success does not come from miracles or "pull." In this way they have acquired the habit of success.

Most of them make mistakes, but they correct them or are up and fighting to correct them, usually before the world has found out that they have made them. As a matter of fact mistakes of successful men are not usually found out.

It would be well for the world if more of them were, for the average young man is hindered very much in his struggle towards success by the idea that very successful men have inherited qualities which it is impossible for the aspirant to acquire. He is led to this belief by the tendency of the world to deify these men. The average biography does this in an almost unpardonable way, representing the average human man, the man who through many mistakes has succeeded in acquiring the power to think straight and work hard, as one who from childhood has been endowed with the qualities of success which he really came to possess only through struggle and gradually acquired will-power.

The roads to success are innumerable, but they really and truly all begin in the job we are doing today, if that is done thoughtfully and determinedly, with a definite planning for the future and with a disbelief in luck and pull.

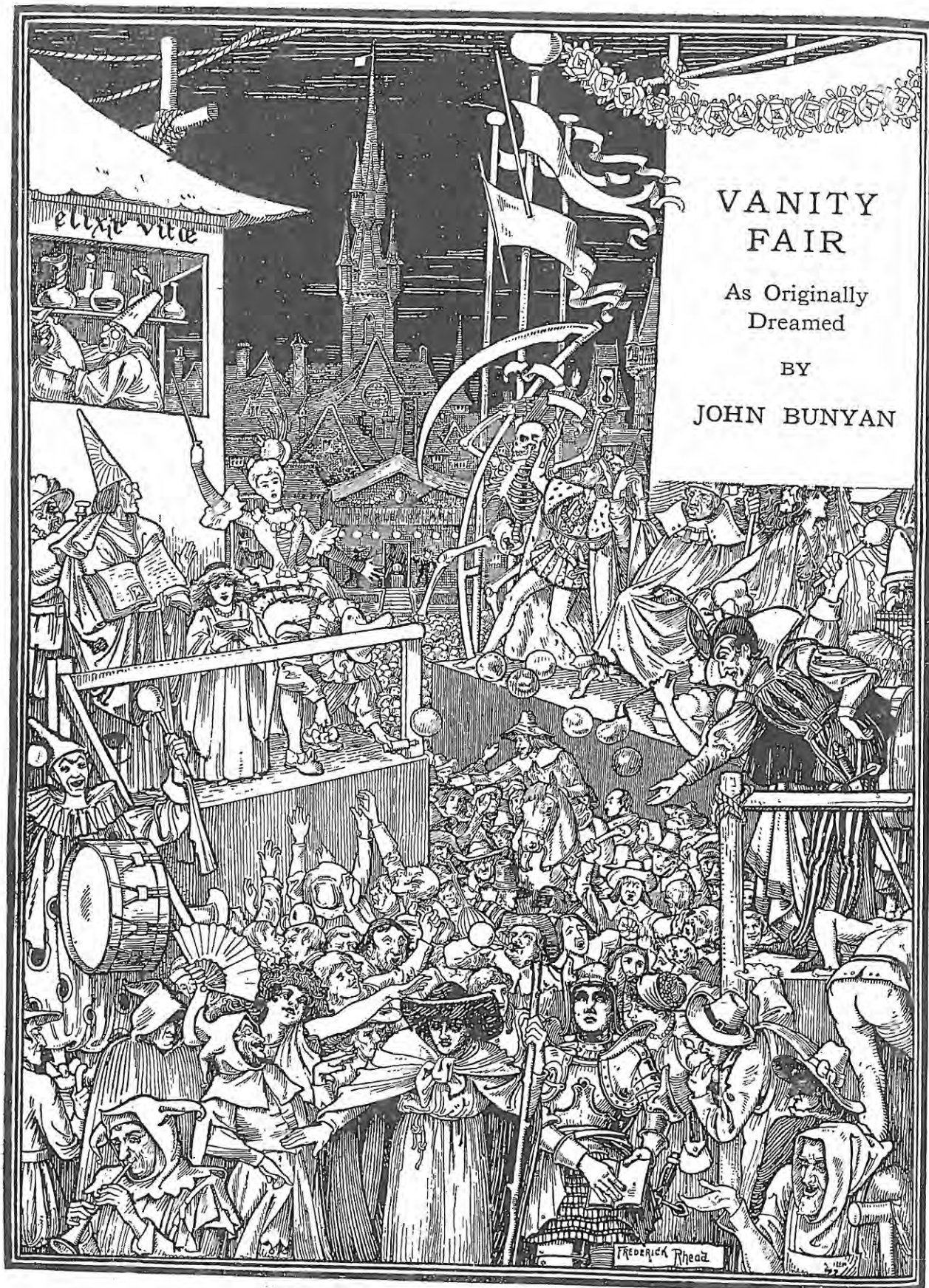
Men Who Fail

J. H. Cassel, in The World



SECURING something for nothing by a lucky turn of a card or a sudden change in the market paralyzes one's purpose, and, in time, renders him unfit for patient and persistent effort.—W. J. Bryan.

ASSOCIATION MEN



"The Name of that Town is Vanity and at the Town there is a Fair kept called Vanity Fair"—a pictured page of Vanity Fair drawn by Frederick Rhead for the beautifully illustrated Pilgrim's Progress published by the Century Company (copyright 1898)

Vanity-Fair—of Pilgrim's Progress

Being the Dream of one John Bunyan, who saw the Vanities of his Day 250 years ago: Since which Time, Vanity-Fairs have not much Changed.

THEN I SAW IN MY DREAM, that when they were got out of the Wilderness, they presently saw a Town before them, and the name of that Town is Vanity; and at the town there is a Fair kept, called Vanity-Fair, because the Town where 'tis kept is lighter than Vanity; and also, because all that is there sold, or that cometh thither, is Vanity. * * *

Almost five thousand years ago, there were Pilgrims walking to the Celestial City, as these two honest persons are; and Beelzebub, Apollyon, and Legion, with their Companions, perceiving by the path that the Pilgrims made, that their way to the City lay through this Town of Vanity, they contrived here to set up a Fair; a Fair wherein should be sold of all sorts of Vanity, and that it should last all the year long. Therefore at this Fair are all such Merchandise sold as Houses, Lands, Trades, Places, Honors, Preferments, Titles, Countries, Kingdoms, Lusts, Pleasures and Delights of all sorts, Bawds, Wives, Husbands, Children, Masters, Servants, Lives, Blood, Bodies, Souls, Silver, Gold, Pearls, Precious Stones, and what not.

And moreover, at this Fair there is at all times to be seen Jugglings, Cheats, Games, Plays, Fools, Apes, Knaves, and Rogues, and that of every kind.

Here are to be seen, too, and that for nothing, Thefts, Murders, Adulteries, False-swearers, and that of a blood-red colour. * * *

Now these Pilgrims, as I said, must needs go through this Fair. Well, so they did; but behold, even as they entered into the Fair, all the people in the Fair were moved, and the Town itself as it were in a Hubbub about them: For,

First, The Pilgrims were clothed with such kind of Raiment as was diverse from the Raiment of any that Traded in that Fair. The people therefore of the Fair made a great gazing upon them. Some said they were Fools, some they were Bedlams, and some they are Outlandish-men.

Secondly, And as they wondered at their Apparel, so they did likewise at their Speech, for few could understand what they said; they naturally spoke the Language of Canaan, but they that kept the Fair were the men of this World: so that from one end of the Fair to the other, they seemed Barbarians each to the other.

Thirdly, But that which did not a little amuse the Merchandizers, was, that these Pilgrims set very light by all their Wares, they cared not so much as to look upon them: and if they called upon them to buy, they would put their fingers in their ears, and cry, Turn away mine eyes from beholding vanity; and look upwards, signifying that their Trade and Traffic was in Heaven.

One chanced mockingly, beholding the carriages of the men, to say unto them, What will ye buy? But they looking gravely upon him, said, We buy the Truth. At that there was an occasion taken to despise the men the more; some mocking, some taunting, some speaking reproachfully, and some calling upon others to smite them.



© The Century Co.

The Man put his fingers in his Ears, and ran on crying, Life, Life, Eternal Life.

Own Your Own Home

By WILLIAM M. CALDER, United States Senator-elect



I SPEAK from experience when I say that every man should own his own home. I mean, of course, every family man. For twenty-five years I have been engaged in the business of building homes, small dwelling houses, for people who have accumulated a few hundred dollars and are willing to make an earnest

struggle to have a place with a real home atmosphere, in which to bring up their children.

I have built in the neighborhood of 3,000 houses in Brooklyn. Some of them have been of a business character; and I have found that where a man buys a piece of investment property for, say, \$25,000, paying about 25 per cent cash on the property, occasionally he will lose his investment if things go a little bad, rather than make an extraordinary struggle to keep what he invested.

Not so with a man who buys a home. In the past ten years I have constructed in the neighborhood of 800 houses in one section of Brooklyn. These range in value from \$5,500 to \$8,000. When we build these, we place upon each a first mortgage of about 50 per cent of the purchase price. In nearly every case a payment of approximately \$1,000 cash is expected, and a second mortgage for the remainder of the price is executed by the purchaser, payable on easy terms. In none of these 800 cases has there been a foreclosure. When hard times come, people having a real interest in their homes have made a struggle to meet their payments. Of course, we have followed the practice here of treating our people considerately. If a man should be out of employment, or through sickness or death in his family is unable to meet payments, he is only asked to pay interest and

taxes. When he obtains employment and his financial condition becomes more nearly normal again, he is expected to resume payments.

There is no doubt in my mind that owning his home makes a man a better citizen. It creates in the neighborhood a better community interest. The home-owner has an interest in the improvement of his city; he is anxious to have better parks and playgrounds, finer schools, better and cleaner streets, more decent amusements, better transportation facilities, and, perhaps most important of all, better government. He watches more attentively the conduct of affairs of his city.

I wish it were possible for every family to have their own home, no matter how modest it might be. I have no criticism to make of apartment dwellers. Part of my life I was a "cliff dweller." But I do really believe that any city is better if built up with homes, than if 20 or 30 families are housed under one roof with the people coming and going without any real active interest in the house or the section in which they reside.

In some parts of the Borough of Manhattan, 60 per cent of the people move every year, while in the suburban sections of the city, the proportion is less than ten per cent. The population is stable in the home communities. People get better acquainted with each other. A more neighborly and friendly spirit prevails. And the finest thing of all is that when a man owns his home, he has more confidence in himself. There is an old saying that a successful man of 50 is still a young man, while if unsuccessful, no matter what his age in years, he is already an old man.

So, too with the home owner. A man of 50 who has no home that he can really call his own is a wanderer, in a sense, while the home owner not only is more highly respected by his neighbors and friends, but he has a higher regard for himself.



How the American Bankers' Association helps along the Thrift idea through posters

ASSOCIATION MEN

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More than half of the twenty million families occupying homes in the United States, according to our latest census, are renters. Of the 9,300,000 who do live in their own homes, but six millions of them are free from debt, while three millions carry mortgages. So we sing "Home, Sweet Home" tonight, and tomorrow call for the moving van.

How I Bought My Home

By ROBERT S. DARBEE, Williamsburg Savings Bank, Brooklyn, N. Y.

WE were returning from a week-end vacation at Atlantic City seven years ago with a few dimes which the hotel porters had overlooked, but with recollections of a pleasant vacation.

When comfortably seated in the train, the door of our car was suddenly thrown open by a blue-coated newsboy who came shouting his magazines and "all the latest evening papers just out." I said, "newsboy;" I should have said "man," as he was at least 55 years old, white-haired, stoop-shouldered and lame.

As he passed on through the car merrily singing his song, an invitation to part with our few remaining dimes, which we did not do, I found myself deliberating whether we got our money's worth at the Japanese Store on the board-walk. From this pondering I was aroused by my wife's saying, "It must be awful to be old like that and have to sell newspapers."

And many times the next day business was interrupted by a picture of the old man and his newspapers.

That evening, so serious was our impression, we planned to prevent any such future for ourselves. Men of thrift tell us that to save successfully one must have an object. We decided to buy a house when we had saved \$1,000, and limited the time to accumulate that to four years.

We planned to take enough from the "pay envelope" the very day it arrived to run the house, buy necessary clothes, furnish reasonable entertainment and put the balance in a nearby bank. It is surprising what we can do without if the money is not handy. In the short period of three years our little bank account grew to \$865 and we talked about buying.

The regular two-family house was eliminated from the list because it did not bring enough in rent-return, considering the purchase price, although this type of house makes a good home inasmuch as the owner usually lives on the first floor and the income from the second helps to carry the load. Houses in one neighborhood in which we considered buying cost approximately \$8,000 and had a mortgage of about \$4,500. The approximate charges: interest on mortgage of \$4,500, \$225; interest on capital invested at 5%, \$175; taxes, including water, \$191; total, \$591. Therefore, with the rent of the upper floor at \$25 per month, or \$300, the landlord's rent would be \$291, although general expenses including insurance may bring this up to \$360. By these figures you will see that one may live in a decent neighborhood for quite a reasonable rent.

The type which seemed best suited to our needs contained two families above a store. If the store was vacant, the floors above would carry the expenses, we thought, and if the floors were vacant, vice versa. We determined to buy on a certain avenue in a section where transit facilities were good and where the side streets leading to the avenue were fairly well built up. This avenue promised to develop into a business street, containing block after block of stores.

Believing "our" avenue would grow rapidly and increase in value, thus increasing rents, we purchased for \$8,500. The first mortgage was \$4,500, the builder taking a second mortgage of \$3,000, payable in three years. Title was passed to us February, 1910, and the store and two other floors were rented at a total of \$70 monthly.

Realizing we had bound ourselves to pay \$3,000 in three years we opened a set of books. I submit here the net earnings of the house, plus the amount of our savings, which we transferred annually to meet this mortgage payment:

	1911	1912	1913	1914	1915	Totals
Net earnings..	\$285	\$249	\$262	\$395	\$397	\$1,588
Saving	200	300	300	300	300	1,400
Totals	\$485	\$549	\$562	\$695	\$697	\$2,988

This mortgage for \$3,000 was due in 1913 but as the mortgagee did not desire his money we waited until 1915 when we paid off the same with much relief. In fact, we celebrated by "blowing ourselves" to several things which we had done without for five years.

Aside from the figures herewith shown, we paid for alterations, improvements and assessments approximately \$500, which with the original cash payment of \$1,000, and the paying off of the second mortgage of \$3,000 made our total investment \$4,500.

On January, 1916, our store tenant, who has a first class bakery, signed to lease the entire building, agreeing to do all repairing and decorating and to pay a yearly rental of \$960 for two years and \$1,080 for three years. This gave us a net gain in the year of 1916 of \$560, which we consider a very fair return on the investment.

Are we spending this \$560 in living? We are not!

We are building up that savings bank account to the tune of about \$1,000 a year and with no particular strain, and are definitely and determinedly on our way to buy another house of the same type, so that when we reach 55 it will not be necessary to sell newspapers on the Atlantic City Special.

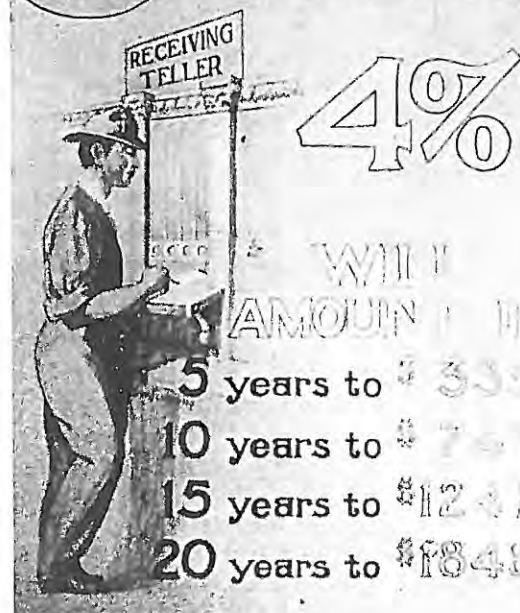
DO YOUR EARNINGS INCREASE THE DEPOSITS OF THE



DO YOUR OWN BANKING!

More than a million folks were reached directly and helped by Association-conducted Thrift campaigns in less than two years. Result: Fatter bank accounts, happier and more independent families.

5 DOLLARS DEPOSITED MONTHLY AT



"Seedy Jim, With Everythin' Agin' Him"

By D. M. ROBINS, Secretary National Association of Dramatic-English Teachers

There's nothing like a bank account to develop spunk.—E. K. Wooley.

"SEEDY" JIM had no education. At the age of 26 he was a city street sweeper. Born in a city institution, he remembered no parents, relatives or near friends. He had fought his way through as a newsboy on the streets which he was afterwards employed to keep clean.

His name, bestowed upon him at a "horse-trough christening" by fellow newsboys, had never appeared in the society columns of the papers. His thin face, framed in black hair, had never been "mugged" for a beauty contest. No tailor had even worried over his wardrobe. No bank had ever thought of enlarging its vaults to accommodate his surplus.

Finally, the sweepings of the streets made him sick, and he spent a long series of months in a charity ward of the city hospital. After those weary days of fluttering between two worlds, neither of which he knew very much about, he "came back."

One day in April, he left the hospital without a cent in the world, but with a \$200 hospital bill against him which he would be expected to pay if ever able to do so. A city hospital suit of clothes and a very weak body were his principal assets as he faced the necessity of immediately finding a job.

When the Association secretary returned from lunch that noon, Jim was waiting for an interview. As a result, next morning Jim started out driving a milk wagon, working twelve hours a day and climbing hundreds of back steps in the course of his day's milk delivery.

Sunday he came to the men's meeting in the lobby. Monday he brought the secretary the money for his dormitory room rent, and for the dining room checks with which the secretary had staked him.

He began to study the milk business and while waiting at the dairy barn each morning for his daily supply learned how to milk a cow.

He got along very well for a while; joined the church and married one of the kitchen "queens" to whom he delivered milk, but like the scent of the roses around the shattered vase, the old name of "Seedy" stuck to him still.

Then his old malady again came on, "sentencing" him to another 90 days in the hospital. After a while he again emerged with no money, no job, more debt, and a wife and child living on charity. His wife had sold what little furniture they had, and they faced the world "dead broke."

After a conference "Seedy" and the secretary decided that the country would be the best place

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for him to make a new start. So he put all his "extra" clothes into his vest pocket, and "hit the pike" seven miles into the open.

He slept that night in a friendly straw stack. When the farmer came to the barn about daylight, he found that "Seedy" had "beat him to it," had found the milk pails, milked the cows and had the stable cleaned out.

He went to work in the sugar beet fields, and from the start the open air improved his health and strengthened his body. He sent for his wife and they lived several months in a buggy shed near the stable with that same friendly straw stack as the principal decoration of their "front yard."

They saved every cent they could possibly get, not needed for actual necessities, having fried beets for breakfast, boiled beets for dinner, and cold beets for supper. For two dollars, they bought a little pig and fed it on the refuse from the beet fields. In two years they were living in the woodshed back of the farmer's house and had a dozen hogs besides turkeys, chickens and calves.

They had also accumulated a little furniture and another child. In five years "Seedy" Jim had bought and paid for a two-acre lot, on which he raised sugar beets, hogs and more children. The neighbors, remembering a certain biblical character, given a new name when he "came back," now called him "Thrifty Jim."

In another two years he had built a fine little bungalow on the two-acre lot and added ten more acres to his "farm." On the tenth anniversary of that night in the straw stack, "Thrifty Jim" looked across the table in that same little bungalow, and asked the secretary, "Will you have white meat or dark?" At the end of 15 years, "Thrifty Jim" owned the finest hog and beet farm in the county, and brought his family to church in town every Sunday in his Ford. His son is in high school and assistant in the boy's division at the Association. "Thrifty Jim" was the first to "raise his hand" in the initial meeting of the campaign for a new Association building; signifying that he would give \$1,000. He supports two beds at the city hospital and gives the street sweepers a "big feed" every Christmas. And why not? His first name is "Thrifty," and the pastor's wife calls him "James." "Seedy Jim with everythin' agin' him," even his name, did not go to seed, but ripened into a thrifty and useful citizen.

HARRY LAUDER'S "THRIFT"

Behave towards your purse as you would to your best friend.

View the reckless money spender as a criminal, and shun his company.

Dress neatly, not lavishly. A bank pays a higher rate of interest than your back.

Don't throw away your crusts; eat them. They are as strengthening as beef.

It is more exhilarating to feel money in your pocket than beer in your stomach.

You can sleep better after a hard day's work than after a day's idleness.

Always get good value from tradesmen. They watch to get good money from you.

There is as much pleasure in reading a good bank-book as a novel.

ASSOCIATION MEN

To-Day's Good Time PREVENTS Tomorrow's Independence



IT'S UP TO YOU

Nearly 16,000 heard the Thrift talks at Springfield, Mass., but thousands of others "heard" the message of these 16 posters, lithographed in five colors, which the International Industrial Department prepared

HELP THE OTHER FELLOW

HOSPITALS
SCHOOLS
THE AGED
CHURCHES
Y.M.C.A. Etc.



Set aside
from your wages
something for
and get the
pleasure and
satisfaction of
systematic giving



This is the house that John Built

Not What You Earn, But What You Save

I SHOULD think ill of any man who did not leave his children a little better off materially than himself.
—Theodore Roosevelt.

JOHN DOE never had a high school education. He did with great difficulty climb up into the eighth grade, but the family needed his help and took about all of his small earnings so that he got no farther. When the time came that he wanted money to keep up with the other fellows, he paid board and room rent at home, using the balance for clothes and a good time.

One day Charlie Smith drifted into John's bunch, and the two became "pards." Charlie was a thrifty, congenial fellow who dressed neatly. Of course, they talked over all their personal affairs, including how they spent their wages. Charlie showed John a list of his month's spendings, including his saving account with a building and loan association. He explained that his savings were working for him, gradually increasing his income.

The idea gripped John. At once he opened an account. In five years his savings and interest amounted to \$700. He was then 23 years old and ready to marry. Should he buy a home or rent? He determined to pay \$300 down on the purchase price of a \$1,750 house, borrowing \$250, and repaying the building and loan association the balance, or \$1,200, at the rate of \$14.88 per month. He cleared his home in 120 payments.

Total payments	\$1,785.60
Second mortgage	250.00
Interest @ 7%	175.00
Taxes, repairs, insurance	300.00
Total	\$2,510.60
Cash paid down	300.00
Total cost of home	\$2,810.60

Deducting the purchase price, \$1,750, the actual loss or outlay on mortgage, etc., amounted to \$1,060.60. Had he paid rent for 120 months at \$14, then there would have been \$1,680 gone with nothing to show for it.

So John learned the lesson of thrift. Now he is paying for his third place, again assisted to accumulate by a responsible building and loan association. He has four children and an income in addition to his wages as a railroad machinist—one more man fully convinced that it is not the amount you earn but what you save that makes for riches.

THOMAS E. PROUT, Topeka.

THRIFT is submission to discipline, self-imposed. Thrift is denying one's self present pleasures for future gain. Thrift is the exercise of the will, the development of moral stamina, the steadfast refusal to yield to temptation.—S. W. Straus.

Husband & Wife Co., Ltd.

FIFTEEN years ago, I was assigned to a railroad office position in Virginia at a salary of \$55 a month. Soon afterward, I met the girl who was willing to engage to become my partner as soon as she could finish her training as a nurse. Father was incapacitated by ill-health, so \$10 of my pay check gladly went to him each month, but from the balance, although living expenses even then seemed high, I saved at least another \$10.

Two promotions came within the following two years and one increase in salary. I increased my savings, and banked them where they drew interest. My future partner, when being told what I was doing, agreed that it would be wise to invest in a home which should be ready for our occupancy just as soon as we were married. Lot, building and furnishings cost about \$4,500. When the contractor had been paid, we only had to borrow \$600 to make a full settlement. When our partnership was finally consummated, the other member of the concern surprised me by producing almost as large a sum in savings as I had put away. She had completed her training about three years previous, and all that time had been following the same plan of saving which she had so carefully helped me to work out for myself.

Consequently, when the contractor had been paid, we only had to borrow \$600 to settle in full, and soon afterward paid that. Following the successful plan which had earned our home for us, we invested in stock in each of the banks in the community. Today we hold 25 shares, worth at least \$4,000, with three-fourths of it already paid for.

In addition we have contributed to the Church, the Y. M. C. A., locally and foreign, the Anti-Saloon League, and various charities, and for a long time now have been tithing. Probably both the saving for ourselves and the giving for others has largely been possible because of our plan of careful personal financing. On the first of each month, all bills are paid. Then the firm decides how much shall be invested. The balance is evenly divided.

A SECRETARY.

Now I have a sheep and cow my neighbors bid me good morrow.—"Poor Richard."

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"You Must Be One of the Boys"

By THOMAS OWENS, Superintendent, Duluth & Iron Range Railroad Co.

"YOUNG FELLOW," he challenged harshly, "if you want to be anybody in the railroad service, you must be one of the boys."

It was about 5 o'clock on a Sunday afternoon back in the earliest eighties. We stood before a saloon. Upstairs, in the presence of twenty or thirty other locomotive firemen I had just been initiated into their brotherhood. At the conclusion of the ceremony, someone had suggested a visit to the saloon below for a "wetting" of the new candidate. Accepting it as a joke then, I had said nothing in reply, but upon reaching the street, when seven of my closest friends and advisers insisted that I "put up the drinks," I had refused. Pushing his way farther into the group, this brother-in-law of the roundhouse foreman, but newly promoted to a switch engine, then threw down the challenge that was a threat, making it all the harder to deliberately place myself "at outs" with this bunch.

"Boys," I answered, "if I must drink booze to belong to your crowd, count me out. I never did drink and I'm not going to commence now. My railroading job is a good reason why I won't drink."

Amid their jeers, classed by most of them as "a cheap guy," I walked out of their confidence.

Twenty years after, one of the young men in that party sent word from a large machine shop in McKeesport, Penn., saying that my breaking away from the crowd that Sunday had changed the trend of his whole life and had been largely responsible for the splendid position he had earned. The brother-in-law of the roundhouse foreman who demanded that I drink—"you must be one of the boys"—was taken to an insane asylum. His bottle had mastered him.

Why, as a mere boy, did I refuse my friends? As a little fellow in a family of eleven, my brother and I were nearest each other in size. We had but one pair of Sunday shoes. Every other week it was my privilege to wear them four miles to Sunday School. My mother taught us, "Seek ye first the kingdom of God and His righteousness, and all else will be added." That looked good to me and still does. In those days I also heard the preacher say, "Enoch walked with God and, therefore, endured to the end." Religion that is a mere flash in the pan is quite hopeless. Then the foundation for my life was laid, although I left home when but 15 to seek my fortune.

On a memorable April day in 1893, years later, the president of the Duluth & Iron Range Railroad Co. surprised me with an invitation to inspect that line, and then announced, "I am going to make you superintendent."

"If you think I can make good, I will give it the best of which I am capable."

Up to that time I had always associated familiarly with the boys in various lines of work. The societies in Two Harbors were distinctly church, and annual balls and entertainments by the railroad community. Wife and I enjoyed either of them as they came along. Up in the wilderness four years before the establishment of a place of definite religious worship, especially when placed where it is necessary to pass judgment on the affairs of upwards of 2,000 men, I knew all had a right to know on which side of the fence I stood.

"Now is a good time and here is the place to establish ourselves on questions sure to come before us," my good wife and I said as we talked it over. At once I joined the church; it has been one of the greatest factors in my whole life.

The experience has been profitable, the contrast great and the results pleasant in this location once rightly titled "the wild and woolly West." Two Harbors with its 6,000 is now one of the most desirable little cities in Minnesota. A primary reason has been the establishment of a Railroad Association, strongly backed by our company, indicating that it stood for the kind of lives and characters which men should have to be desirable both as employees and citizens. The Association was established while we yet had twenty-one saloons, furnishing a splendid refuge for men. Eventually, through its helpful influence, our city was voted dry. It would take too long to tell how many times the facts above stated furnished me with the necessary propelling power in the right direction until now I feel that Two Harbors is a safe landing place for any person.

Reviewing the past, the words of my brother, long since gone, come to me:

"We are in a strange world, around and across which there are many paths. Few only end in the level country where they lead beside the clear water and under the cooling shade. At the end of all others the precipices are steep, the darkness terrible, and the bottom mud and mire. The Bible is our guide. We should read it with the same eagerness as the belated traveler scans the cross-roads signboards. Then, no matter what the journey of life may be, follow its precepts and the end will be peace."

TWENTY million families—the big consolidated family of the United States—each needlessly burning one single match a day, at the price of five cents a dozen boxes—only one match wasted to a whole family—is the equivalent of burning down every year a house worth half a million dollars. . . . There is the light that is left burning when not needed. There is the fire flaming under the empty kettle. There is the good food swept neglected from the table. There is the farm implement, the artisan's tools, the household utensil, misused and damaged. In all varieties there is waste by nearly all the units—and the aggregate is immeasurable.—Munsey's Magazine.

Thrift of Life

By LEE K. FRANKEL, Third Vice-President, Metropolitan Life Insurance Company

THRIFTLESS is the thrift that sacrifices the life to the livelihood, the person to possessions, the family to its heritage, the community to personal greed and national loss of the many to the gain of the few.—Graham Taylor.



AT the meeting of the National Safety Council in Chicago a few years ago, 350 hard-headed business men unanimously decided to cut out "booze" in the industrial plants of which they were superintendents, bosses or shop foremen. They were determined that if their factories, mills, etc., were to be 100 per cent efficient, it was necessary that their employes there should likewise be 100 per cent efficient. In their opinion, this could not be accomplished so long as the men in shops and factories used alcohol in any form.

The thing religion had not been able to accomplish came over night because of economic need. In the same way, this pressure of industrial necessity has inaugurated a new campaign. "Safety first," the slogan of the National Safety Council, originated when industry found that accidents were expensive. The newer slogan, "Health Always," has now come because industry has discovered that employing the sick man does not pay.

If you are in active industrial or commercial life, you must have realized that other things are being required today of applicants for positions than a warm letter of recommendation from your school teacher or previous employer. These, it is true, are important but these alone are not sufficient. The careful employer is demanding that you have still another asset, health. Without it your chances for employment or for improvement in position are becoming more and more remote. Do you realize what an asset health is? I wish I could take you to the offices of large insurance companies. I wish I could show you men who too have realized that health is one of their most valued assets. I wish I could give you a list of those daily rejected by life insurance companies because of their thriftlessness of health—over 1,000 of them last year.

Furthermore, I would like to take you to the offices of the employment managers of large industries. I could show you men and women being rejected daily, not merely because of mental inability but because of physical weakness. In the company with which I am connected, in the year ending with November, 1915, 42 per cent of the applicants for positions were unable to pass the physical tests required. Of the 1,123 who did pass the physical tests, 148 were unable to pass the subsequent medical examination.

And even among those who are employed there is great need to encourage thrift of health. Many employers in a large way today make periodic examinations of the physical condition of their work-people. These examinations show that many employes undoubtedly are not 100 per cent efficient, although their impairment is not necessarily serious. That clerk whose eyesight is not right is unable to work at maximum efficiency. The man whose teeth are decayed, and who has abscesses at the roots, is probably suffering from pus poisonings which affect the character and the kind of work he is able to do. Soon industry will realize that it cannot continue to employ men and women with physical impairments.

Recent surveys made by the Metropolitan Life Insurance Company indicate that people in large cities are sick all the time. Each individual is sick an average of eight days per annum. Take your lead pencil and calculate what this means in your community in loss of wages alone. Many of these suffer from preventable diseases. Professor Fisher is probably right when he says that if we could remove these diseases the span of life would be increased.

For many of the preventable diseases the individual is not responsible. They result from bad community conditions. However, we may have stressed the shortcomings of our health authorities and our legislators too much. The shortcomings of public hygiene are only one phase of the situation. There is another side to enlarge upon here, namely: the one of personal hygiene.

Are you trying to save your health? Are you temperate in your habits? Do you live as a normal and healthy man should? Do you obtain the necessary rest and exercise? Do you realize the value of fresh air? Are you doing the things that ought to be done if one lives up to the 15 simple rules of health, as follows:

AIR

1. Have fresh air where you live and work.
2. Wear light, loose, porous clothes.
3. Spend part of your time in the open air.
4. Have lots of fresh air where you sleep.
5. Breathe deeply.

FOOD

6. Avoid eating too much.
7. Do not eat much meat and eggs.
8. Eat various kinds of food.
9. Eat slowly.

HABITS

10. Have your bowels move at least once each day.
11. Stand, sit and walk erect.
12. Avoid poisonous drugs.
13. Keep clean and avoid catching diseases.

ACTIVITY

14. Work hard, but play and rest, too.
15. Be cheerful and learn not to worry.

There will be interest returns on this health thrift as well as on your money thrift. Your savings in the bank will accumulate year after year and increase only if at the same time you are saving health—the most valuable of all assets.

ASSOCIATION MEN

"I Was

BY HARVEY I.

Drive thy bus:
—"Poor Richard"

MR. MACK dropped I he was greatly men, John Hill and conscientious of man with th had started sm spree that kept left him blear want to lose hi problem.

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"The office m a few days he hated like thunc but Mack hadn were all pity ar

ASSOCIATION

"I Was Too Ambitious"

By HARVEY I. ALLEN, Physical Director, Dayton, O.

Drive thy business, let not thy business drive thee.
—"Poor Richard."

MR. MACK, one of our local real estate men, dropped in to talk to me one day. He said he was greatly disturbed over one of his salesmen, John Hill. Hill, it seems, had been faithful and conscientious, and the most dependable sort of man with their company for years, but lately had started smoking cigarettes and gone off on a spree that kept him out of the office a week and left him blear eyed and wobbly. Mack did not want to lose him and asked us to help solve the problem.

When Hill came in I saw he was the wreck of a genteel, polished business man, with his good clothes slightly mussed and with trembling, nervous hands.

I stated the case plainly and laid out the treatment; he promised to put himself absolutely in our care; do just what we said.

Then he told his story:

"I have been with Mack for 20 years and, as he has offices in several cities and is away a great deal of the time, I have managed his large interests here most of the year. I overworked—not because Mack wanted me to; he didn't; he is the finest Christian man in the world to work for—but I was ambitious to do better for him every year. I took work home, I worked late at night and pretty soon I began smoking cigarettes.

"Some nights I sat up until two o'clock smoking and working. Then I couldn't go to sleep early if I wanted to. Tried it a couple of nights and rolled and tossed for hours. Then I got up and smoked cigarettes.

"Finally, I began smoking cigarettes at the office and in a few weeks was never without one in my mouth except when I ate my meals and slept a few hours each night. I consumed boxes of them every day and was almost a nervous wreck when Mack sent me out for a trip around our offices.

"I caught a terrible cold on the sleeper the first night out and a traveling man gave me some rock and rye at the hotel the next day. That night something happened to the heating plant at the hotel and I caught more cold and had a chill the next morning. It turned bitter cold.

"I went to the bar and got some more rock and rye. This stuff sure had the proper kick to it and I began to feel better than I had for weeks, except for the cold. They fixed the heating plant that day but my cold got worse. That afternoon I took a hot whisky and then another and another and finally I lost count.

"The office manager telegraphed Mack and in a few days he arrived and brought me back. I hated like thunder to face my wife and daughter but Mack hadn't told them the worst and they were all pity and tenderness in nursing me back.

Indoor Baseball has saved the business career of many a man who was getting stale and losing zest



"But I can't go on this way, and Mack said: 'I'll tell you what you do. Go over to the physical director at the Y. M. C. A., and see what he can do for you.' So here I am and I'll do what you say."

After a Turkish bath and good sleep I had a physician come in and give him some medicine to quiet his nerves. When he left he promised not to smoke or drink at all.

I prescribed a 30 minute period in the gymnasium every day and he came regularly. Once a week our masseur gave him a Turkish bath and massage.

He began to brighten up. His eye was clear, his step lighter, his clothes pressed and neat. In the examination room we discovered some teeth and throat trouble. The dentist and physician fixed these.

Next Sunday he came with his wife and daughter to our church. I sicked some of our best handshakers on to him.

He had a habit of dropping in to tell me how he was getting on and said one day, "If anybody had told me a month ago that I could go twenty-four hours without smoking or could sleep eight or nine hours without waking I would never have believed them."

One day he was transferred to another city to take charge of an office, and he came in to see me. My, my, what a change from that few months before! From a man who had dissipated his strength to a man who now used it to the best advantage, from a man on the edge of the precipice of despair, failure and an early death to one on the upward road to happiness, health and success. As he clasped my hand he said, "I never can expect to repay you folks except by passing on my experience to others." Then I heard his light, springy step hurrying down the hall.

NO matter how large or how small your Association is, don't let your men think it is the whole horizon of the Y. M. C. A. world. Let them see—MAKE them see the world sweep and they will want to be in it. ASSOCIATION MEN will do the business.

Insure Your Life and Future

Americans Carry More Life Insurance Than All Nations Combined
By GEORGE T. WILSON, Second Vice-President, Equitable Life Assurance Society

Those who are thrifty never fail entirely; they may not reach the heights, but they never will reach the depths.

WHEN it comes to a final show down, the man who has proved his ability to conserve his finances or his talents is the one always found in the driver's seat. Prodigality is our besetting sin. To be thrifty without being miserly or parsimonious should be instilled into the minds of young men and women.

We are an extravagant people. A striking evidence of it is found in the fact that nearly 40 per cent of the immense volume of life insurance written every year goes to replace business that has been lapsed that year.

In 1915, \$818,000,000 of life insurance protection was voluntarily abandoned. The cost of putting this on the books is estimated at \$28,000,000—an unavoidable loss incident to the business.

Another evidence of the spendthrift tendency of the times is found in that practice of withdrawing insurance savings by loans on policies, which tendency has increased in 15 years from 6 per cent to 18 per cent of the reserves. Policy loans outstanding at the close of 1915 amounted to \$779,158,909.

Life insurance companies differ from other business enterprises in the fact that they are mostly mutual and combined, return nearly all of their saving to the policyholders. Of all the dividends paid by life insurance companies operating in New York State during the past fifty years, 97.7 per cent went to the policy holders; 2.3 per cent to stockholders. Of the 1915 total dividends, policyholders received 98.7 per cent and stockholders 1.3 per cent.

Since organization American Life companies have paid four billion dollars in death claims. In addition to this, about four billion dollars has been paid to policyholders in dividends, endowments, for surrendered policies, etc.

The assets now on hand amount to \$5,140,000,000 chiefly in reserves. They exceed the total savings bank deposits of the country and would pay the national debt almost five times over!

The marvelous thing is that every one of these dollars will be paid if the policyholders fulfill their part of the contract.

This is the mightiest monument to unselfish thrift ever erected by a people.

Last year this stupendous obligation was discharged at the rate of \$783,470 in death claims per working day.

Life insurance is a potent factor in combating improvidence and has succeeded to the extent of inducing the American people to take more life insurance than all other nations combined.

Thrift Through Life Insurance

By FRANKLIN W. GANSE, Boston, Mass.
Manager, Columbia Life Insurance Co.

Thrift comes too late when you find it at the bottom of your purse.—Seneca.

IT is an old truth that a form of thrift which holds back its proceeds until money is most needed is one of the best forms of thrift. Too often, money saved is spent before times of greatest need—when old age or death cut off earning power.

But after all, the end of thrift needs less consideration than its beginning and persisting in it.

Occasional thrift, by which a young man saves when he feels that he can, is certainly much better than no thrift of money.

But habitual thrift, of which the co-operative bank is one of the best examples, is certainly a great improvement upon occasional thrift. It will soon make the habitual saver into a small capitalist, and after that stage is reached there is every hope of financial independence in old age, if not before.

The life insurance policy brings us to a still more desirable form of thrift, the semi-compulsory. Not only are the deposits, which constitute the premiums, payable at regular times, and so habit-forming; not only do they persist through a series of months and years and thus form a life habit; but the constant increase in values and the penalties for lapsing make for persistence, as is proven by the hundreds of millions of dollars which the young men of the United States are thus saving every year.

Unless a young man can trust himself to keep up a schedule of saving by sheer effort of will, the more he puts into semi-compulsory saving through life insurance, the better. Such men are in the majority, and they should pay the highest premium which they can afford, so as to increase the element of saving for old age as against protection only for the family.

Entire compulsion, or "thrift at the source," is what very many men, both young and middle-aged, need to help them save money. This simply means an arrangement with the employer by which a certain sum is deducted from salary or wages and remitted direct to the life insurance company or some other savings depository.

All thrift is good, but a savings contract with liberal provisions in case it must be dropped, is the best of all. Such is a twenty-payment or endowment life insurance policy.

JUNK dealers make money selling what other folks throw away. Discarded cooking utensils, broken stoves, old tin cans, and their like, gathered off the dumps of large American cities, in one year, produced material valued at \$14,000,000.

Learn

By Gov



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Learn How to Use Money

By Governor ARTHUR CAPPER, Kansas



NEXT to an education and good habits, nothing will get a young fellow farther along in the world, and get him there quicker and surer, than the saving habit. It is what you save, not what you earn that counts. The time to save is every pay day—the moment after you get your check. A printer working on my news-

paper, always noticeable for his neat appearance, recently drew his check for \$10,000 to make a gilt-edged investment that will work for him. Every week for years he has deposited a part of his pay check in a building and loan association. He owns his own home, too—a good one on a good street—and still he saves some of his salary every week.

But the great financial return resulting from the saving and careful spending of money, helpful as that is, is not all you will gain by the habit. A much greater reward is the effect on you of this discipline. It will develop self-mastery in you. It will teach you how to manage. It will make you more self-reliant, more purposeful, because you will be working to an end. The young fellow without this development of character will lack stability, and though extraordinarily gifted, will not be likely to go nearly as far.

Let me advise you to learn how to spend money, as well as how to earn it and how to save it. Perhaps you won't be able to buy all the nifty shoes, the pretty neckties and the swell clothes you'd like. But if you dress neatly and simply and buy serviceable clothes you will be better dressed, you will make a better impression on folks whose good opinion is worth having, and you will have something more than money in the bank to show for it.

Industry, thrift, self-reliance bring sure rewards in health, happiness and character. Make them your life-partners. You will never regret it.

Saving Money by Paying Cash

WHEN the Immigration Industrial Committee of the Brockton, Mass., Association planned its Thrift Campaign, a year ago, it aimed to accomplish two things: to arouse hostility toward, and provide for relief from, the loan shark and the instalment store. Both of these institutions have been for years robbing the Brockton workmen of a considerable percentage of their wages.

The general result of the campaign was to turn the attention of the city toward the Morris Plan Bank for small loans, which in its first year loaned more than double the amount of its capi-

tal stock of \$25,000. The instalment store situation was met by the encouragement of local merchants in the establishment of special cash departments where goods of standard quality were sold at low cash prices. The purchaser of the goods delivered them himself, unless they were of the most bulky character. This has resulted in a tremendous saving to hundreds of purchasers, one store doing \$400,000 worth of this special kind of business its first year.

This illustrates how the Thrift Campaign helped an Italian shoe worker. He had a small equity in a home which he was buying, but having been out of work for several months found it necessary to go to the loan shark to get enough to meet current taxes and to the instalment store to buy needed clothing for himself and family. Soon he found himself with an increasing burden of debt, with the prospect of losing his equity in his home. The Thrift Campaign encouraged him to make a loan from the Morris Plan Bank. He paid off his debt to the loan shark, discounted his instalments with the clothing house, and by a small weekly payment put himself on the highway to financial independence.

GUY D. GOLD.

A dollar is one of your best friends—so keep your friends.—American Bankers' Association.

Saving Until It Pinches

HE is an Association secretary, and I know him quite well. He started with a very small salary, and with a wife and family to support. They couldn't save much, but each month they managed to put away a little for the future and a little for God. Too often in thinking of thrift and saving for the future we forget to save for God. He told me that his success and prosperity were due largely to the economy of his wife and family, and to always giving something to God, and having him in their lives and home. Last year, he bought a good little home, but still has some in the bank—all saved a little at a time. One of the features of this man's savings was a \$2,000 endowment life insurance policy. At times it was only by going without, that payments were met but at its maturity he received what he had paid in and a small rate of interest. With this policy and the Secretaries' Insurance Alliance, he had kept his family protected.

I have persuaded scores of men to start a bank account and many of them today are men of thrift. A colored man was in my employ for ten years, working on a salary of about \$30 a month. He left me last spring and bought a farm, paying \$1,500 in cash for it. He had saved it all while working for me. There are now eleven men in our employ, five of whom have bank accounts. They make better men and give better service if they have a vision of the future and try to save a little as they go.

W. A. GLAZIER, MONROE, VA.

ASSOCIATION MEN

At Suez, Sinai, the Libyan Deserts, Egypt, the land of the Pyramids and the Sphinx and the doorway to the Orient and a land of hunger, thirst, hardship, sin, suffering, fighting—the heart, hand and help of Christian men and Christ's New Commandment in action with soldiers is felt



The Authorities gave this Bourse to the Association to conduct as a headquarters and hotel for soldiers in Cairo, and \$12,000 to fit up with 350 beds, a vast restaurant and appointments. This opened the way for further service at 75 points in Egypt in the Sinai Peninsular and extending along the Suez Canal

“Where There Ain’t No Ten Commandments”

But C. W. Whithair Shows That the New Commandment Is

NEAR the reputed site of the Garden of Eden fifty secretaries are at work, safeguarding the soldiers against the seductions of evil; and here the “Tree of Life” bears its fruit for the healing of the nations.

On plains where Abraham may have pitched his tent and Lot turned toward Sodom, the Association has pitched scores of its great marquees, each gathering 200 to 500 soldiers in friendly shelter.

Over that way the trader’s caravan traversed bringing Joseph into slavery, the Association’s caravan with a hundred camels passes with supplies for the Association’s farthest desert outposts.

In the city of On where Joseph got his wife are seven Association centers. At Assut, where Joseph stored corn to feed the famine, the Association meets a dearth with creature comforts.

On the same burning sands over which the Children of Israel made their wilderness wanderings, soldiers are doing forced marches, and sweet as manna are the buns and cakes and cheer and comfort with the Bread of Life given there.

Under the shadow of Mount Sinai, where Moses received the tables of the Ten Commandments, and the Voice proclaimed “The Lord God merciful and gracious,” thousands of soldiers wrote home from the Association’s tents that there God’s Son’s sons are as living epistles, interpreting His new commandment “that ye love one another.”

Near where Moses struck the rock and waters gushed forth is another Association “Center” which provides refreshment for the King’s men, parched and wearied from blistering marches.

Along the route into Egypt taken by Joseph and Mary with the child Jesus, the Association sets up its hospitable tents to harbor and hearten the away-from-home soldier.

At Alexandria, on the Mediterranean, at the gateway from Egypt to Africa, at the Port of Suez, where Mark, the apostle, first preached the Gospel to a handful, the Association greeted or sped on their homeward way a full hundred thousand soldiers in the spirit of that same Gospel.

WILLIAM JESSOP, the American secretary, had been in Cairo, five years to establish a Y. M. C. A. There was little GO to its work in its third floor rooms. The Association seemed to “take” less in Egypt than in China or in Rio. But the confidence could not be driven from Jessop’s system that it had a mission in Egypt. The man was getting ready for the day when soldiers should come by shiploads to protect the Suez, a strategic battleground of the war, the key not only to India but to Australia and New Zealand.

Almost overnight 50,000 Australians were landed in Cairo, encamped under the shadow of the pyramids. Redblooded young men who on shore were taken by licensed guides to see the pyramids and the Sphinx, only to be brought up

to and left in the vilest and most seductive red-light district the licentious East has produced. Here was concentrated as well the vice of the Orient. The place had become the dumping ground of all Europe.

These Australian lads found themselves in this environment with plenty of money (for the Australian is paid six shillings a day) and with all the allurements of sin on every side and not one single hotel or restaurant on Cairo where he could get a cup of tea or write a letter without being subjected to demoralizing influences such as exist in all Oriental cities.

In Cairo this lone Association secretary had a vision and Christian faith enough to attempt to cope with the situation. He called together his committee and they authorized his spending \$100,

ASSOCIATION MEN

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"SHIPS OF THE DESERT"

Caravans of 100 camels carry supplies and equipment to soldiers in the "wilderness." The "turnover" in the canteens by penny and nickel sales reaches \$100,000 a month for supplies the soldier needs at the time and place he needs them most—sold and served by Christian men

providing he would raise it—a mere pittance to meet the problem he was facing.

He and his good wife refused to be defeated, and, with the hearty co-operation of all of the missionaries, and especially Dr. Samuel Zwemer, they succeeded in getting two or three Association centers under way. Among the military leaders were strong Christian men, through whose hearty co-operation the work has been carried forward by leaps and bounds. The Association is occupying the Ezbekiyeh Gardens, a beautiful public park of many acres which is right on the edge of the "red light" district. Mr. Jessop succeeded in securing this for the Association through the co-operation of the military authorities.

They had come to realize that they were dealing with an organization which was able to aid them in an unlimited way in keeping the army clean and fit. The grounds are large enough to accommodate thousands of men. It was not an uncommon sight to see thousands of soldiers there at one time writing home letters. Four thousand men could attend a concert or a religious meeting, and some sort of a meeting is held every evening. At their refreshment counter 60,000 cakes and cups of tea were sold in a week. The Ezbekiyeh Gardens' Association is estimated to have accommodated more men daily than any other in the world.

In addition to the Ezbekiyeh Gardens, the military have turned over a large building, known as the "Bourse Khediviale" (Board of Trade), and

renamed the Anzac Hostel, to be used by the Association as a hostel and also gave \$12,000 to equip it. It provides beds for 350 men and also all facilities for the usual Association work.

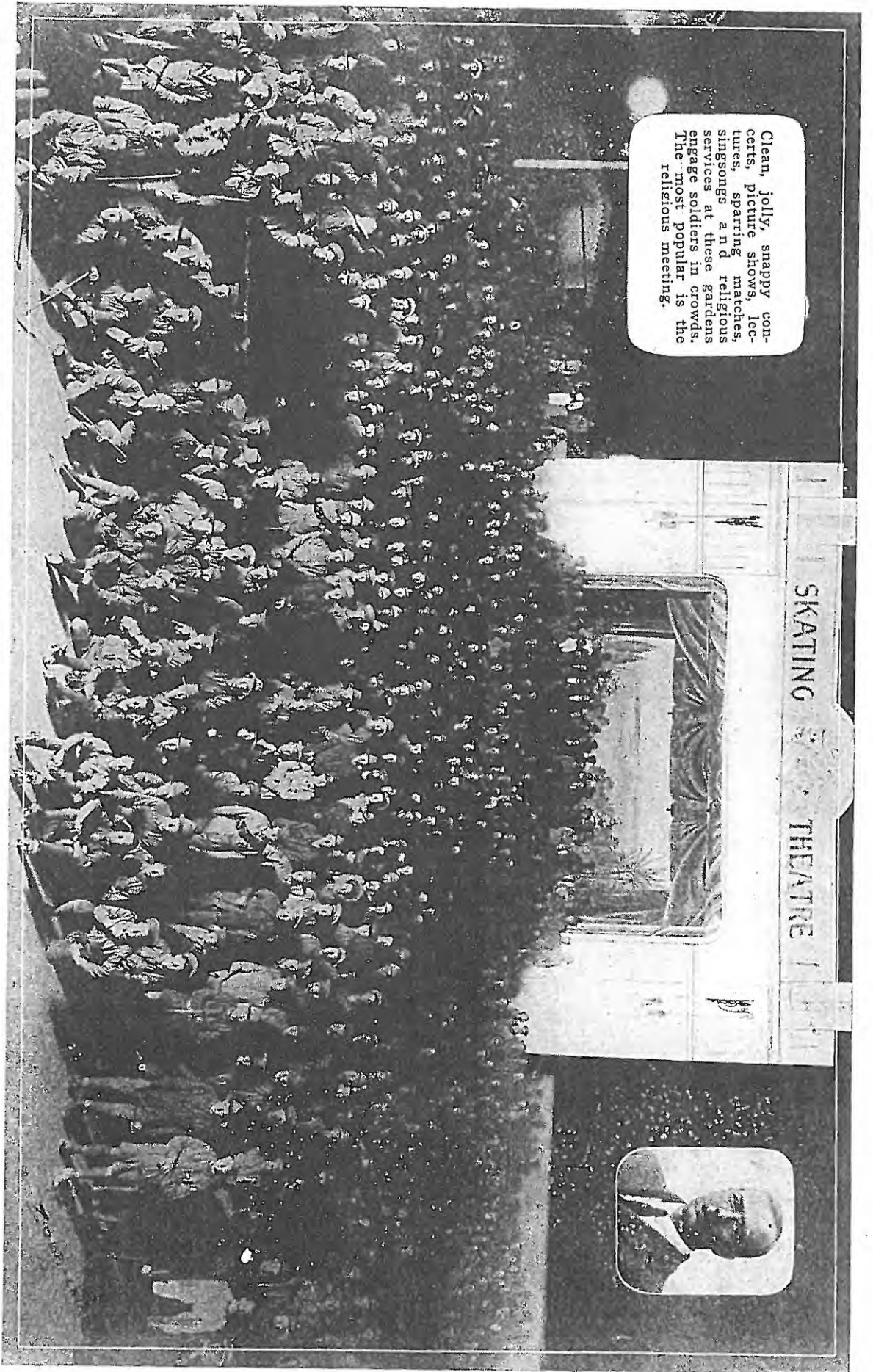
In Alexandria a large equipment has been opened up on the beach, and concerts, religious meetings, or moving picture shows are held every night in a large open lot adjoining the Association building. In Cairo and Alexandria the secretaries have also been called upon to work in the hospitals, especially in the large venereal hospital in Cairo.

Remarkable as the work has been in the two great cities in Egypt, that in the desert has been even more so, for there is no place in Egypt today where the soldiers are located but what one finds the Red Triangle of the Association. It was my privilege to visit practically all of the Association centers in Egypt, and 150 miles from the Nile in the Libyan Desert I found a secretary who could be most truly called a "Shepherd of the Flock." Not only was he doing a most tremendous piece of Christian work, but he was the "shepherd" of the camp in every sense.

In these desert camps the men are subjected to terrific hardships. The very roughest sort of rations, terrible heat, often 124 in the shade, sand that is next to impossible to march through, and the awful monotony of desert life. In most of the camps the men are compelled to exist on a gallon of water a day; yet never a word of complaint. Sacrifice develops character.



THOUSANDS OF AUSTRALIAN SOLDIERS CAMPED IN THE LAND OF SPHINX AND PYRAMIDS
Here Napoleon said: "My Soldiers, forty centuries are looking down upon you"

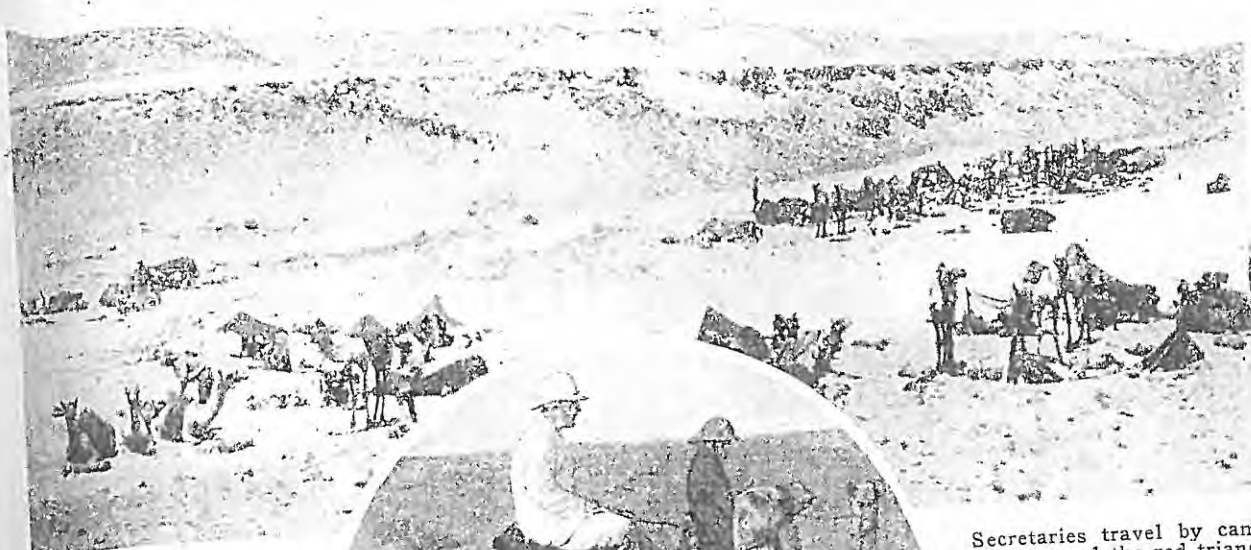
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Over these burning wastes the Association goes to serve the soldiers at some 50 desert outposts

Coming in from the lonely desert camp into the hospitals the thing most needed, the doctors say, is to keep the men in a happy frame of mind; the music, lectures, concerts, and especially religious meetings are as necessary as food; these the Association supplies. Men nearly go insane for lack of a letter from home. One man who had not heard from home for seven months had scores of sidetracked letters dug up for him.

A commander-in-chief says the most important thing for the men after mess are the Association recreation huts in which they get recreation and the things which make them fit soldiers. A knocked together "hut" or mat shed suffices in this country where rain is almost unknown.

It was near midnight when a lieutenant roused a secretary after a busy day, with the words, "Can you do anything for my men? Provisions are out and we've marched 20 miles since early afternoon." And shortly the 700 dust-covered, weary men whose tongues were well nigh hanging out, were served hot cocoa and tea and lime juice and cake. They marched off again at 3 a. m. in new spirits. At 3:30 another officer broke in asking that something be done for his 70 men. In twenty minutes the secretary and his force were serving them, proving our Lord's friend-at-midnight parable, and indeed the men



Secretaries travel by camel caravan and the red triangle motorboat on the Suez flies unchallenged

went away feeling that they had given them not only tea and cake, but "the Spirit."

"The Association tent is a godsend to the men," an officer said. And a soldier, with great emphasis, "It's the one bright spot in our lives out here." Soldiers wept their thanks and mothers have stained the letters they wrote to the secretaries with their tears.

Never have the Associations found men so earnest or attentive in their meetings, which are more popular than even a movie, and a straight talk "seasoned with sentiment" sweeter to their souls than ragtime music. Men outrageously profane and irreverent have been brought by their experiences back to an elemental faith in Almighty God and made both noble and wholesome. The soldiers who ripped and rebelled at church parades where they were compelled "to stand and take it" for 35 minutes have come to the Association huts with a will to hear the talks from the Christian leaders and secretaries who have served them.

Australia and New Zealand, Oxford and Cambridge in England have recruited the secretarial force; Rhodes scholars are there. Men from Princeton; the son of an International Committeeman, William Boyd, is taking a year off from college operating the movies, declaring with the force of a hundred men, "This is a place to work, this is a place of need and the chance of a lifetime to



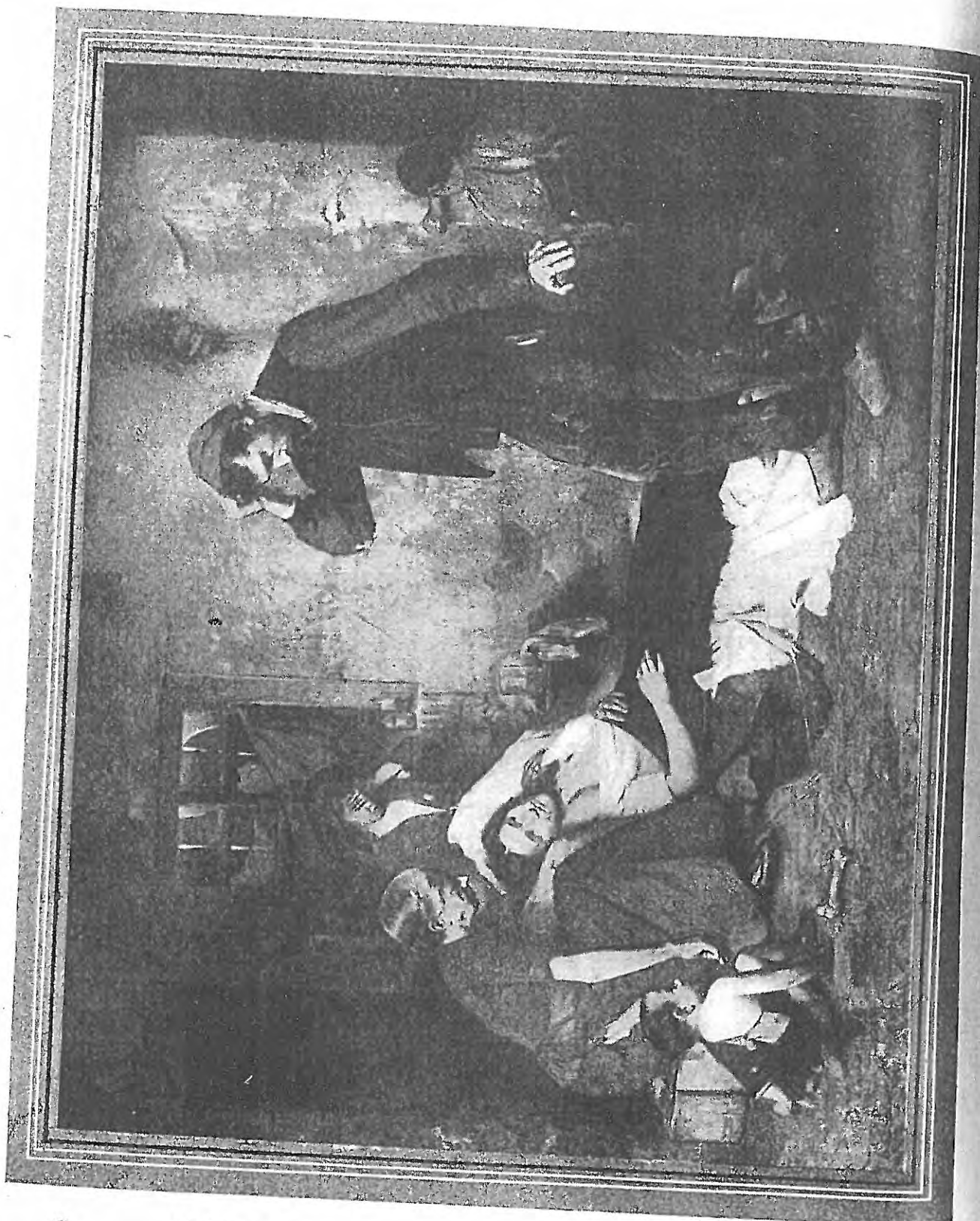
A Conscience Stricken Drunkard

A great painting by A. Zwiller, of Paris, loaned the Bedford Branch Brooklyn Association, by Ludwig Nisson.

The picture is a scene the artist viewed when he went to look up his absentee boy model. Appalled by the conditions he sent the boy to hunt his father out of the brothels and bring him to the bed of the wife dying of grief and starvation. And it brought him to his senses.

Drinking men have sat, studying the picture by the hour, stunned and shamed by its lesson to them.

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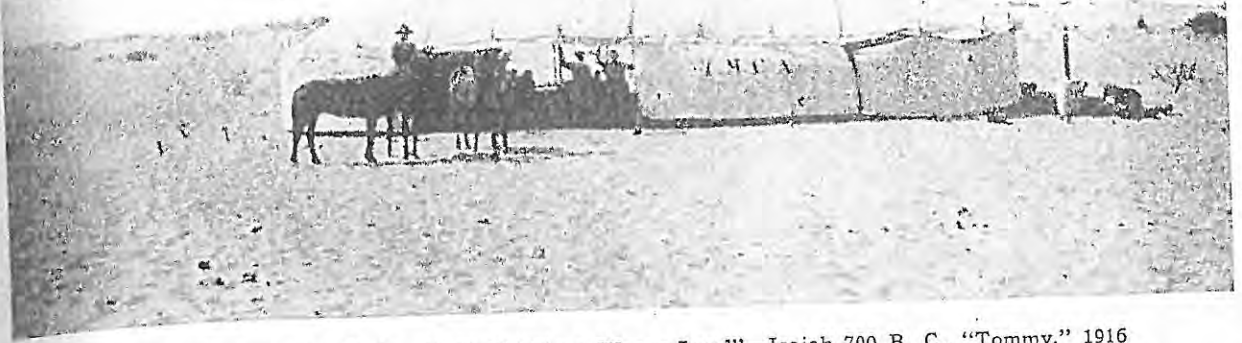
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"The Shadow of a Mighty Rock Within a Weary Land"—Isaiah 700 B. C., "Tommy," 1916

serve a half million of the best men of the British Empire, called into a trying climate, subjected to the temptations of Oriental cities, meeting problems which baffled the military authorities and which drove them to seek the aid of the Association in their solution."

The religious campaign which I had the privilege of participating in took us to the desert, all up and down the canal, and in the great cities of Egypt. In every single place I found that the secretaries had adequately prepared the field. The meetings were held in tents, huts, and out on the desert under the stars. In every single meeting there was an average of 150 decisions for the Christian life. Constantly one felt the remarkable influence of these secretaries who are daily living the Christian life among these men who are scattered over this "far-flung" battle line.

The song that gets the frequent call in the great meetings and singings, that is hummed on the march; that has held a man true in temptation and sent hundreds of thousands of letters home is:

Keep the home fires burning,
While our hearts are yearning,
Though your lads are far away
They think of home—

Mrs. Jessop, working as a Red Cross visitor, has devised hundreds of ways to serve men, getting them letters, providing nourishing food and inviting them to her home. For months hardly a

meal was eaten without one to ten of the homesick boys at her hospitable board. The boys go back to the trenches with a new spirit and courage after prayers in that home.

All told there are some sixty-five centers in Egypt, and at the present time *there are more than a score of centers along the canal employing thirty-seven secretaries.* These camps along the canal reach from the Mediterranean to the Red Sea and many are located far out into the desert. In fact one of the Associations is over a hundred miles out in the desert. The Association is granted the exceptional privilege of using a motor boat on the canal. It is constantly running up and down.

The work of supervising these far-scattered camps is no small task when one realizes that the supplies for the Canteen Departments have to be moved forward by military train and in a great many cases by camel caravan. The enormous size of the Canteen Department can only be realized from the fact that the sales monthly for a penny or five cents average over \$100,000 a month. The work is manned by some eighty secretaries who have been sent forward from Australia, New Zealand, America, Britain, and from South Africa and Tasmania. In addition to the secretaries, the military has set aside scores of orderlies who look after the manual labor around the huts and camps.

At Alexandria, the Gateway to Egypt, Suez and the East 100,000 Soldiers Get a Greeting or a Godspeed En Route and this building and park were their shore headquarters



From the Viewpoint of Association Men

Another Thrift Number

The reason we print another Thrift Number is because there is need of it. We are a money-mad, pleasure-mad, spendthrift

people, so cocksure of prosperity, our job, our health, our ability and our friends that the majority of us are not far enough ahead to pay for a two weeks' sickness. An authority has said that 87 per cent. of the people who die in New York are buried by the city or charity. We don't believe it is as bad as that. But surely the waste of Americans in food, clothes and froth is criminal. The Great White Way young man is not the only spendthrift, but he is the Vanity Fair exponent of the twentieth century, and the picture serves us to example the man of the present day who is spending all he has like a fool. Men now expect to meet the sign: "We Employ No Man Who Drinks." But a 30-year-old capable, unmarried bank man applying for a position was stunned when the bank president asked him if he had saved any money. Replying "No," he was told, "We have no place for you." For he well knew that a man of thirty without a family or dependents who hadn't sense enough to save a penny but expended everything on his whim and wish, had not foresight or judgment enough to be trusted with the bank's affairs. A man who can't or won't save money on almost any salary is usually lax and loose. He needs to stiffen his will, to live within his income, to have a purpose in life that calls for capital and make his plan to attain it and pay the cost, to form his budget and hold to it, and work—everlastingly work ten hours a day—play and read three, and thrive with Sunday and every day consecrated to Christian thrift and committed to clean, constructive sensible living. We do well to promote thrift campaigns and to make thrift a part of the teaching of every Bible class, and in the evening school, gymnasium, and shop, as well as in our dealing with men seeking employment or personal advice. Men are wrecking their lives and their families by the wicked rather than the wise use of what they have.

A Worthy Measure of Success

There is a thrift that is measured rather by a Christian accounting than the cash account—the investment of life by

the deliberate choice of a big living program on a bare living salary. Thousands of our best men have heard the call and have volunteered at conventions. Association services have rocked with the appeal to men to lay down their lives that they might find them again in the lives of other men. Many a man who deliberately "suffered the loss of all things" has been the gainer of all things worth while. His name has stood out with a radiance and a luster that dims the millionaires—in some people's eyes—and more will see it so in the

last reckoning. We would be thoroughly ashamed of our name and organization if accumulating money were the only measure of thrift. The Association that lives is the one that lives that others may live. The danger that we have before us is that we become a selfish club of getters, instead of Christian begetters. Barrenness, too, takes the place of brotherliness where cash accounting is bigger than the character accounting. "We that are strong ought to bear the infirmities of the weak." It should be a shame for us to eat our bread alone, to sell to the starving, to do the bargaining of Jacob with near-to-dying Esau. There is a beastly hoggishness about much "America first" talk. It is ghoulish. There are some things better than making money—and that is making men.

Innocent Gamblers

Grasping for big returns, especially in speculation and real estate, mines and "sure things," we estimate that a full million dollars has been lost by Association men whose gullibility has led them to place their life savings in the hands of former Christian workers who had no experience in business. A 35 years' retrospect shows a long list of pitiable failures of men who thought they saw a fortune in a few years and would "let their friends in" on a certain thing. The men were honest, square, honorable, but they didn't know, and the men who "bit" would not be content with security at four per cent. They would "provide for the rainy or sunny day" to come, secure independent wealth and retire with a competence at sixty. Poor men, they were cleaned out. But they were not alone in their mistakes. The estates of Harriman, Gould and other great financiers had hundreds of thousands of worthless "securities" they had taken mostly through "friends" to charge off to the loss account. Leave speculation alone.

When the Soldiers Come Home

The boys are coming home from the border with a new feeling in their hearts for the Association. They had not been conscious of it or of any need of it until the bleached barren sand wastes of the Rio Grande isolated them from civilization. Then the Association became their haven and their home and looked like heaven in contrast to the cactus plains and sour-beer joints of the border towns. An invitation to a reception at the Association he will take like a welcome to the family board. The Association has provided just what he wanted and when he wanted it most, by men who knew how and when to give it to him—whether it was a sheet of writing paper, a place to write home, or a jolly show or a song or a touch of hope and faith and a call and stir to cleanness. Practical men said, "Put

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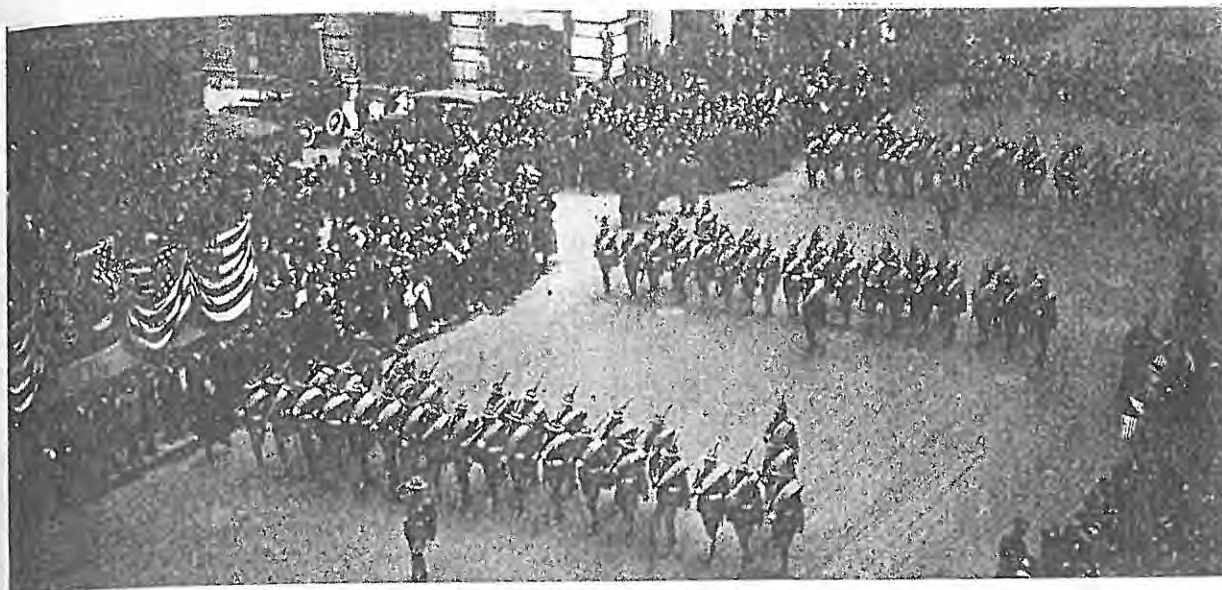
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When the Soldiers Come Marching Home

the soft pedal on the religious work." But the needed thing and the most welcome and the most popular feature of all was the religious meeting and appeal. More than 12,000 men have declared over their signatures decisions to lead the Christian life. The ten days' meetings held by James Whitmore saw 1,214 register their decision—212 at one service. They did not talk religion in the abstract. It was personal religion for personal use. "Is there anything in it for me?" was the question. "God knows I need it." These men will expect and need too, the continuation of the same help when they reach their home cities. So have that reception planned for his first free night after his homecoming. And let him know that the door is wide open to him the moment he strides into town. The Brooklyn Associations have secured the secretary who was with the guardsmen at Pharr to knit the home and church bonds closer after their return. They are coming back in units of 1,000. The Association will be criminally negligent which fails to continue this interest begun along the 1,800-mile Border line. All the men are not home yet; there are 75,000 of them still there. The Association is doing a work which costs \$1,200 a day and is worth it. But these 150,000 National Guardsmen from the states are but a handful compared with the twenty million who have become intimate with the Association, its service and purposes at the front and in the camps of Europe. Will the home Associations be able to measure up to their expectations and demands when the war is over, as pray God it may be soon?

Subscription Price Increased

Making a magazine these days is expensive business. The price of white paper has much more than doubled. Our paper bill for this issue alone will exceed \$2,500. Illustrations, ink, printing and everything to do with the

publication has jumped upward. ASSOCIATION MEN has no desire to "make money;" it will put every cent of the receipts into the magazine. Beginning March 1st the subscription price will be \$1.50; in large clubs, 75c; the special rate of 50c for full membership holds good and in this one and last Right of Way Week February 4-11. Other magazines, together with a hundred newspapers, have been forced to raise prices. *McClure's* has advanced from \$1 to \$1.50; *Metropolitan* from \$1.50 to \$2; *Country Life* \$4 to \$5; *Cosmopolitan* \$1.65 to \$2.20; the *Outlook* \$4 to \$5. We are skating on thin ice with a budget of \$75,000 a year. Only by the splendidly maintained advertising patronage and increasing circulation is it possible to maintain the magazine at this price.

"All the Magazine Is Good for Is to Kindle a Fire" This "brickbat" came slamming our way, for which we sincerely thank the hurler. But in saying that all ASSOCIATION MEN was good for was to kindle a fire with, he splendidly put our purpose. That's what the magazine is for, to kindle fires of faith, to enkindle ambition, to crown purposes, to light the blaze of evangelism, to start the fires under the boilers that generate steam to drive the Association engine, to enkindle flaming torches which shall pass from hand to hand throughout the land and shed their light in foreign lands, to kindle fires which shall burn up dross and beget warmth and heat that shall cheer and comfort men and put fires upon cold altars. Mr. Mott from his observation of ASSOCIATION MEN's service the world over, writes, "It serves us as a constant reminder and spur to press into the realization of our possibilities. It enables the strong to help the weak. It enables us to share each other's visions and plans. In every wise way we should seek to widen the circulation of the magazine." And its circulation has risen 60 per cent the past

ASSOCIATION MEN

Is Your Association a Movement or a Monument?

A Message to Association Men for the Year 1917

From F. W. Ayer, Chairman of the Cleveland Convention, president and moving factor in the Camden, N. J. Association and head of the largest advertising agency in the world, whose motto "Keeping Everlastingly At It Brings Success" has been fully lived up to.



THE readers of Association Men have my congratulations on the accomplishments of 1916. But what about 1917?

Past accomplishments cannot avail for this year. Are we who are privileged to lead as directors really leading? Does the work live with us outside of board meetings? Does it make real demands on our time and thought? And do we gladly give the time and thought required? Such investment by the directors means inspiration to the secretaries. And secretaries need inspiration. If they are of any account as secretaries they have to supply a lot of inspiration to others. Don't let the well run dry if you can help it!

Are the secretaries and their associates right up on their toes to get a running start in the year's work which may mean so much to the coming men of America?

The members will never make good directors; they will never want to be secretaries; indeed, they will never be enthusiastic Association men of any sort if the secretaries are just marking time.

I think of the Association not as an aggregation of men and boys, but rather as a movement. A movement which does not move is no movement at all. It is more like a monument. Is your Association moving? Is it moving forward? Does it mean more to manhood in your city and state today than it did a year ago? If not, who is asleep? Wake him up and get on the job.

Remember, we can never make the year good except we first make the day good and we can never make the day good tomorrow.

year. This issue numbers 70,000 copies. February 4-11 is Right of Way Week, the one time in the year Associations may receive subscriptions at half rate, which this month is 50c. In March it will be 75c. Last year 14,414 subscriptions were realized from this work. Then the one thing which has right of way in leading Associations is the subscription campaign organized like a membership or building drive with ten teams of ten men each with daily meetings and posted records, the building covered with posters, and the project pushed in every class and shop and school and store. It will kindle fires. Its field is not limited even to young men of the Association. Mrs. George B. Coleman of Boston, leader in social missionary and Christian circles, writes in reference to Dr. Francis' Daily Notes: "The freshness of thought and utterance combined with the spiritual insight and vigor of application, make the Notes unique in the history of lesson notes. I wish more women could see them." A cultured pastor writes in renewing his subscription for the sixth year: "ASSOCIATION MEN is absolutely indispensable to me and I think it will be the same to every pastor in America." A New England director of education writes: "It is the one magazine I will not omit to read. It helps me too much." A Western man said: "Every issue fairly burns and sizzles. It hits every spot with a whang." A study club of college men makes each issue a monthly text for discussion. And here is a letter from a state's prisoner. "Dr. Francis' Notes have been a tremendous help and inspiration to me to keep courage and my hope burning." And a more sure word yet is that which comes from an Association within a week subscribing for all their 1,700 members. We would kindle more fires. The date is Feb. 4 to 11.

A Nation-Wide Call to Join the Church

The March issue will be a call to join the church. It will be a factor in a national campaign maturing at Easter. This number should carry a rallying call of the church and to the church. It should not be a difficult thing for any Association to be in touch with 500 to 10,000 men and boys in a city and to bring its influence of months and years to a head at this time. The campaign can be set up with all care and courage, with picked and plucky men, who should be as well organized and effective as for a membership or building effort. And we are sure that there are hundreds of young men who, if they knew what Christ might be to them, what the Church might be to their life, what opportunity it presents to them to be of service, would answer the call with eagerness. Should it be impossible to impress and organize two or three hundred choice men in this recruiting for life service?

The British Empire Responds

That the war with all its frightfulness has given the Associations in the British Empire their greatest opportunities, though it has also taxed them to the utmost and depleted their ranks in some cases by two full battalions, is shown in the new estimate and the new esteem that has come from its work for soldiers. This has been shown by success in campaigns for buildings and debts in Canada; and not less so in Australia, where J. J. Virgo, completing his thirtieth year of secretarial work went to tell the story and make the appeal of the war work. In Adelaide—where the Association building was in danger of being lost—at a meeting attended by 3,000 people in Mr. Virgo's honor

\$70,000 was building. I Zealand has National Cor expense and France. Th \$3,000 to \$4, comforts. A and New Ze men to the

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Our Own People



ALFRED C. BEDFORD, the new head of the Standard Oil Co., in an interview given a reporter shortly after his election, said: "The Young Men's Christian Association is my greatest interest apart from business." He has been chairman of the building committee of Brooklyn "Central," the greatest Association building in the world and

a member and director for 30 years. "I have been associated with the Association for many years and know the wonderful work it is doing. Look at the Y. M. C. A. men and observe what you see—young chaps who have been taught to be bright, alert, concise in their dealing, and active in their movement—that's the sort of men the business of America wants these days." And Mr. Bedford spoke out of close observation when he added, "The Association is a good training school for all ambitious men, even those of 40. The spiritual ideals it gives young men are happy ones which they are glad to get. I have always been glad that I was a Y. M. C. A. man." And he is a typical one, hale, hearty, friendly, democratic, and a man who keeps up his outdoor exercises as faithfully as he performs any Association duty he may assume or have responsibility for.

TO add sixty million dollars' worth of buildings in sixteen years, mostly invested for city buildings, is more than an achievement—it might be a catastrophe, if we did not increase along with it ability to utilize them to the full. The International Committee has been conscious of the need of a strong City Department—the trunk and the strength of the whole Movement. The city Association had failed to receive adequate and responsible leadership. Secretaries Cook, Diack and Parker were chosen a year ago as a commission to help the International Committee think the problem through and shape up a policy. A sub-committee of the International Committee, consisting of E. L. Shuey, C. R. Joy, J. S. Hoyt, F. W. Ayer, B. H. Christy and Ledyard Cogswell, Jr.—every man of seasoned judgment and representing a different department—were appointed. On their suggestion the Committee has called C. K. Calhoun, general secretary at Montreal, for

\$70,000 was pledged with a will for a \$200,000 building. Every Association building in New Zealand has been cleared of debt. Two of its National Committeemen are in Egypt at their own expense and two at work with the soldiers in France. They have built 15 "hutments" costing \$8,000 to \$4,500 each, and raised \$60,000 for trench comforts. Australia raised \$700,000 for war work and New Zealand \$150,000, and together sent 165 men to the training camps and the front.

senior secretary of the department. Mr. Calhoun, while still a young man, is seasoned in service. He served as a secretary of the International Canadian section for three years, and as general secretary—he has had administrative relations with all departments. He is a man of the finest grain, breadth of vision, judgment and consideration.



JAMES A. WHITMORE, evangelist to older boys and men has come back to the International force and takes his place again with the religious work department. Few realized that he had gone, for at least half his Sundays have been spent on Association and convention platforms. For seven consecutive years he has conducted that wonder-

ful Maine state conference evangelistic meeting of boys, where from 200 to 550 older boys make decisions annually and each boy is followed up by a system which sees him connected, if possible, with the church and aroused for education. Hundreds of these go to college and find a big place in life. Whitmore has lately returned from the border where in ten days he spoke to thousands of soldiers and had 1218 decisions, 216 at one meeting. His special place—and a mighty place it is—is an evangelist to youth with his stirring, rousing message to action, deep convictions, ripened Christian experience and balanced message. He will have a large place in the team work with Wilder, Goodman, Taylor, and Latshaw. H. B. Wright of Yale is to act as a special consulting secretary on personal evangelism.



WILLIAM A. HUNTON has finished his three years' fight with tuberculosis and is laid to rest. Back of him lies the history of the Colored Department. Born in Canada, a graduate of Biddeford Collegiate Institute, the first colored general secretary in 1888 at Norfolk, then on the Inter-

national force in 1890. To him Henry Brown gave the leadership of the colored work which now has in the larger schools nearly 100% in the membership of the Associations—schools which are turning out the doctors, lawyers, preachers and leaders of the race. His gentle spirit, cultured manhood, supreme faith, his pure life with the Bible in his heart and on his tongue, and a life of prayer that was like conversation—his was a rare character. He stamped himself on a generation of leaders of the colored race and to his associates in the Movement he exemplified the type of man the colored man of worth may attain to and respect. He has left the legacy of his character to his 15-year-old daughter, a 14-year-old boy, a devoted wife and to his race. It was most satisfactory to Mr. Willis, treasurer of the Insurance Alliance to draw a check of \$4,900 in favor of Mrs. Hunton.



This Thrift Exhibit, in five colors, representing over two years of Thrift Campaign experience, is now available to all Associations.

Teaching Thrift to Thousands

By ARTHUR M. EAST, Industrial Department, International Committee

IN less than two years, more than 175 thrift campaigns conducted by Associations working with other agencies reached better than a million and a half people. Savings habits of communities and shops have been changed; savings deposits have increased, as in one small Kentucky town where a single bank secured a hundred new depositors; investments in insurance and bonds have been stimulated; added impetus has been given to building and loan associations. In fact, thrift campaigns have given the needed emphasis to the economic life of communities, just as evangelistic efforts on a large scale stimulate religious life.

But larger than all this have been the moral and spiritual benefits. For the first time, many a wife has seen the color of the pay envelope and had the fun of helping to spend and save her husband's wages. Men have become landlords instead of tenants and along with it become masters of themselves. Associations have discovered that the inner man must have outer comforts; that outer comforts often do not materialize because of the weakness of the inner man. "Nothing can work me damage except myself," said St. Bernard. "The harm that I sustain I carry about in me, and never am a real sufferer except by my own fault." So to the thrift of material things, the Association adds thrift of heart and soul through its Gospel message, enabling men to free themselves of bad habits and environments.

Through a savings club promoted in a Moline factory by the local Association, a club member was helped to put aside \$50 with which he expected to build a shack on a river bank where he was going to "put in a garden." But the lumberman, the seedsman and the hardware merchant did not get that money; it was passed over a bar. A few months later, having saved a like sum he returned to the cashier of his club to gain draw \$50. Tactfully, he was urged to purchase what he needed, giving an order on the club for payment. So the shack was built, the garden planted and one man was taught how to keep sober, and likewise enabled to save money to invest in the factory stock of his employers.

Two boys joined a club; saved a few dollars, and drew it out to buy building lots for which they are now industriously working hard to pay. Before becoming club members they were unable to put away a cent.

When the Moline Association placed Thrift printed matter in one small shop, many workmen cursed it for interfering with their rights. Then only one or two were savers. Today, every one has a savings account.

"Last Fall I looked at the settlement near our plant as a powder can ready to explode," says one factory manager. "Today I have no fear of that can." A thousand men have home bookkeeping accounts.

"During our Thrift campaign, 10,000 people heard talks on the subject; 20,000 pieces of literature were distributed; 350 essays were written by school children; there was a big run on the library for articles and books on thrift and there were many enquiries about banking, building and loan associations, insurance and kindred subjects," says the general secretary.

Before the campaign, in one large factory, the Association found a very successful employees' savings club organized so simply that several others were patterned like it. Club representatives were chosen from among all the employees of each given concern. Then with a fellow workman, each club representative made a thorough canvass of both shops and office on company time. Preceding each pay day, a representative gives the cashier of the company a complete list of club members and the amount each wishes to save as well as the bank where he wishes to have the same deposited. Pay day the club representative is given company checks addressed to the various banks mentioned in the list and covering the amount to be credited to each depositor. Again on company time he takes a street car to the banks at the company's expense, carrying the pass books of each employee. Any club member may withdraw all or a part of his saving whenever he wishes.

Not only did the Moline Association successfully launch this plan in several factories but at regular intervals it has since then brought together these

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ASSOCIATION MEN

club representatives to exchange experiences and to talk over ways and means of helping each other. Whenever a new employe arrives on company time he is sought out by the club representative and urged to join the "automatic savers." Every possible assistance in wise investments in real estate, building and loan associations, securities, etc., is given members through competent counsel, thus serving as an intelligent outlet for accumulated savings as well as an incentive to greater economy. Recently, deposits for four out of six of these clubs totalled \$30,011.80.

In Elgin, Ill., the high school and eleven grade schools, including those from the fifth grade up, or a total of about 2,600 children, heard Thrift talks. When questioned as to how these children spend their extra money, 95 per cent said they attended one picture show a week, while a third of them went twice and 15 per cent three times during that same period. In most cases, reported the teachers, those who attended three times were the children of parents unable to buy school books for them. One family had expended more than six dollars following a single serial picture. Nearly every child had an allowance, varying from ten cents to \$1.25 a week. The majority spent it all.

At Freeport, Ill., instead of organizing Thrift Clubs in the factories, the name of every employe and the home and business address was secured from employers. Each bank struck off from the list its own patrons, and each building and loan association checked off those buying homes. The revised list was then available to all interested banks and building and loan associations.

From Huntington, Ind., comes this experience of a bank: "The Tuesday following the day the exhibit was put on view, we had more new savings

accounts opened than in all the history of the bank, outside of the day we first opened our savings department."

In Springfield, Mass., through schools, business houses and manufacturing plants, churches and various civic organizations and clubs, about 35 per cent of the entire population was definitely reached through with Thrift talks.

Possible programs for such campaigns are unlimited in their attractive, inspiring and unique features. In one city, merchants were pleased by a "Pay Up Day," when speakers and newspapers urged the prompt payment of all bills, indicating that credit makes bills five to 15 per cent higher than cash on the counter which enables merchants to take advantage of discounts. Mothers' meetings, a Thrift Sunday with the religious aspect emphasized by local ministers, Thrift buttons, street car and store window signs, the word Thrift in merchants' advertisements, Thrift movies and the Thrift exhibit and folders—these the Industrial Department of the International Committee has made available to all Associations. Now the animation of several of these Thrift posters is being planned so that not only will a campaign be advertised but a lesson taught.

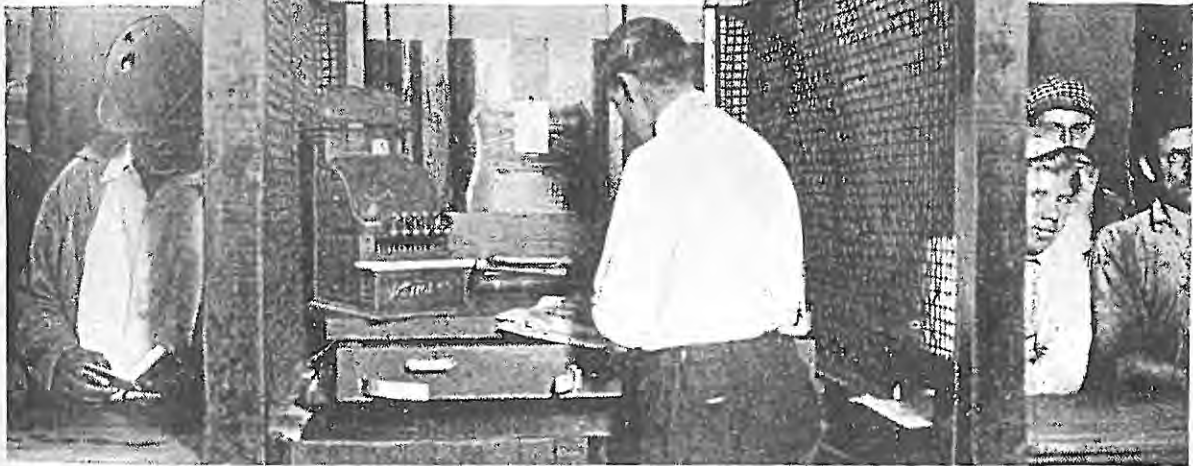
I f a man does not provide for his children—if he does not provide for all who are dependent upon him—and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and savings—then he has not opened his eyes to any adequate conception of human life. We are in this world not to provide for ourselves alone, but for others, and that is the basis of economy—so that thrift and economy, and everything which ministers to thrift and economy, supply the foundations of national life.—President Woodrow Wilson.

Better than the bar is this depositors' counter

A Bettered Shop by Savings

Here at the "Acipco" plant, money saved in small sums has been thrift rather than trouble making

Saving money has saved homes and positions



Not a member has had to borrow money from the American Cast Iron Pipe Co., Birmingham, Ala., since its savings club was organized by the Association. Some have had to borrow from themselves. "I like that," said one, "I don't have to pay any interest." One needed money to hurry to the bedside of a dying mother; another to send sister to the hospital. A prize was awarded last year to the member saving the largest per cent of his wages—31 per cent. "Since the Association came, there has been an increase of tonnage per man employed of 13 per cent," says President John J. Eagan, "while the average lost time from accidents has decreased almost 50 per cent."

To Build Larger

\$1,000,000 is the goal of the campaign now in full swing in Pittsburgh for the Association's Forward Movement Fund. An additional \$1,000,000 is expected to come from the sale of present properties of the Association no longer suited to its uses. With a total of \$2,000,000 the Association will erect new buildings for the Central and three other branches; will enlarge three branch buildings built within recent years; and will create endowment funds for boys' work, for work with immigrants, and for general administration. Notwithstanding the fact that Pittsburgh has had eight other big campaigns for other causes within the past six months, aggregating between two and three million dollars, it is confidently expected that the splendid organization formed and with Mr. Ward's aid will accomplish the task of securing the full \$1,000,000 within ten days. At the end of the third day \$391,000 was pledged.

The Voice of the Muskogee Young Man

Written by PAUL PHILPIN
Illustration by ALVAN C. HADLEY



I am the voice of the young man of Muskogee.
I am just at the turning point, I'm not especially good nor am I bad.
They say my character is being built out of my every day habits. They might be good and yet for all I know they are bad.
I go to church, but that's all, my spirit is right, I guess.
What I need is a place to go where all is right,
Where the fellows are big and husky and yet they know what it is to do right.
I want a place to go where the

(Continued below)



dirty joke gets the cold shoulder, while on the other hand the wholesome story gets the laugh.
I need a place to go where the cigarette and tobacco juice are not allowed to flourish and flow.
I long for a place to go where the fellows cut up and yet they are right.
I desire a place that'll make me better, stronger and purer.
THEY SAY A Y. M. C. A. HAS ALL THESE THINGS THAT GO TO MAKE A MAN OUT OF A BOY.
Someone said Muskogee didn't have one.
Surely there is a mistake, Muskogee has always produced the goods.
As I said in the beginning, I am only the voice of a young man speaking.
But if you believe in investments, the kind that pay best, My suggestion would be to Muskogeeans—Put the "Y" over—thus making the best men out of the Muskogee boys—the MUSKOGEE BUSINESS MEN OF TOMORROW.
EDITORIAL MUSKOGEE, TIMES-DEMOCRAT.

BEQUESTS TO ASSOCIATIONS.

Norfolk, Va., Navy Br., by Mrs. D. F. Watt...\$5,000
Lowell, Mass., by Miss Lucinda J. McClary... 1,000
Boston, Mass., by Walter W. Hodges (resid.)...50,000
Minneapolis, by Mrs. A. S. Benton.....75,000

In memory of his son, Harvey Chalmers has given \$25,000 to the Amsterdam, N. Y. Association, the income to be used in meeting current expenses. Young Chalmers headed the leading membership campaign team and was a to-be-reckoned-with force in the organization. He died last July.

"We've Got to Clean this thing up," said some Toronto men as they faced a budget of \$45,000 for the coming year. In three days they raised \$49,500, and more coming!

Baltimore has bought a site near the high school for its new \$75,000 colored department.

The Army and Navy Associations of San Francisco have leased the Seaboard Hotel, a modern seven-story hotel of 200 rooms near the landing place for naval launches and transport docks, for five years.

"Oklahoma City was in the dock accused of the crime of gross materialism," wrote the editor of the *Times*. "It was said we had little time and no ambition for anything that did not return dividends in dollars. Now we have something more than a temple of promise for the boys of this community. Three hundred leg-weary men have won the \$261,000 campaign for a building, the respect of the state and confidence of the world. And down here we are always forward looking."

With a nucleus of \$47,000, \$25,000 being given by the Merck Company, Rahway, N. J., swung into its campaign for \$100,000. It closed with \$101,000 in hand and then gave the secretary an automobile and Hockenbury a silk hat.

The Dominion Government is considering taking over the Vancouver building to be used as a military hospital as soon as it could be completed.

For the uncertain and smallest-income man Denver is readjusting its building and fitting up its basement and first floor for an "a la carte" membership. The sky room and gallery space of the assembly hall is being cut up into squash courts and physical directors' offices with daylight, leaving the full floor for assembly hall for meetings, banquets, and social purposes—all at a cost of \$12,000.

A \$40,000 campaign is to be launched February 12-18 at Fargo as a joint effort of the city and agricultural college Associations to clear the building of debt, make improvements and round out a \$50,000 fund for the student building—\$25,000 for the city, \$15,000 for the college building, for which latter the students and faculty raised \$18,000 in a snappy campaign.

The Nashville Association has arranged to purchase the Duncan Hotel, at a cost of \$70,000 for the colored department. Improvements, amounting to \$30,000, will ultimately be made, making a total cost of \$100,000.

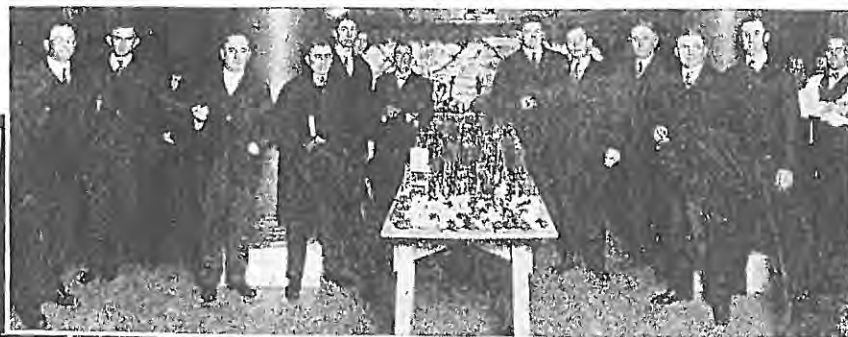
Now the University of Minnesota is to have a \$160,000 building with a \$15,000 endowment, Mr. Rockefeller giving \$50,000 and the students doing "their full part."

ASSOCIATION MEN

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"HUNGRY AND YE FED ME"
This is the job the Memphis Association's Santa Claus Club joined in doing for suffering folks



A pinched and hungry boy asked Secretary Jackson for a dime. He gave him help and friendship. That led to this club of men in the dormitories. Two of them, doctors, gave medical help. Families in need were found through charity workers. On Christmas 121 families received bushel baskets of flour, potatoes, nuts, raisins, candy, rice, corn, tomatoes, peas, toys, and a half ton of coal

C. S. Ward will go after \$100,000 for an addition in New Britain, Conn., in March, and for \$1,000,000 to provide six buildings in Detroit in April.

A pledge of \$40,000 a year for three years' work of two counties' current expenses was secured in Nassau and Suffolk Counties, N. Y., led by F. J. Hill.

Appleton was a city of 18,000, opened a \$125,000 building seventeen months ago, with 52 dormitories. These have been full and men on the waiting list for six months. The building was so constructed that the attic or fifth floor could be converted into dormitories at a moderate expense, giving ten additional rooms to accommodate two men each and net \$1,000 a year. The money was provided by a friend at a cost of \$4,000.

Easton, Pa., proposes a campaign in June for a new building.

After a hard fought campaign New Castle, Pa., signed up \$82,000—\$42,000 on the last day—which wiped out their debt.

Governor Pleasants made the opening speech of the building campaign for \$50,000, at Baton Rouge, La. It swung through to victory with \$60,000 pledged; M. C. Williams directing.

Cincinnati is just now erecting three Association buildings to cost \$640,000 and expects to start two more branch buildings next year.

The committee of seven that saw Worcester's campaign through held 78 meetings in 18 months averaging six at a meeting. They subscribed 16 per cent of the amount raised (\$378,000), two of the members giving \$25,000 each. And their service was worth more.

A check of \$15,000 was sent to Lowell, Mass., Association by Asa C. Russell as a trust fund. For more than 40 years Mr. Russell has been a faithful volunteer worker and knew the work "root and branch."

The N. Y. P. & N. proposes to erect a \$25,000 building at Cape Charles.

I consider ASSOCIATION MEN the best medium aside from flesh and blood for informing men as to what the Association is doing among all classes of men throughout the world.—M. C. Williams, Oberlin, Ohio.

ASSOCIATION MEN

In a two-day debt clean-up campaign at Galt, Ont., \$35,000 was secured. This city of 12,000 people gives \$130,000 for war relief a year, sent 1,500 men into the army. "What a record."—D. Burr Jones writes.

A week after the membership campaign the Pennsylvania bought a \$12,000 building at Youngwood to remodel. Of all the men available these 95%—nearly 1,000—are signed up.

Sold Her Silver to Give

That the Association has come into a new place of appreciation and affection of the people of warring countries is well shown in the campaigns lately held in Canada as well as Australia when in the small city of Belleville, Ont., of 15,000 people which sent over 500 men to the army, \$15,000 was raised for the Association in four days. The new sense of the Association's service was shown by this story related by a worker in the campaign. "A widow called at my store yesterday and asked if I was one of those who received the money for the Y. M. C. A. campaign and when I told her I was, she said: 'The little Yeoman's boy called on me yesterday for a subscription and I gave him a dollar. I have been thinking of it since receiving a letter from my son who is at the front. He wrote: 'I want to tell you mother about the Y. M. C. A. here.' He told of the number of Association huts behind the trenches, how beautifully and comfortably they were fixed up. Of the magazines and papers, writing material furnished and the bouquet put on the table. Easy chairs are placed in the huts and everything is so comfortable and pleasant that the boys find it restful both to mind and body after the wracking hours in the trenches.

"My boy went on to say, 'Mother you can't do too much for the Y. M. C. A., it is doing such good work for us fellows over here.' And she added: 'I have been thinking of it since, and this morning I took some old silverware that I didn't want to use down town and sold it,' and, handing the solicitor \$2.00, she said: 'Here is the proceeds, I want to make that further contribution to the Association and here is a dollar from my sister.'"



Munition Shop Noon Athletics Keep Men Fit at West End, Toronto

Keeping Fit



WHAT the Association has been doing to promote and popularize swimming it will do for walking—maybemore. Over 50,000 have been taught to swim by the Corsan-Association method. We ought to lead many thousands more into the open, walking or hiking into the country, a most wholesome exercise both for health and fellowship, at no cost. Dr. Finley, who relishes a 24-mile walk before breakfast, started

the movement described in this paper 18 months ago. He has turned it over to the Association. This is its bronze medallion for those who walk 30 miles in one day, or a thousand miles a year. The walking club showing the best record of originality, interest, and altruistic service on walks, the best essays of walking experiences, photographs of trips. Boston has promoted a great walking movement affecting thousands this winter.

The new twin gymnasium going up at Silver Bay, is now under roof and is placed back of the shortstop near the lake.

St. Paul Pioneer Press speaks of a business men's class of 160 men as the "Mayor's insurance against corpulence."

"Watch your pep," was the word Welzmler put up to business men. "Pep," he says, "is the accelerator lever of the human frame and body, which responds to the call as quick as a motor to the driver's touch. Overindulgence in the white way, the lobster palaces, or overwork, strain and sickness loses it. Like a tired football team, their pep is gone. Get your pep in the gym."

Father Hickey, an ardent Dayton handball player for years, has offered \$100 for handball championship medals. With his brother, another

priest, he has been a member of the Association for years.

A boys' foot race of 25 miles, from Douglas to Bisbee, Ariz., the boys running two miles each, was done in 2:15, Douglas winning by 20 feet. A banquet of 200 boys followed an address by the mayor.

John Scott has quit Brooklyn Central as physical director. He now proposes to show what he can do as a layman on the committee of management. For personal, family, financial and future reasons, he felt he must go into business. And he's honest about it. He has been a breeze and a blessing for 12 years in Central. Boys and men greet him with a shout. Directors and 700 members gave him a rousing farewell dinner, praised him, jollied him, gave him a gold watch and a bronze statue. Dietrich and Scott have been a great team of warm friends, and while many at "Central" believe he has made a mistake they will be glad to keep him as a lifting, bracing asset.

Twenty-six men from 20 states and countries form the Wanderers' Club in Great Falls, Mont.

Physical directors are alert in Indiana, as in other states, to keep up with the procession; 17 of the 18 in the state met with Dr. Fisher in conference especially on religious work. Definite plans were made that day for volley ball tournaments, bowling contests, aquatic meet, and hex-athlon.

A big firm in Johnstown, Pa., placed a reprinted article by Braden in our Physical Training Number "I'm Too Busy," in all the pay envelopes. That meant many new members.

"I missed gym for two days this week and I have been feeling it all yesterday and today. Somehow, I can't last here without the proper exercise regularly," said Dr. Lyons, of the Methodist Missions in the Philippine Islands for 17 years. He has kept himself fit by taking regular class work in the tropics.

ASSOCIATION MEN has multiplied manifold the financial support and genuine co-operation of men. I rely upon it as the finest and most valuable agency in developing a constituency.—Lyman L. Pierce, San Francisco.

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Railroad Men

THIS meant thrift. Of five saloons in one block within 500 feet of the West Shore Department, New Durham, three have gone out of business within a year for lack of patronage. The proprietor of one said, "It's no use trying to get the railroad men back. They all go to the Association now." Here is another side. Two boys picked up in the street dirty and ragged three years ago were brought into the boys' Bible class. They now both hold positions in the express office and are good and clean in mouth, mind and body. One said to the secretary, "I am attending night school and I'm going to climb."

A weekly forum promoted by Supt. Morgan at Port William, Ont., is discussing live civic topics. This has brought many railroad men into the city Association.

The sale of the big hotel given the East Las Vegas Association by the Santa Fe cleaned up its \$8,000 mortgage and provided for \$2,000 improve-

Not so hilarious but more helpful is the follow-up campaigning the Railroad Departments are driving to see that every one of the 38,000 men brought to membership feels the bigger purpose and plan the Association has for him in his life; and it is set up as thoroughly. A feature is a new Bible class in every one of the 260 Associations no matter if some have 18. And it is found that men are eager for a Gospel that has grace and grit to it.

One of the new members at Monett was a seven-foot Missouri fireman. Now he is converted and reaching after others.

All but one or two foremen in Palestine, Tex., were signed up—key men to line up for influence. The C. & O. will give \$35,000 for a new Clifton Forge building if the town pledges \$15,000.

De Soto, Bonne Terre, Poplar Bluff and Charleston have formed a Southeast Missouri Basket Ball League and are now playing the games of schedule. Charleston is having monthly Community Concerts for the public, using local talent. This Association, only a year old, and making its influence felt in the county, is planning to enroll 100 farm boys into corn clubs in the spring and to promote an athletic meet for country school boys and girls.

"Let's buy them an organ," said a shop man, who had at first opposed the meetings in a machine shop in Denver. In another shop a renowned blasphemer has "cut it out" and has asked

NO Association man can be a real twelve-cylinder, self-starter unless he KNOWS. As things are today he cannot know without reading ASSOCIATION MEN.

ASSOCIATION MEN

to be prayed for. Over 600 men attend the 13 shop meetings weekly.

A switchman joined the Great Falls, Mont., Association. After four months he boasted that he had saved between \$50 to \$75 a month because he was spending his time in the Association building instead of the saloon.

With Canada's Soldiers

A Canadian Association army headquarters has been established in England at 14 Cornhill, London. Major Gerald Birks, chairman of the committee, it is well known, serves "at his own charges." He has been supplemented by two other business men on the same basis: Mr. Abner Kingman as honorary chairman, Mr. D. W. Corbett, treasurer, and the Montreal Association has loaned its consulting secretary, D. A. Budge. Fred J. Smith, formerly physical director Toronto Central, is field secretary for England and J. H. Wallace is field secretary for France. The secretarial force is nearing sixty. Each man has the military rank of honorary captain on government pay. Three transport secretaries lately added accompany the troops by train and transport all the way from western Canada to England. They are John Sumner, J. A. Kneale, and T. W. Jones. Their greatest service will be found on their return trips with the wounded—a time when courage and cheer is more to men than medicine.

Canada's Patriotic Fund Renewal campaign (in Montreal alone for \$2,500,000) comes on in February. It will again engage the Association's trained campaigners.



THE WAY SAN JUAN, PORTO RICO, DID IT
It lifted the membership by 171 to 535

Thrift—its Significance—

THE MISUSE OF MONEY
leads to bad economic conditions
and to evil influences on character.

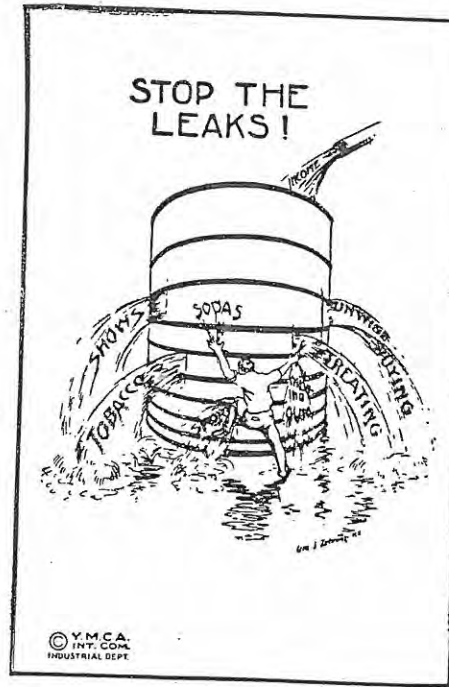
THE THRIFT

idea teaches the principles of

wise saving

wise spending

*wise investing--and
the proper use of one's personal
resources of body--mind--
and spirit.*



A Thrift Campaign In Your City Would Mean—

A great opportunity for service.

Unusual possibilities for influencing the saving habits
of your whole city.

Inducing many to lead more efficient and complete lives.

The Thrift Exhibit and other Thrift Campaign material has been prepared by the Industrial Department of the International Committee of Young Men's Christian Associations and is published by Association Press.

ASSOCIATION PRESS — Publishers

Please mention ASSOCIATION MEN when writing to advertisers.

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its Application and the Thrift Campaign



Material for this campaign is the result of the experience of 175 Thrift Campaigns reaching a million and a half people.

The Material—

16 THRIFT CHARTS—

Size 22 x 28 inches, lithographed in 5 colors—on both paper and cardboard—(for exhibit uses on bulletin boards and in window displays).

LARGE FUMED OAK EXHIBIT FRAMES—Made especially for the Thrift Chart exhibit, but adaptable to other bulletin requirements.

THRIFT LEAFLETS—8 kinds—strong arguments, stated in popular language, "Getting a Dollar's Worth," "Why Save," etc. Each with a convincing cartoon.

PERSONAL ACCOUNT FOLDERS—Showing a practical method of recording personal expenditures for one week—(with Thrift Tips on the back).

ELECTROTYPES—Thirty-six cartoons, each an unanswerable Thrift argument. Splendid for use in announcers, newspaper articles, etc.

LANTERN SLIDES—36 Thrift subjects, with a suggested lecture.

MOTION PICTURE FILMS—"The Reward of Thrift," "The Dollar and the Law," and several other most interesting and Thrift convincing reels.

AUTO PROJECTOR—A daylight stereopticon—runs without attention for several hours.

Fill in the Coupon and send for our new illustrated booklet—"Thrift its Significance, Thrift its Application"—with details and prices.

Association
Press, 124
East 28th St.,
New York City.

Gentlemen:—

I would be glad to have you send me your illustrated *Thrift* booklet (without charge or obligation to me).

Name.....

Address.....

124 EAST 28th STREET, NEW YORK

From a Join-the-Church Campaign

By BLAKE W. GODFREY, Mississippi

Wide-awake Associations are already shaping up Join-the-Church campaigns to culminate at church altars on Easter Day. The next issue to be out six weeks before Easter will carry the call to join the church. And may there be many a "result" that will show years hence as this which Mr. Godfrey relates—the measure of which is only found in the measurement of years of character and of contribution to the betterment of life and of the world.

It probably would never have happened but for our "Join-the-Church Campaign."

His father entered him in the Association day school because he had been expelled from five separate and successive public schools in the city—the family moving each time to another school district in order to give him another chance. They were utterly tired of moving and brought him to our school as a last resort.

He was "tough": one of the most discouraging cases I ever dealt with. He gave us—all of us—a lot of trouble, but we managed to hold him somehow. Naturally, he acquired quite a reputation—and not a very good one.

About the time I had almost come to the conclusion that we would have to let him go—we began a "Join-the-Church Campaign" and one Sunday afternoon in a meeting of the Cabinet, as we were distributing names of boys who would be interviewed, I suggested his name. The fellows looked at me to see if I was joking, then exchanged a half smile, and one of them said: "I guess you had better take him." I took him, I had to, but I didn't think 't would do much good.

The next afternoon I was laying for him, and, to my utter surprise, he readily agreed that he would accept Jesus Christ as his personal Savior, and would join the Church on Easter Sunday.

He did join, too, and more than that, with him went his father, his mother, his sister and his brother, each of whom had joined the Church at their former home in Canada, but since coming to this city had been too busy moving to deposit their Church letters.

Soon after he joined the Church I left the city, but have kept in touch with him through an exchange of letters, and otherwise, and have rejoiced over evidences of a splendid development.

A few days after Christmas I had a card from him saying—"I am a soldier in Canada, enlisted in Kitchener's Own—Expect to leave soon." And the next mail brought this from his father, written Christmas Day: "I have just received and sent on to 'John' your letter of the 22nd inst. to Montreal, where he is in training, having joined the Canadian Army to do his 'bit.' He is a private in 'Kitchener's Own' and will be leaving for France in a few days. He has developed into a very fine boy—you would not know him. I am very proud of him, and want to take this chance of thanking you for the part you played in making a man out of him."

When I think of the boy—for he is still but a boy—out yonder "somewhere in France," maybe dead or wounded or captured—you will not wonder that I believe in "Join-the-Church Campaigns."

FEBRUARY

Evangelize Every-where.

Sun.	Mon.	Tue.	Wed.	Thur.	Fri.	Sat.
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

in Classes, Meetings, Interviews.

MARCH

Tie Them Up

Sun.	Mon.	Tue.	Wed.	Thur.	Fri.	Sat.
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
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25	26	27	28	29	30	31

to Pastors, Laymen, Churches.

APRIL

Round Them Up

Sun.	Mon.	Tue.	Wed.	Thur.	Fri.	Sat.
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8	9	10	11	12	13	14
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For Church on Easter Day

IT IS 66 DAYS TO HARVEST.

New York Associations are called to a harvest of Personal Evangelism to head up on Easter Sunday

What to Do This Month

By W. H. CROWN, Philadelphia

The three most important things are:

First—Think!

Second—Think!

Third—Think!!—We don't do enough of it.

Some times we would accomplish more, by doing less, if we did more thinking first.

Fourth—Clear your desks for action—and keep them clear. Learn to decide—first decisions are usually the best.

Fifth—Make a daily list of your blunders. It may tell you what NOT to do in February, 1918.

Sixth—Include in your monthly report the weak spots in your work. Committeemen are there to help—they don't see anything to do when you appear satisfied. Jesus came not to call the righteous, neither does your chairman call his committee to hear perfect reports.

Seventh—February is a better month to think about summer activities than June, July or August.

Eighth—Two great men were born this month. One was noted for his honesty and his faculty for making people smile out loud. The other preferred a hatchet to a hammer. (They remind us of other people—because they were so different.)

Ninth—Have a roundup of your committees. They are still a little heavy after the Christmas dinner and the let-up around the holidays.

Tenth—Refer to your memo. index cards of last year in preparing your programs for the next ten months of this year.

Eleventh—Get the young men on your staff to save their money for Silver Bay or your nearest summer school.

Twelfth—Are members coming to you for personal counsel and advice? If not, there's something wrong because you know some big men and they know you know them. Now get them together. The present month is always the best month.

Thirteenth—Look around for lopsided men and get them to take what they need—some need recreation; others take too much. Don't put a fellow in the gym because he can turn a "handspring"—a class in the school might enable him to "turn his hand" at something more important.

Fourteenth—Send a questionnaire to all the ministers in your community and ask them these questions:

(a) In what way did the Association help you last month?

(b) In what way can we help you this month?

Fifteen—Give an illustrated talk on Y. M. C. A. in church prayer meetings. The minister will be glad to have you. Get his church directory—send announcements to his congregation and he held in his church.

Sixteen—Set up a campaign as complete as any building campaign. Go after the non-church members. District them and get the men's organizations in the church to go after them with a grand round up at Easter.

Seventeen—DO YOUR best in the Right-of-way Week for ASSOCIATION MEN. Get your committeemen—then your contributors; next, your membership.

ASSOCIATION MEN

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RIGHT-OF-WAY Week for ASSOCIATION MEN, February 4-11, 1917. See your Association Secretary. Only time of the year when you can get club rates.

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"Rosy" Reid of Belleville, Kan., accepted leadership of this group after attending a high school conference

With the County Associations

AN OLD FASHIONED country grocery store with its attached pool room or the bar room of a New Jersey country hotel—these were the only social centers of New Germantown, a one-street town four miles from a railroad, before the arrival of the County Association. A few weeks ago, 175 out of the 250 in that community attended an Association sociable, and now 85 to 90 per cent of all the boys and young men there are active in group work. The programs have included community spelling bees, mock trials, practical stereopticon lectures, deputation team work by students from Princeton, and special observation of national holidays.

"Four hundred and fifty dollars for letting the men do it themselves" is the way a Western county secretary sums up his experiences in a town where a year ago he raised \$1,050 aided by an outside team. The following year, without any help the business men of that country town secured \$1,500.

In observing the Week of Prayer, Ionia County, Mich., men conducted three prayer meetings for men and one union church service, besides sending \$36 to the World's Committee.

"Learning to touch first base is an important step in character building," says an isolated county secretary. A boy in his lonely territory, after making a good hit in a playground game, ran around to third base, then stopped and ran back to first base saying, "I didn't touch it."

Twenty-four men and boys of Madison County, O., "marched into the Kingdom" led by an Ohio State University team during a Christmas vacation four-day Friendship campaign. A Wisconsin team of students reaped a "bumper crop" of decisions at Delavan one Sunday afternoon—29 decisions out of the 35 attending.

County work finds the loopholes. During the outdoor athletic test staged in five high schools in Huron County, Mich., last fall, out of 500 eligibles, 400 boys participated in some one of the events. Of these participants, 70 per cent were below normal, showing the lack and need of physical training in our public school system.

From 2 o'clock until 10 at night New Years, Roxbury Association, Delaware County, N. Y.,

conducted its annual Community Day program. There were literary exercises, instrumental music, a baseball spelling match, parlor field meet, various gymnasium drills, a community sing and grand march.

A victory for clean school government was won by an Inner Circle of country boys in a small town, New Jersey high school. No town boy qualified for the circle, but these "foreigners" not only furthered a sex education campaign and succeeded in eliminating dancing from the list of amusements of the senior class, but upset the power of a "frat" to which there had been traditional submission.

"The best show in the state," said State Leader E. C. Lindemann in charge of Boys' and Girls' Club work for Michigan when Barry County recently held its corn, potato and garment-making round-up. A capable leader now directs 125 girls in garment making. Over 55 exhibits of corn were shown at the round-up. At a big dinner attended by many business men, talks by both corn growers, their fathers and volunteer club leaders were a feature.

Addresses for mothers, fathers and boys on sex hygiene by Dr. Searley, Religious Education lectures by Dr. Honline and a series by Professor Groves on "The Opportunity of the Home," "The Present Status of the American Family," and the ideals of education have been generally and recently used in New Jersey counties.

Nearly every Camden County, N. J., group participated in some kind of Christmas cheer activity such as selling Christmas greens, distributing Christmas baskets and co-operating in a large way with community Christmas celebrations.

Complaining that he had nothing to do, a member of a Western group was asked to become janitor for the local Association. "I don't want any money for it," he said, "just want to help some way."

Business men in eight teams of two each, following a men's banquet made a canvass of Delavan, Wis., without the assistance of any secretary, securing \$900 in pledges.

The socializing influence of a men's group in Dodge County, Wis., is shown at Horicon. Men who work in the machine shops and the more select social set of the community have been brought together in meetings in a bank, partially through the efforts of its bank cashier. Previous to the organization of that county this cashier had not been recognized as a leader in Christian work. The group now numbers 30, because indifferent and careless men having been brought into it one at a time.

A petition asking permission to sell intoxicants was refused because an Association group at Clayton, Berkshire County, Mass., worked up sentiment against granting a license.

"Nearly all young people who have come into the church during the previous year are there because of local group work," says a Wharton, N. J., pastor.

RIGHT-OF-WAY Week for ASSOCIATION MEN, February 4-11, 1917. See your Association Secretary. Only time of the year when you can get club rates.

Men and the Bible

F. S. GOODMAN

The King wants you in the full totality of your young gifts, to be used in the heroic enterprise of His Kingdom. And then, in the name of the great Lord Jesus, and in the growing impulse of a living sacrifice, and wearing the white flower of a blameless life, go forth to do, and to dare, and to fight, and defy the devil and all his hosts. There is much infested country to be cleared. There are many beasts to be slain. There are highly placed iniquities to be hurled from their thrones. Go forth to do and dare! And in the going forth remember this,—the fire of God descends upon His soldiers in the field. Thy God will not fail thee. His fire will not be wanting. The King is calling! He is calling for knights. Who will be his Knight?

DR. J. H. JOWETT.

IN SUCH AN ATMOSPHERE as I have described I lived my high school days. I have forgotten Newton's law; I have forgotten Chaucer's Prologue, but I never shall lose one thing, and that is the broad attitude towards life which I gained in high school. It is all very well to emphasize the utilitarian value of a high school education in these days of materialism, but after all, this value, I believe, is largely mythical. What I want to emphasize in this paper is *the large vision and the grip on life* that I gained then."

THE ABOVE PARAGRAPH is the statement of a high school student after graduation. It reflects a state of mind which many parents, teachers and workers with boys and girls, fail utterly to appreciate or comprehend. It is picked from a mass of evidence in a recent book on *The High School Age*, by Professor Irving King, (Bobbs-Merrill & Company). Though written for school teachers, it will be stimulating, informing and suggestive for any secretary.

IN MY JUDGMENT after many years of study and observation, no greater harm is being done to the next generation in America than in the failure to discover what young people think and feel, and properly to interpret and give wise expression to their ideals and hopes. Luke in telling the story of the visit of the boy Jesus to the temple, says of his parents that "they understood not" the purport of his words. Parents, teachers and boys' workers have been making this blunder ever since. What boys need is sympathy and worthy appreciation. Another student quoted wrote:

The "New Life," as Daniels terms this transition period, brought care, responsibility and unhappiness to me. I became morbid and felt that no one quite understood me. Then came the idea of the dual personality. After seeing Doctor Jekyll and Mr. Hyde on the stage, I decided the easiest way to get along in the world would be to let the people who insisted on misunderstanding my ideas and actions do so, and I would keep 'the other self' to myself. The result was almost disastrous to my friendships. To all appearances I was cold and indifferent to other people and their affairs and became very self-centered. My mother and I grew farther and farther apart as I confided less in her. If I was misjudged, I would let such judgment stand and inwardly played the part of a martyr. However, I had very high, unattainable ideals. My ambition was to be very kind to other people, a philanthropic sort of an individual, always doing things in a quiet unassuming way. These ideals were aided by one of my high school teachers. I was decidedly introspective, I had a firm belief that no one had as serious thoughts as I, concerning the problem of life. . . . "There was a hopeless yearning of that something, whatever it might be, that was the greatest and best on earth."

THE PORTRAITURE OF JESUS is the title of a recent book by A. L. Vail, published by Revell. It is one of the best recent attempts of Biblical scholars to face the synoptical problem in New Testament study by letting each of the writers of the gospels tell his own story in his own way for his own unique purpose, instead of trying

to ignore difficulties and force harmony and create out of conflicting details a composite picture of the Christ of history. Mr. Vail has done well.

PRAYER THAT ACCOMPLISHES results costs time, thought, purpose and vital energy. But this mighty agency is still largely an unused force, because so largely misunderstood. Men want to know about effectual prayer and how to get it. Witness the tremendous popularity of Professor Fosdick's little book. The writer has read with deep interest a new book by Dr. J. M. Campbell of Los Angeles, entitled *Prayer in its Present Day Aspects*. It fulfills the high promise of the title. Its table of contents will attract any thoughtful student. The author puts his finger on a vital point when he says: "The nature of a man's praying shows upon what plane he is living, for men always pray as they live. 'Low grade of being,' says Bushnell, 'wants low objects;' and a high grade of being wants high objects. If a man lives on the physical plane he will pray on the physical plane; if he rises to the spiritual plane he will make spiritual things paramount in his praying." And again he touches a common misconception as to effectual praying when he says: "What a travesty upon the relation of God to man is implied in the encomium passed upon a certain saint, namely, that he was 'a laborious and successful wrestler at the throne of grace.' Never was there a sadder form of misdirected effort than that of wrestling with God. All of a man's wrestling ought to be with himself for the purpose of overcoming his deadness and obstinacy of heart, and never with God for the purpose of overcoming His reluctance. Bengel says, 'A Christian should not leave off praying until his heavenly Father gives him leave by permitting him to obtain something.' Rather ought it be said that a Christian should not leave off praying because he is sure that his heavenly Father will give him what he asks, provided it is best that he should have it."

MANY A BELIEVER in the efficacy and satisfaction of daily devotional study and reading will be grateful to the Association Press for its far-sightedness in projecting and putting through the plan of the *Every-Day-Life Series*. Two of the four books promised this year are ready, *The Christian According to Paul*, by Dr. John T. Faris, and *The Psalms of the Social Life*, by Dr. Cleland McAfee. The former is the more elementary of the two and is charming and helpful reading. It is packed with choice illustrations and apt quotations. The latter is one of the best pieces of devotional literature published in recent years. It is fresh, vigorous, practical, with many a haunting sentence and compelling illustration. They are just the books for the busy man, especially the one who must read on street cars or railroad trains.

PROF. C. Seminar, Relationship Philadelphia, for mate friend notwithstanding. His Westminster fully printed Gospel of a beautiful of devotion not enter in ly speaking to teachers School Lesson of Job detailed st

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PROF. CHARLES R. ERDMAN of Princeton Seminary, still maintains his long and novel relationship to the railroad men of West Philadelphia, for whom he has been for years an intimate friend and counsellor as well as preacher, notwithstanding the increased demands on his time. His many friends will be glad to know that Westminster Press have recently issued a beautifully printed little book from his pen entitled *The Gospel of John—An Exposition*. It is written in a beautifully clear and simple style, with a wealth of devotional comment and suggestion. It does not enter into the critical problems, nor is it strictly speaking a commentary. But it will be helpful to teachers and students of the Uniform Sunday School Lessons, who want to go through the Gospel of John in a devotional way, parallel to the detailed study of the text for class room purposes.

Enlisted Men and Their Money

It was pay day along the Mexican border and to the secretary at the counter of an Army Association building a private came saying, "Last pay day the secretary was out of money orders when I got here. I went to town and lost all I had. Tonight I want to send \$10 home."

Saving money is one way of saving men, and therefore the secretaries in the Army Associations along the Border were glad to have in their buildings agencies for the sale of express or postal money orders. That the troops avail themselves of this opportunity to save money was shown in a single camp where there are three buildings. Express money orders purchased during a period of twelve weeks which covered three pay days, amounted to \$58,325. In one of the buildings an average of over \$10,000 each pay day was issued in money orders to the soldiers. At another, in a single day \$4,486, or an amount equal to one-third the pay roll of the privates of the regiment, was "spent" for orders.

The special Thrift Exhibit of the Army and Navy Department is being used by the Army Associations along the Border. Its cartoons quicken the purposes of the men in khaki to save. Not long ago this was shown at the Newport branch. One of the men who viewed its cartoons and listened attentively to a practical talk on saving money said to the secretary later, "You've known me for some time and you know I'm on my second enlistment. You know, too, how I've squandered my money and wasted my opportunities. I want to tell you that this Thrift Exhibit helped me to see the foolishness of my ways and to plan to change them." This man is now saving money and has recently joined the Methodist Church. He is also engaged to be married, so it is evident that he is in fair way to establishing himself as a substantial citizen.

The amount of money handled by the branches of the Navy Associations for safe-keeping is astonishing. During the past year, for instance, there was deposited with the Brooklyn Branch of the Navy Association \$551,011. The men who leave this money appreciate the co-operation of the Association in making it easy for them to save. The fact that the money is left with the Association branches prevents frequently outright wastefulness. When this Navy branch put on a Thrift campaign, 47 new savings accounts, or over \$6,000 were opened, at the branch savings bank.

ASSOCIATION MEN

Billy Sunday in New England

THE THRIFT idea has no more earnest apostle in our day than Billy Sunday. The cleaning up of cities and states and countless towns and individual lives has put many millions into savings banks, or spent for human good when otherwise worse than thrown away. According to the great Harvard economist, Prof. Thomas Nixon Carver, such a man cannot be overpaid; and the freewill gift of the public is but an insignificant pittance, compared with the economic value of his service to the community.

Massachusetts has the local option system and the city elections came in December. When Boston went "wet," the news was sent broadcast that "Billy was licked, and his Boston campaign was petering out." Note the facts: Six cities changed from "wet" to "dry": Fall River, Fitchburg, Haverhill, North Adams, Salem and Taunton. The aggregate population of these is 289,293. The smallest, North Adams, with 22,035, had been continuously "wet" for 29 years. Billy made special trips on his "rest days" to Fall River and Fitchburg; each time voters crowded the great armory. Not a city changed from "dry" to "wet." Then the governor of Maine has had his hand tremendously strengthened by the rising tide of public sentiment.

As to the campaign "petering out": Just at Christmas time there was a "let up" in the pressure on the tabernacle space due to the holiday season, and a period of bad weather, the worst driving rain and sleet storms in years. Note the headlines of January 17th dailies: "More than 30,000 at two meetings yesterday" and "Fully 10,000 turned away last night." Because of the tremendous crowds, the committee asked Mr. Sunday to preach the same sermon afternoon and evening each day and thus relieve the evening pressure.

"Rest days" are as busy as working days. On Monday, January 8 the trip to Hanover, was made; old Dartmouth College responded royally. The next Monday, after a morning address to the Evangelical Alliance at Park Street Church, which was filled with ministers, Billy hurried on a special train to Middletown, Conn., where all of Wesleyan was gathered in the Memorial Chapel and every available inch was filled with visiting delegations and specially invited men of the town. There was a really remarkable response, practically every man in the college taking his stand for Christ and the right. From the viewpoint of potentiality, the college meetings may mean as much as the multiplied thousands of the Tabernacle.

Boston is deeply stirred. Religion is talked everywhere. But it will take state-wide or nation-wide prohibition to make Boston "dry"—because the business men, just as in New York, live in suburbs, and these are dry, some of them six to one.

E. W. HEARNE.

REMEMBER a copy of ASSOCIATION MEN works for you and your plans at times and in places you could not reach.

Over 100 copies of October ASSOCIATION MEN distributed among the business and professional men, have already compelled us to increase the number of classes and rearrange our schedule.—E. E. Boettcher, Mauch Chunk, Pa.

The International Sunday School Lesson Text is the basis for Daily Comment in these pages. Teachers find these Notes Invaluable.

A Message a Day for Everyday Men

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

By James A. Francis, D.D., Leader

With Daily Prayer Topics Selected by George T. Coxhead

Lesson for Sunday, Feb. 4, 1917. Jesus, the Saviour of the World. (John 3:1-21.)

Thurs., 1. If you will not believe what I speak to you about things on earth, how will you believe if I speak to you about things in heaven? And yet the Son of Man, descended from heaven, is the only one who has ever ascended into heaven. (John 3:12-13.)

ONLY ONE AUTHORITY. It is as if he said, "You have come to enquire about my Kingdom: I have given you one of the simple kindergarten lessons of its beginning, namely, that you must have spiritual life from God in order to enter it at all, and you have stumbled. Where would you be if I tried to tell you of the unseen realities of my Kingdom as it reaches away into the heavenly world?" And then, with the sublime calm of one who knows, Jesus claimed to be the sole authority: "I came down from heaven: none other ever did." It is an echo of the Father's word, "This is my beloved Son, hear him." As we submit our wills to his commands, we submit our intellects to his authority. To believe beyond what we can see or even understand, is faith. This does not set facts in opposition to reason, but declares that faith's wing can soar where reason cannot climb. Faith is not unreasonable or anti-reasonable, but above reason, inviting reason to follow.

Render praise and thanksgiving to God for again enabling the International Committee to close the year in all departments without debt.

Fri., 2. Indeed the Son of Man must be lifted on high, just as Moses lifted up the serpent in the desert, even so must the Son of man be lifted up: That everyone who believes in him may have eternal life. For God loved the world so dearly that he gave up his only Son, so that everyone who believes in him may have eternal life, instead of perishing. (John 3:14-16.)

THE HEART OF THE GOSPEL. But he had not come to tell Nicodemus curious and interesting things about heaven, but rather to tell him how to find God and enter into the real life on earth. Luther called the 16th verse "the little gospel." It is all here. (1) Eternal life is the gift of God's love. You cannot buy it, earn it, deserve it, or achieve it. You can only accept it. (2) It is his gift, through Jesus crucified. He must be "lifted up, like the serpent in the desert." Does any ask one why? There is a tremendous why: yet if God elects to give me eternal life as his love gift, I will let him make his own terms. (3) It is received by faith. "Whosoever believeth." To rest on Christ, to abandon myself to him, to pin my trust to him, to turn from all else and say, "I trust thee alone," this is Christian faith and brings the gift of life that defies death and has in it the promise of the ages.

Pray that the Colorado State Convention to open today at Colorado Springs may result in the strengthening and extension of Association work throughout the State.

Sat., 3. God did not send his Son into the world to pass sentence on it, but to save the world by him. He who believes in him is not sentenced: but he who will not believe is sentenced already, for having refused to believe in the name of the only Son of God. (John 3:17-18.)

THE DIVINE TOUCHSTONE. Does the above sound arbitrary? Why is Christ, offered to men, made the touchstone of character and destiny? He is the sum of all goodness—of all the goodness there is in God. He who rejects Christ sentences himself. Here the spiritual balance is automatic. Christ is God's utmost for man. If I refuse his utmost, I ask reverently, what can God do? God has gone to

his limit in the redeeming life, death and resurrection of Jesus. There are no reserves left. Even God cannot go beyond giving himself, and "God was in Christ, reconciling the world unto himself." I cannot place myself more squarely in opposition to God than by refusing my heart's trust to Jesus. I cannot more completely be one with God in all his purposes than by heartily accepting Christ as my personal Saviour.

Pray for the extension of ASSOCIATION MEN during Right-of-Way Week, that it may extend the message of the Movement to 20,000 or more new friends.

Sun., 4. And this is the sentence of condemnation, that the light has entered the world and yet men have preferred darkness to light. It is because their actions have been evil; for anyone whose practices are corrupt loathes the light and will not come out into it, in case his actions are exposed: whereas anyone whose life is true comes out into the light, to make it plain that his actions have been divinely prompted. (John 3:19-21.)

MEN SORTING THEMSELVES. Did you ever turn over a board or log that had lain in one place in the ground for months, and see the unsightly, creeping things scamper out of sight? They could not bear the sunlight. It is thus with sin. The white light of Jesus, if it does not lead a man to repent, often makes him angry. He will either come to Him or shun Him. Men unconsciously sort themselves. Will it not be so in the great day? Will the decisions of that day be anything other than posting up the real facts of life? Can he say "Well done" to one who has not done well? Can he say other than "Come ye blessed" to one who has been coming to him in heart throughout the years, and in whose life the fruit of that coming is evident? The awful thing about the divine judgment is its righteous reasonableness. Every heart says Amen.

Pray for the success of the effort now being made to enroll 100,000 men in Bible Classes in the churches of Greater New York.

Lesson for Feb. 11. John 4:1-29. Jesus and the Woman of Samaria.

Mon., 5. Now when the Lord learned that the Pharisees had heard of Jesus gaining and baptizing more disciples than John . . . he left Judea and went back to Galilee. He had to pass through Samaria, and in so doing he arrived at a Samaritan town called Sychar. It lay near the territory that Jacob had given to his son Joseph, and Jacob's spring was there. (John 4:1-6.)

ABOVE ALL PREJUDICE. He is nearing the end of the first year of his work. John has been imprisoned. Jesus is becoming too prominent in Judea. He decides to go north. The short way is through Samaria—hated, polluted, shunned Samaria. A strict Jew of that day would have crossed the Jordan and gone around through Perea. Jesus was the first man in history big enough to be above all prejudice. He went right through Samaria. Habits of thinking die hard. It was not till after Pentecost that even the disciples got the idea that He was to be a world saviour. Indeed, Jerusalem had to be destroyed and the nation scattered before the Jewish Christians understood it, and some not even then. There is a divine finality about all of Jesus' conclusions. To them Samaria is a moral desert: to him a ripe harvest field. Have we ever made their mistake? He reached Sychar and sat down at noon beside Jacob's old spring, permitting the disciples to go into town to buy food. Much is in store for Him here, and more for the Samaritan.

Pray for C. K. Calhoun, that great wisdom may be given him as he begins his work as Secretary of the City Department of the International Committee.

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Tues., 6. Jesus, exhausted by the journey, sat down at the spring, just as he was. It was about noon, and a Samaritan woman came to draw water. Jesus said to her, "Give me a drink." The Samaritan woman said, "What? You are a Jew, and you ask me for a drink—me, a Samaritan?" (John 1:5-9.)

LOVE BREAKING FENCES. A tired worker, resting beside a spring, alone. Yonder comes a woman. Not the usual time to come out for water. No, but any woman in Sychar can whisper to you why this one comes alone and at a different hour from the rest. What about her? (1) She is a Samaritan, and when she sees who is sitting there, there will be some frost. (2) She is ignorant, so much so that she thought if God could be worshipped on Mount Gerizim, he surely could not be at Jerusalem. (3) She had slipped somehow into the social underworld, and we all know what that has always meant to a woman. She arrives at the well. One swift glance is enough. She fills her water jar quickly and is ready for off, when the stranger speaks. Talk of diplomacy! Here is heaven's kind. "Give me a drink." Can she believe her ears? He, a Jew, not only speaks kindly to a Samaritan, and a woman, but actually asks a favor. Indeed, he acts as if there never had been any misunderstanding.

Pray that the growing spirit of nationalism throughout the world may be guided by Christian ideals.

Wed., 7. Jesus answered, "If you knew what is the free gift of God and who is asking you for a drink, you would have asked him instead, and he would have given you 'living water.'" "Sir," said the woman, "you have nothing to draw with, and it is a deep well: where do you get your 'living water'? Are you a greater man than Jacob, our ancestor?" (John 1:10-12.)

FOR THE ASKING. There was no nation in the world then that regarded woman as man's equal. There never had been. The Hebrews at their best came nearest to it. Yet read their laws. "Thou shalt not covet thy neighbour's wife." Why not "thy neighbour's husband"? Why, it never occurred to them: woman was property to most of them. See the distance you must travel to get to Christ's viewpoint. There is not a line in the new Testament indicating that He ever thought of woman as being in any sense inferior to man. People who stand for woman's equal rights today often act as if they were pioneers. Jesus anticipated them by nineteen centuries. Hear his answer to the near-snarl of this woman. He did not answer what she said, but spoke to the woman he knew was underneath all the prejudice and ignorance of her life, as he told her that heaven's richest gift was to be had for the asking.

That the vices that often creep into public schools may be effectually restrained, and that atheistic and un-Christian tendencies in the world of education, as well as all influences, which would pervert the schools to any sectarian ends, may be successfully withstood.

Thurs., 8. Jesus answered, "Anyone who drinks this water will be thirsty again, but anyone who drinks the water I will give him will never thirst any more: the water I will give him will turn into a spring of water, welling up to eternal life." "Ah, sir," said the woman, "give me this water, so that I need not thirst or come all this road to draw water." (John 1:13-15.)

WON BY LOVE. Is this the same woman we met in verse 9? What a change! Two things are clear: (1) She does not understand what Jesus is saying. She thinks He is talking of some wonderful brand of water which, if she could get it, would relieve her of the drudgery of many trips to the well; when, in fact, He was not talking about water at all, but about a purely spiritual gift under the figure of water. But don't forget (2) that while she misunderstands His message, she understands Him, and this is central and vital. His creed, even so simply and beautifully stated, is beyond her as yet: but the man who could treat her—a woman, a Samaritan—as He did, she can trust, and there she stands ready to believe all He says, to take all He gives, and to do all He commands. Love had won. This is Jesus' specialty. She had met many kinds of men, but here was a new type. I do not suppose Jesus ever spoke to His own holy mother with more gentle courtesy or more reverence for womanhood

than He did to this poor, stained one with whom life had gone so hard.

Pray for the work undone, the social wrongs permitted, and the multitudes unreached in lands called Christian.

Fri., 9. Jesus said to her, "Go and call your husband, then come back here." The woman replied, "I have no husband." Jesus said to her, "You were right in saying 'I have no husband.' You have had five husbands, and he whom you have now espoused is not your husband. That was a true word." (John 1:16-18.)

THE QUICKENER OF CONSCIENCE. She has asked for the living water. He will not turn her away simply because she does not understand. Instead, he will open up the moral and spiritual realm to her. He asks for her husband. That was the sorest point in her life. Why bring it up? Because he came to do thorough work. Her answer is a half truth. "I have no husband." His rejoinder turns the searchlight into her past. Be sure you read it rightly. It was not accusation. Christ never accuses the self-accused soul. Rather he means, "I know how you are situated and how you got into it, yet I do not withdraw my offer of the great gift." Even so, it was hard to hear, and she starts back. Never fear, woman. He has come, not to scathe or blame, but to heal and save. In thinking of her case, be sure and remember that a woman then could be divorced for any reason, or for none. Five times had she been turned adrift. Was it any wonder she ceased to think marriage a very sacred affair? Trust Jesus to take all this into account, and to touch the wound with the tenderness of God.

Pray that as the Minnesota State Convention convenes in Duluth today, it may receive marked evidence of the presence and power of the Holy Spirit.

Sat., 10. "Sir," said the woman, "I see you are a prophet. Now, our ancestors worshipped on this mountain, whereas you Jews declare the proper place for worship is at Jerusalem." "Woman," said Jesus, "believe me, the time is coming when you will be worshipping the Father neither on this mountain nor at Jerusalem, . . . God is Spirit, and his worshippers must worship him in spirit and in reality." (John 1:19-24.)

THE WORLD'S FINAL CREED. She quickly changed the subject. Can you wonder? With a woman's quick wit, she asked Him about the proper place to worship, whether at the Jerusalem temple or on Mount Gerizim, which lay in view of the well, and where the Samaritans had built a rival shrine. The largeness of Jesus comes out now. Instead of trying to turn her back to the hateful theme of her own tangled domestic affairs, He began to speak of the nature of worship and of the true God. For breadth, grandeur and simplicity, His message here is the last word. "God is spirit." You do not need to go to either place. Your attitude alone is essential, and honesty and the sense of reality are all you need." This was the first time a religious platform broad enough to be the meeting place of all mankind was laid down. The world's final creed is here,—a sincere heart seeking God, and finding God seeking it. The sooner we frankly accept Jesus' creed, the better.

Pray that hosts of young men may this year be led to Christ and experience "the joy of salvation" through full consecration.

Sun., 11. "I am the Messiah," said Jesus, "I who am talking to you." . . . Then the woman left her waterpot, and, going off to the town, told the people, "Come here, look at a man who has told me everything I ever did! Can he be the Christ?" (John 4:26 and 28-29.)

JESUS' SEARCHLIGHT. It was seldom our Master told anyone who he was. His usual way was to live the life of the Son of God and do the work of the Messiah and let them judge. But the great physician diagnoses every case by itself, and to this poor human derelict, reaching out for the light, He whispered the secret that He was the one the world had waited for since the world was young. She waited not for another word, left her water pot and ran to the village to tell. He did not send her. He did not need to. The first impulse of the new life is evangelistic. More pity that we stifle it. Is it safe to let her go that way, without even signing a card? Jesus seems to have a faith

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in the power of his own message that some of us lack. He knew that if she went to Sychar, she'd never get away from the light he had shot into her heart. What will she tell, yonder in the town? Depend upon it, she'll tell the thing that has gone deepest. Here it is, "Come, see a man which told me all that ever I did. Is not this the Christ?" He had revealed her to herself. It must have been with a new and strange tone and look that she spoke. What has happened? Jesus has not restored the innocence of her girlhood, but He has done better, He has clothed her with the positive virtue of the new life.

Pray for the preliminary campaign of the "Billy" Sunday Movement in New York, that nothing may be left undone that will tend to promote the success of the meetings.

Lesson for Feb. 18. John 4:43-54. Jesus Heals a Nobleman's Son.

Mon., 12. Now many of the Samaritans belonging to that town believed on him on account of the woman's testimony, . . . and far more of them believed on account of what he said himself. And they told the woman, "We no longer believe on account of what you said; we have heard for ourselves, we know that he is really the Saviour of the world." (John 1:39-42.)

REAL CHRISTIAN EXPERIENCE. What! on account of that woman's testimony? Yes, indeed. They saw what had happened in her life. The regenerate life is the doctrine of Christ written in large hand that he who runs may read. Indeed, when He left the world, He left not so much as one written line to show that he ever had been there. To Him indelible writing was in human lives. What happened to this woman, anyway? Why, she had a personal, face to face, first hand experience of Jesus Christ. This is Christianity, and nothing else is. Behold the result. When she came to that well, she was a social blot, if not worse: when she went back, she was a stream of living water. The force that was brought to bear on her in the persuasive love and light of Christ was nothing less than the creative life of God, and under his spell she became a new creature. If a brief hour of contact with His great life could do this, what will happen if we take Him for all in all, abide in Him, and go with Him all the way?

Pray that the men of America, particularly those in public life, may not only revere the memory of Lincoln, but seek to emulate his rugged virtues.

Tues., 13. When the two days were over, he left for Galilee (for Jesus himself testified that a prophet enjoys no honour in his own country): on reaching Galilee, he was welcomed by the Galileans, who had seen all he did at the festival at Jerusalem. (John 1:39-42.)

HIS HAPPIEST DAYS. During the brief ministry of Jesus, He touched practically every part of Palestine proper. There was first a short ministry in Judea, ending with the visit to Samaria, then the longer and more fruitful ministry in Galilee, then a shorter ministry in Perea, east of the River, ending with the short tragic ministry in and around Jerusalem, culminating in His death. Galilee was freer from Pharisaic prejudice than Judea. It was far and away the richest, most populous and most happy part of the country. His early ministry there was such a triumph that it has been called "The Galilean Spring." Many are mystified by the reason given for His going north, namely, "A prophet enjoys no honour in his own country." The reasoning seems to be somewhat thus. John, who had shared prominence with Him, had been removed. This made Him dangerously prominent in Judea. To go to Galilee would be to go home. There He would be welcomed as one they knew as a former resident, and might be at liberty to follow up His gracious work without molestation, at least for a time. Be this as it may, many who had seen and heard Him at the Feast at the Capitol welcomed Him, and the outflow of grace in word and deed began anew.

Pray that the doors so manifestly opened by God in virtually every nation now at war may not be closed as a result of the growing bitterness of war, or of the failure of Christians to pray.

Wed., 14. Once more he came to Cana in Galilee, where he had turned the water into wine. There was a royal official, whose son was lying ill at Capernaum: when he heard that Jesus had arrived in Galilee from Judea,

went to him and begged him to come down and cure his son, who was at the point of death. (John 1:43-45.)

THE RIVER OVERFLOWING. He reaches Galilee and arrives at the very town where He had turned the water into wine. A nobleman, probably a Gentile, yonder a score of miles away at Capernaum, whose son lay at death's door, heard of Him. He came, asking Jesus' help. Will the river of life overflow its Jewish banks? A cry of need was irresistible to Him. It is a great thing to learn that my need is my claim when I come to Him. Not anything I've done or tried to do, not anything I've done or tried to be, not any promise I make of what I will be or do, none of these: instead, let me uncover my need and throw myself on His doorstep. I once knew a woman whose husband had tricked and deceived his creditors. They felt that patience had reached its proper limits and prepared to close him out. His wife came. She put up no defense, but simply told them where it would put both her and her husband. They relented and gave him a new chance. Lord Jesus, my need appeals to thee beyond all words.

Pray for the men recently added to the staff of the International County Work Department, that through them and their associates the work in the rural districts may be strengthened and enlarged.

Thurs., 15. Jesus said to him, "Unless you see signs and wonders, you never will believe." The official said, "Come down, sir, before my boy is dead." Jesus told him, "Go yourself, your son is alive." The man believed what Jesus told him, and started on his journey. (John 1:48-50.)

TRUSTING HIS WORD. The Master probes his faith. "You will never believe unless you see signs and wonders." The words are more of a question than an accusation, at least an invitation to examine his own faith and see whether it was the superficial kind that keeps looking for evidence, or the deeper, simpler kind that trusts Jesus Himself. The answer is another direct cry for help. The Master waits no longer, but said, "Your son is alive. Go yourself." Let us walk with this man on his homeward way and interview him. "What do you expect, sir, when you get home?" "I expect to find my son recovered." "What evidence have you?" "I have His word and I trust Him." Do you think Jesus would disappoint that kind of faith? To put yourself in such a place that you can say, "There is nothing under me but Christ; there is nothing between me and perdition but Him and His faithful word: here I rest," is to put a great honour on Christ. He will meet that kind of faith with His kind of faithfulness and the result is salvation.

Pray that wisdom may be given in dealing with mass movements in India; racial problems in Africa, and the tendencies towards materialism in China and Japan.

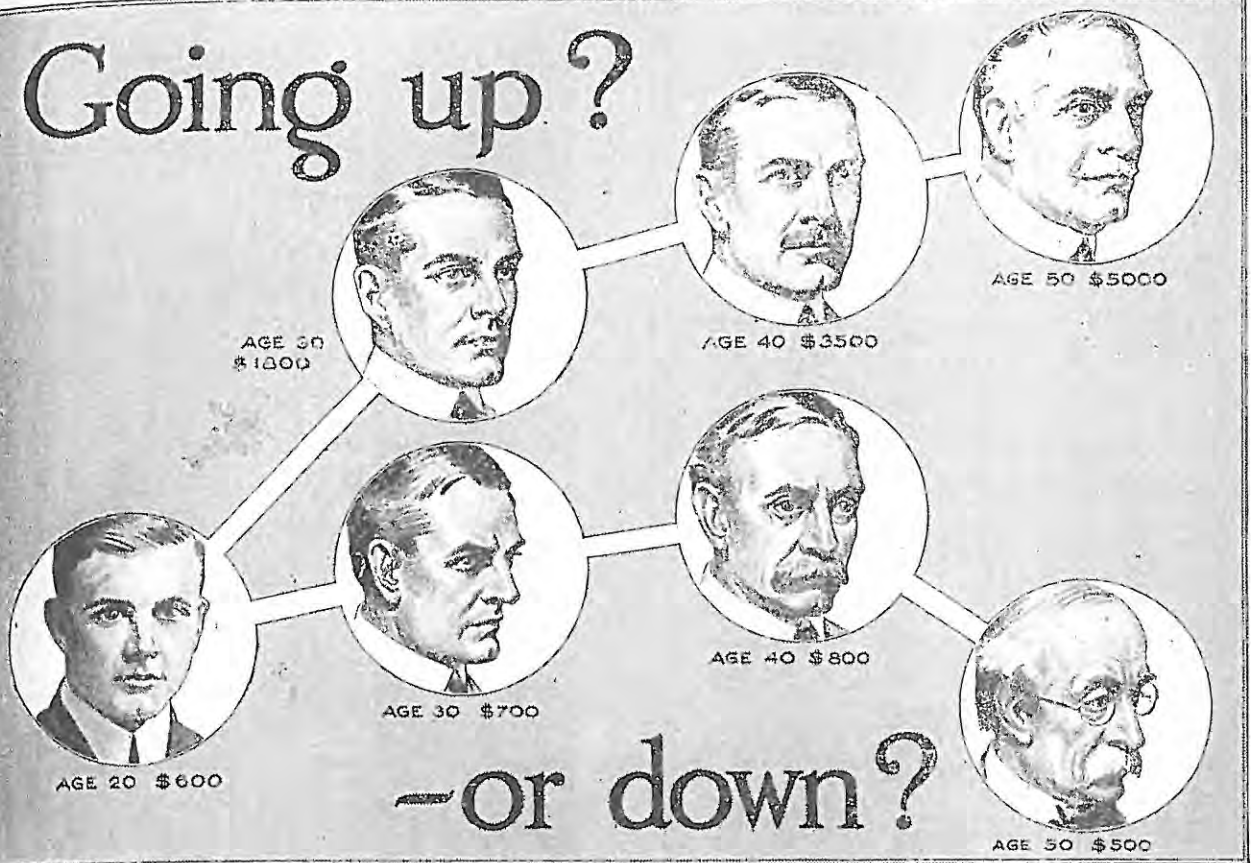
Fri., 16. And on the road, his servants met him with the news that his boy was alive. So he asked them at what hour he began to improve. They told him, "Yesterday at one o'clock the fever left him." (John 1:51-52.)

PUTTING THIS AND THAT TOGETHER. He did not have to wait to reach home. When the improvement in the son's condition was noted, the servants were sent off to meet the father with the good news. "Your son is alive," they exclaimed on seeing him. Then came the comparing, "When did he begin to improve?" "Yesterday, at one o'clock. It did not take long to put this and that together. Jesus had used the divine wireless between Cana and Capernaum. The wireless zone of Christ includes the whole universe. No place is distant from Him. Indeed, one place is as near as another. What a boon is this to you lonely worker on a far frontier. How quick is the Master's response, "Before they call I will answer, and while they are yet speaking I will hear." We could part with almost anything in our Christian faith rather than this, that Jesus is get-at-able every moment and that He has immediate and ample power and love.

Pray that the American Associations may meet to the full, the marvelous opportunities of helpfulness which are presented in the armies and prison camps of the warring nations.

Sat., 17. Then the father realized that it had left him at the very hour when Jesus had said to him, "Your son is alive"; and he became a believer, with all his household. (John 1:53.)

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GOD'S WIRELESS AND TIMELESS. We have been climbing faith's stairway. First we saw a man whose faith was founded on the testimony of others. He had heard, and "Faith cometh by hearing." How strong that faith was we do not know, but it sent him twenty or more miles to appeal to Jesus. Second, we have a man who, when invited to examine his faith, whether it was the cheap kind that lives on signs, answered by a new appeal more passionate and direct than ever. Third, we have a man willing to start off home on Jesus' bare word. This is some faith, to travel on, hour after hour, saying, "I know it will be all right, for he said so." Fourth, we have a man who has reaped faith's harvest in answered prayer and who now, with his household, becomes a disciple of Jesus, through and through. We all have to begin where he began, with hearsay. Woe to him who stops there. It is the divine birthright of everyone of us to know Him ourselves, and then faith comes to rest on the unshakable foundation of our experience of His grace.

Pray for a continuance of the unity of spirit and purpose in the foreign Associations, which grows ever stronger in the face of conflicting national aims and racial prejudices.

Sun., 18. This was the second sign which Jesus performed again after leaving Judea for Galilee. (John 1:54.)

SELF REVEALINGS. John is very fond of calling the Master's miracles signs. He has a reason for this. John's aim, as he tells us, is to show us Christ as the Son of God. Every miracle is a self-revealing, a sermon without words on Christ Himself. The supreme value of this miracle is not what it tells us of a certain nobleman, or of his dying boy, but what it tells us of Jesus. Let us look at it as a sign and see what it says. First, Jesus' quick sympathy. A stranger comes with a cry of need for his boy. It is enough. Second, the kind of faith Jesus wants to create, a faith that will not rest in signs, even though they are from God, but that pushes on to God Himself. Third, the value Jesus puts on such faith. Indeed, it reads as if He was as much interested that the father should have faith as that the son should have healing. Fourth, Jesus' power in the realm of disease. A word, and yonder at Capernaum recovery begins. He is Lord, and all powers on earth are under His control. Link us up, O Master, with thyself, and nothing can make us despair.

Pray that the church may bear such fruitful and united witness as will make its influence more deeply felt among professedly Christian notions.

Lesson for Feb. 25. John 5:1-15. Jesus at the Pool of Bethesda.

Mon., 19. After this, there was a festival of the Jews, and Jesus went up to Jerusalem. Now in Jerusalem there is a bath beside the sheep-pool, which is called in Hebrew Bethesda: it has five porticoes, where a crowd of invalids used to lie, the blind, the lame and folk with shriveled limbs. (John 5:1-3.)

NEED ATTRACTED HIM. The festival is unnamed. It may have been the Passover of April 28, A. D. More likely, one of the lesser feasts during the winter. The sheep pool was almost certainly on the southeast side of the Temple area, outside the walls at the place now called the Virgin's Fountain. The spring there still has the peculiarity of intermittent bubbling spoken of in the story, and Jews still bathe in it to cure certain disorders. The covered colonnades called porches were probably destroyed with the city in 70 A. D. What took Jesus there? It was not near the Temple or in the residence portion of the city? The question is easily answered. The most powerful magnet to Him was need. "They that are whole have no need of a physician." If there was in the city a person or a class more hopeless and helpless than all the rest, it was as natural for Jesus to seek them as for water to run down hill. What about this spirit that makes us get away from that which makes us uncomfortable, and forget it? How far has Jesus' sense of the infinite value of a life and His sense of the brotherhood of the whole race soaked into us, anyway? In so far as it has, we are Christian, and not a whit more.

Pray for those charged with the preparation of programs and other arrangements for Association institutes, conferences and schools in the summer of 1917.

Thurs., 20. (Waiting for the water to bubble. For an angel used to descend from time to time into the bath, and disturb the water; whereupon the first person who stepped in after the water was disturbed was restored to health, no matter what disease he had been afflicted with. (John 5:3-4.)

A SUPERSTITION. The part of this paragraph referring to the angel disturbing the water is omitted in many ancient manuscripts of this gospel. It was no doubt the belief of the time. Man everywhere has been persuaded that behind natural phenomena is supernatural power. This is common to all the faiths of mankind, from lowest to highest. It often takes grotesque forms, but the great truth is always there. The world did not make itself, and does not maintain and manage itself. It is someone's work, and someone's tool. The highest form of Christian faith affirms this, too. Personality is above everything. The laws of nature are the habits of God. There is no happenstance. Behind every effect is a cause, behind that another cause, behind that another, and behind all causes and running through the whole chain to its last link in our consciousness is the watchful energy, changeless wisdom and immeasurable love of the good God who creates, sustains and orders all. Superstition is faith unenlightened. Do not kick the crutch from under lame humanity till you either supply a better or teach it to walk without.

Pray for the fathers of the country, that they may be brought to realize their responsibility to set a Christian example before their growing boys.

Wed., 21. Now, one man was there whose illness had lasted thirty-eight years. Jesus saw him lying, and knowing he had been ill for a long while, he said to him, "Do you want your health restored?" The invalid replied, "Sir, I have nobody to put me into the bath, when the water is disturbed; and while I am getting down myself, some one else gets in before me." (John 5:5-7.)

THE MOST PATHETIC CASE IN THE LOT. Thirty-eight years! It is easy to say it, but that's one half of a long lifetime. Every one of those years had 365 days, and every day its 24 hours. Is it any wonder hope had died and that in answer to Jesus' clear, kind question, there came forth only a despairing wail? During all those slow dragging years, was there no one who cared to give this poor soul a chance at the healing bath? It seems not. Every man for himself, and then to hurry away home and forget the others. Now comes the strong, free, cheerful, kindly man who with a smile of encouragement said, "Do you wish to be made whole?" What a life of love He lived and, best of all, He lives it now, and His great love is the manifestation of the life God lives at the head and heart of the universe. Nature often presents a stern face, but the heart behind is the heart that bent over yon hopeless cripple and said, "Do you wish to be made whole?"

Pray that during the Spring months, the Associations may intensify their efforts to win boys and young men to Jesus Christ and to unite them to His church.

Thur., 22. Jesus said to him, "Get up, lift your mat, and walk," and instantly the man got well, lifted his mat, and started to walk. (John 5:8-9.)

HEALING COUCHED IN A COMMAND. Here is a man, fixing his hope, such as he has left, on a pool of water, while standing by his side is the Son of God, with all the health-giving power in the universe. Nothing is more common. We look everywhere for help but to the right place. Even those of us who have known Him find it so much easier to try this, to depend on that, to seek this other, rather than to put forth a simple straightforward faith in Him. The best creed is, "Christ for me, Christ always, and Christ only." There is a ring of authority in the Master's word, "Get up, lift your mat, and walk." It is both sharp and kind. The intention was to turn the man's mind completely from the pool, to make him forget everything but Christ. It worked. The dead inertia of semi-despair gave way before the cheery authority of Christ, and the man rose up. The message of salvation comes to us as a command, "Repent, come unto me, follow me." When we recognize the Lordship of Christ by prompt obedience, we always find what this man found, that Christ's commands are his enablings also. There is no "I cannot" when we recognize his authority and trust his saviourhood.

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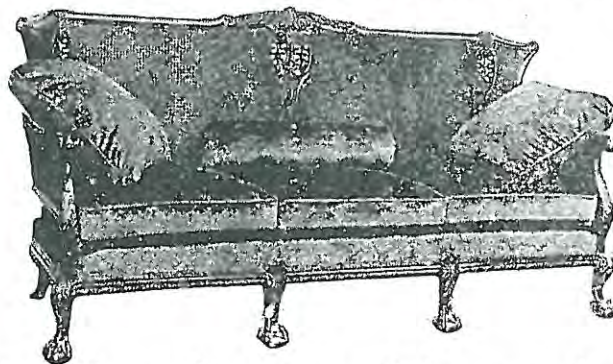
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