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MASTER MONEY MATTERS or THEY WILL MASTER YOU

By HENRY A. MOEHLENPAH
Federal Reserve Board

ALL self-respecting Americans should secure for themselves that independence which no government can provide, but which comes alone to the man who masters himself, bridges his desires and orders his life. Never was there a time when the thought of all men of America should be concentrated upon habits of thrift to the end that all may become self-reliant.

In the shifting scales of salaries and wages, literally millions of young men and women come into the possession of more money on pay day than they used to secure in two. Here and there are groups which receive on a single pay day more money than they formerly received in seven. The cost of living has soared. Unquestionably there is unconscionable profiteering on the part of many merchants in many lines. But evidence is not wanting that the profiteers have had to hurry to keep ahead of the spendthrifts.

HE REFUSED TO BUY

I KNOW more than one man in comfortable circumstances who has refused to pay the prices asked for wearing apparel, household furniture and other useful but not absolutely essential things. Only a few days ago, I sat talking with a rich man and noticed, as he crossed one foot over his knee, that his shoes were tapped. Seeing me looking at them, he remarked that he could afford new shoes, he supposed, but that he had determined not to pay fourteen dollars for shoes when he could get an old pair repaired for a dollar and a quarter. The suit he wore was also of last year's style. He had resolved to get all possible wear out of it that he could, rather than make a concession to a profiteering tailor waiting to get his money.

A great many theories are advanced nowadays to remedy the economic situation, not only in our own country but in the world. The high cost of labor seems to be chasing the

high cost of living, until it looks like a marathon in a circle without end.

Whatever the solution of this tremendous situation may be, there is no question but that there has been great destruction of human life; and a great destruction of the producing power of the world. The same is true of property and other forms of wealth; there is a great vacuum of all the essentials for preserving life. I refer to food and clothing. An equally serious situation exists regarding finances and credit, due to the same cause.

PRODUCE MORE AND SPEND LESS

PEOPLE must be patient under these trying and abnormal conditions. I am convinced of two things: First, that people must produce more and work harder, and they must save and economize and spend less. It is something that must reach the moral as well as the intellectual side of every man, for in this program we have a real spiritual message.

But we must conserve, not only the money we earn, but we must conserve our time and our brain power. Not all wealth is measured by money. We have a wealth of energy and a wealth of brains, and with these we may produce material wealth in various forms. But we owe it to ourselves and to the nation, and at this time we owe it to the world, to conserve our wealth in whatever form we have it and in whatever form we can produce it, for the world needs it. I do not mean that we should save as hoarders of wealth, but that we should save as conservers of wealth, that we may be able to minister to the rest of the world in its time of need. At this time it is wicked and perverse for any of us not to conserve.

We hear much these days about "inflation", about "over expansion" and "deflation of credit." Would not "credit regulation" be the better term?

It is obvious that twenty-five billions of credit operations represented by the

government bonds issued during the war, that for a long time things will be abnormal and it may be fair to state that the credit situation is inflated. This can be changed only by the absorption of this debt by the savings of the people. This means thrift and economy, and savings on no mean scale.

Also it is obvious that America has never had such opportunities for production. Therefore, when I say "credit should be regulated", I mean that the available funds in the banks of the country should be directed into the channels of production. The need for all commodities is world-wide and unprecedented.

Bankers will have to discriminate carefully in making loans, and they will have to stand as guardians and trustees as never before to see that no funds go for speculation, whether it is upon the stock market or in other business activities. The full power of all credit should be conserved and be placed behind production.

A NEW DECLARATION OF INDEPENDENCE

THE OPPORTUNITY for service is open to us as never before in times of peace. The world needs our help. Opportunity is here for every young man and every young woman to earn. But to earn is not sufficient. To be able to bear our share of the world's load we must not only earn, but we must save a goodly share of what we earn. It is from the accumulated savings of the people that help may be had. So let every young man make a declaration of independence, a declaration that he will henceforth be independent, protected against the rainy day, protected against sickness and old age, meeting his obligations promptly, owning his own home and otherwise leading an ordered life that will make of him a substantial citizen of the republic, not only willing, but able to help that republic take its place as a world power and meet all its responsibilities.



ASSOCIATION MEN

THE HABIT OF THRIFT—*the* BEAUTIFUL

By VICTOR MURDOCK

THE disposition, among many young folks, to yawn when any one mentions thrift—is there a cure for that?

There is a cure for it, but it is not in mere assertion of the desirability of thrift. The reason for this is that "thrift" as a word is not self-explanatory. It is given different definitions by different people.

One man will say that thrift means saving; another that thrift means industry; another, economic management; another, foresight; and still another, prosperity.

However, thrift is not merely saving, nor is it merely industry, nor careful accounting, nor foresight, nor is it merely prosperity. It is all these things rolled into one with something added which is more than any of these things. What is that added something?

It is the virtue of habit. Let us locate habit in thrift and we will then know the real beauty of thrift.

Start with saving. Saving isn't all there is to thrift, for a certain kind of saving is a very ugly thing—avarice.

Industry isn't all there is to thrift, for all work and no play doesn't make Jack a very helpful citizen.

CAREFUL accounting, that is, economic management, and foresight are not all there is to thrift, for too much emphasis upon what we have done and what we are going to do disables us in what we are doing.

Prosperity is not all there is to thrift, because affluence is very often more of a handicap than a help.

Yet thrift is a beautiful thing, because it is all these things—plus habit.

That is to say, what a man saves doesn't fortify his character. The habit of saving does that.

What industry builds for a man does not make him a man. The habit of industry makes him a man.

What careful accounting and foresight garner for us does not bring contentment. It is the habit of squaring the past and the future to the most important present—the exercise of judgment—that brings contentment.

It isn't possession of material wealth which makes for happiness in the possessor. It is the habit of valuing the virtues and vices of the use of wealth which is worth while.

FOR the man who lets the thing saved overshadow in his life the virtue of the habit of saving, is on the way to be a miser.

The man who lets the things gained through industry, careful accounting and foresight overshadow the virtue of these habits is headed for a state of supreme selfishness.

The man who allows the possession of material wealth to betray him into waste or insolence or idleness, and blind him to the benefaction in the virtue of the habits of frugality, humility and industry, is traveling on a schedule that will starve his soul.

Thrift then, true thrift, is the virtue of habit. Habit itself is one of the most potent things in life. A bad habit has no power of persistency that a good habit has not.

SOME one once said: "Sow a thought and you reap a word; sow a word and you reap an action; sow an action and you reap a habit; sow a habit and you reap a character."

Sow the virtue of thrift, and you will reap the habit of thrift; sow the habit of thrift and you will reap the character of thrift, the true thrift of soul which saves, works, accounts, foresees and possesses in unselfish service to God.

This is the flower of the habit of thrift, the beautiful.

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THE MADNESS OF AMERICA

By EDWARD HUNGERFORD

A MAN from the Middle West walked up to the news-stand of a New York hotel in the vicinity of Grand Central Station a few weeks ago and put down \$60 for six seats for that evening to see a popular star in a Broadway success. The box-office price for those same seats was \$2.75 each. The man knew that. He issued no complaints about being "stung" or anything of that sort. He was frankly glad of the opportunity to see the big actress on the single night that he happened to be free in New York. There were hundreds of others just like him—merely uncomplainingly anxious to spend their money to gain entrance to the theater. Price meant nothing to any of these. It apparently was merely the opportunity of spending that appealed to them. No wonder that the manager of another theater farther uptown decided that there was no reason why the ticket-brokers should have so big a share of the easy money, and promptly advanced the price for the opening night of his much-heralded attraction to the unheard-of figure of \$10 each for orchestra stalls. And sold all of them soon after the box-office opened—many of them to the speculators, who, in turn, ran up the price for the pasteboards anywhere from seventy-five to one hundred per cent.

Prices!

New York has never before seen such prices as are asked this season in its shops, and the big town that overflows in every direction from Manhattan Island has never been known as a particularly cheap or skimpy place. A woman who for years patronized a rather conservative tailor in a smart side street until twelve months ago had always been able to purchase a cloth suit at between \$100 and \$125. She now discovers that her tailor's minimum suit price is \$235, and she avers that workmanship and material are both far inferior to any he ever before would have permitted to go forth bearing his label. The rest of her clothing is in consonance with these altitudinous heights. Ten to fifteen dollars is frequently charged for a pair of silk stockings of good quality; \$45 and \$50 are not unusual prices for those of the elaborate sort. Shoe prices are higher rather than lower, while hats and furs of womankind literally are climbing out of sight; so much so that few of the smarter shops in Gotham longer dare advertise their prices either in their newspaper announcements or in their windows upon the avenue.

THE HIGH COST OF SPENDING

THE rest of the land keeps pace; it generally does. Forrest Crissey's experience in finding buckles for ladies' slippers priced all the way from \$36 to \$90 might have happened just as quickly



As a frequent contributor to the pages of *The Saturday Evening Post* and *Collier's*, for his railroad and other stories, Edward Hungerford is well known in the United States as a student of American life and current problems.

in St. Louis or in San Francisco—or in New York—as in Chicago. And as far as mere man is concerned—mere man who is supposed to have no clothes-sense whatsoever—he finds that his merchants are nearly as alive to the possibilities of the situation as are his wife's. And his tastes all the way from cigarettes to motor cars are catered to at advances that run from fifty to at least one hundred per cent. While as for such essentials as food and rent, the tale is almost too pathetic to be coldly told in type.

These are the days not so much of high living—with the deadly chill of prohibition upon the entire land—as of high spending. And—to be both frank and fair—any merchant who did not seek to make the fullest opportunity of such a situation might just as well close up shop and be done with it.

"We can tell the difference between our two kinds of customers these days," said a Fifth Avenue jeweler to me this fall. "We quickly spot the crowd that comes in for single investments running all the way from a thousand dollars to fifty or a hundred times that amount—or even more. We don't call them *nouveau riche* any more. They're 'war brides'—rich ship-builders or munition workers; even down in many cases as far as yard-bosses or shop foremen. They don't know jewelry; they don't pretend to. They have no appreciation whatsoever of the *finesse* of craftsmanship. All they want is something high-priced, and apparently the higher the price the better they are suited with the purchase. Sometimes in between these folk we see the other kind—men, and sometimes women, too—in last year's coats and hats—and looking for a little gift or keep-sake at 'not over fifty dollars, please,' and buying with all the taste and discrimination of the real connoisseur. Those are our old customers, the folk who, in the days when their railroad stocks and bonds were bringing in

the dividends, were our mainstay and our dependence. You can't make me think even today that I would not rather have two or three of them browsing around the place than twenty of this new crowd."

This merchant was of a rather old-fashioned sort himself. Others might not be so finical nor so sentimental. Nor, perhaps, quite so considerate. With them profits are profits. Easy money makes strange bedfellows. And New York in the mad season of the easiest money that ever it has known, has seen some strange and anomalous conditions. But all of them welding and merging in the one inevitable end—prices top-heavy and a far wilder desire to purchase than ever one might have seen in the bargain-counter days. Such is the most evident effect of our national prosperity today.

DRIVE THE WEDGE IN DEEPER

A SHORT time ago wise men averred that despite the vast expense of the war to us—in lives, in material and in money—we should reap certain large national benefits of a permanent sort that would be worth at least a portion of the great cost. One of the best of these would be the fact that a national taste for saving would be thoroughly inculcated—with the example and the habit of the successive Liberty Loans as well as the continuous propaganda and solicitation of the War Savings Stamps.

"The wedge has been driven," said the president of the First National Bank in your town at the annual dinner of the Chamber of Commerce, nine or ten months ago. "Once thoroughly driven, it can never come out. America will become like her sister republic, France, a vast community of thrift-loving folk. And that, of itself, will be worth more to us than all the dollars that we have expended on ships and guns and powder and the like."

You heard that argument during the war—over and over again. You probably believed it. I did. It was logical—apparently—it was patriotic, it was inspiring.

Well, the war is now over. The wedge was driven—and driven well. From a nation of borrowers, we became one of lenders. Prior to 1917 the average American knew but little of bondholders, regarded them rather vaguely as a remote and money class, with which he sought no companionship whatsoever. A bond generally represented an investment of at least \$1,000. They usually went in large blocks. There were, in all probability, not more than 350,000 bondholders in the entire land.

The men who drove the wedge drove it well. From 350,000 bondholders, almost overnight, we sprang to millions. Spending ceased. The fallacious argument that spending of any sort created labor,

ASSOCIATION MEN



What Will the Harvest Be?

—Orr in the Chicago Tribune

and so in turn a national prosperity, was quickly quashed. We benefited by England's disastrous experience in attempting, in the early days of the war, to maintain such a policy. Spending became unpopular. And saving—war-saving thrift, if you please—became a virtue; a virtue raised high toward Heaven. One of my friends who, two or three years ago, had made a goodly profit in a business far removed from war industry, and who sought quite innocently to invest some of it in a fine permanent home in New England, all but stirred up a hornet's nest roundabout himself. The town did not like that new house. And with New England patriotic frankness, said so. It didn't like new motor-cars. Or new clothes. It liked to report itself one hundred per cent present at each of the Liberty Loan or Red Cross drives, to say that it was doing its part—and a lot more beside—in the continuous business of selling War Savings Stamps.

Billions of dollars! They were as nothing when America decided that she had to have them. Saving money! Theft! The United States would give cards and spades to France and then beat her at her own game. You can do a lot under patriotic impulse. And we, none of us, did a better job than when, under patriotic impulse, we met every demand for money that was made upon us—and considered that to merely meet one hundred per cent of the financial appeal was hardly better than nothing at all. I think myself that the most fascinating part of the schedule of the Roosevelt estate—how we do love to peep into other folks' secrets!—was the large proportion of Liberty Bonds that the great-hearted colonel had bought and put away in his strong-box. And yet it is hard to believe that his schedule is other than typical of those of many, many thousands of other good Americans.

SAVE TWENTY CENTS A DAY

THE thrift wedge was driven well. And now is in danger of coming out. Let me repeat that statement—in a slightly different form. The idea of saving having been well planted in the hearts and minds of nearly one hundred million Americans is already being permitted to decay and to die. The most pathetic after-the-war spectacle in the vision of a far-seeing and patriotic New Jersey

banker in a big industrial center in that state, is the constant procession of folk coming to him, bringing their Liberty Bonds for sale and for redemption. They put the matter frankly. They tell him that they want the proceeds of their investment in national co-operation for re-investment in motor-cars or in extended trips. The idea of their hanging on to the bonds until a really rainy day shall come to them is seemingly not within their ken.

"They are hopeless," says the Jersey-man.

So slips the wedge. And after so much work to drive it in. There is today little or no organized effort of any sort to keep it in place. The Y. M. C. A. is organizing a thrift campaign in the early weeks of the new year. It deserves to succeed with it. Yet many big bankers are frankly pessimistic over the entire situation. No one is watching the spending of money more closely than these men who make the tidal movement of currency their life profession. They see the crowds in the jewelers' shops uptown and in the brokers' offices downtown. They know of the flotation of new capital—in new automobile companies and oil stocks and movie trusts and all the rest of this sort of thing. And again no comfort from the knowledge. Particularly those men who realize how really great is the latent savings possibility of our American people.

Dwight B. Morrow, the big New York banker, and partner in Morgan & Company, recently expressed a very definite opinion that the people of the United States could save \$6,000,000,000 a year without any great effort. He was talking about the possibility of the United States investing through its individual citizens in foreign loans.

"The indispensable man in such an enterprise," said he, "its hero, in fact, will be the plain old-fashioned man who spends less than he produces. He may be rich, he may be poor. He may be a banker, or a merchant, or a school teacher, or a wage earner. But he must be a saver. For it will be true in the future as it has been in the past, that there is only one way for a capital fund to increase, and that is by the accumulation of savings."

"We are talking about very big figures when we speak in billions. But we are talking also about a very big coun-

try with millions of strong, energetic, resolute people. Fortunately, too, those people have had some education in saving in the past two years. If the average saving of 100,000,000 people in the United States should be twenty cents a day for three hundred days of the year the capital fund of the nation available for investment would be increased by \$6,000,000,000. A large portion of that new capital would be required for necessary additions to capital already employed in the United States, but much of the balance would be available for Europe, if conditions over there were such as to attract capital."

IT CAN BE DONE

THE question of European finance, or of possible loans to that corner of the world, are not germane to this article. I started to write of the madness of America and find that my topic at this moment is nearly as big as America itself and increases day by day and hour by hour, until even the Federal Reserve Bank has been forced to protest against our excesses of national extravagance and waste.

To say that as a nation we are physically and mentally incapable of sustained thrift upon a great scale would seem to be a pitiable admission of national weakness. It is impossible of belief. Remember that in May, 1917, no man knew how we ever were going to send an army of 2,000,000 men into France in time to be of any real service, yet all men know that by the day of the signing of the armistice we were pouring them into her port gateways at the rate of 10,000 a day. Our possibilities, once we are thoroughly aroused, are indeed infinite. We are titanic in our strength.

The problem of the instant, however, is that of arousing the sleeping spirit, of making saving as attractive as spending—not an easy problem, I agree with you. But have you not seen enough to realize that, after all, it is not a problem impossible of solution; that brains and wit and endeavor used unceasingly can find the way—and will.

The thrift wedge cannot—and will not—be permitted to slip out of place. I shall refuse to believe that Mr. Morrow's hero—the plain old-fashioned American—has become as extinct as the dodo. We are not yet come to that.

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THE HIGH COST OF LOAFING

By JOSEPH H. ODELL

LOAFING is the slowest and the most clumsy form of suicide.

Nature makes no mistakes. Man was made for work. Every faculty, every sense, every nerve, and every muscle is planned for a definite purpose and fitted for a specific use. The physical system is a set of skillfully forged and highly tempered tools, and the will is the workman which takes them up and uses them. The eyes are for observation, the brain for thought, the nerves are the carriers of messages from one part of the body to another, the muscles are the engines of physical force, the hands and feet are the machines by which the greater part of the work is done. Industry is the steady running of the entire plant. If any part of it is allowed to rust, rot or fall into disuse the other parts are injured and capable of small or no production.

Take any well-known piece of work—for example, that of James Watt. Watt observed the power of steam in lifting the lid of a tea-kettle. His brain immediately began a series of comparisons and deductions; it was a problem in rule of three: If the steam from a quart of water will lift a three-ounce obstacle, how much will the steam from a hundred gallons lift? Then followed the question of how to generate and direct such a large amount of force. His nerves and muscles began their task—the nerves carrying messages from the brain to the muscles and back again—and boilers, condensers, pistons, valves, wheels, were the result. Every tool that he possessed in his body was put to incessant use during many months and years; that is, he did simply what Nature fitted and intended him to do, becoming a world-famous inventor-benefactor.

GOD IMPOSED LABOR

SIR WALTER SCOTT wrote: "I cannot too much impress upon you that labor is the condition which God has imposed on us in every station of life; there is nothing worth having that can be won without it." James Russell Lowell said: "No man is born into the world whose work is not born with him; there is always work and tools to work withal, for those who will." Gladstone affirmed: "The laborer has his legitimate, his necessary, his honorable and honored place in God's creation; but in all God's creation there is no place appointed for the idler." Colonel Roosevelt said nothing truer than this: "The happiest man is he who has toiled hard and successfully in his life work. The work may be done in a thousand different ways—with the brains or the hands, in the study, the field, or the workshop; if it is honest work, honestly done and well worth

the doing, that is all we have the right to ask." Sir Joshua Reynolds, one of the world's greatest artists, made the emphatic statement: "If you have great talents industry will improve them; if you have but moderate talents industry will supply their deficiency. Nothing is denied to well-directed labor; nothing is to be obtained without it."

Men often complain that they do not possess the genius which nature gave to other men of success. But note what some of the greatest men have to say on that point:

NO SECRET TO GENIUS

LORD MACAULAY, who sometimes wrote on his histories for twelve hours at a sitting, said: "I have made myself what I am by intense labor." When Turner, the celebrated artist, was asked the secret of his tremendous success, he replied that he "had no secret but hard work."

John Ruskin wrote: "When I hear a young man spoken of as giving promise of high genius the first question I ask about him is, always: 'Does he work?'" Byron said: "The only genius that I know anything of is to work sixteen hours a day." Dickens, the novelist, made a similar confession: "My imagination would never have served me as it has but for the habit of commonplace, humble, patient, daily toil." Speaking of himself, Alexander Hamilton said: "People sometimes attribute my success to genius. All the genius I know anything about is hard work." Daniel Webster, at seventy years of age, said in an address: "Work made me what I am. I never ate a bit of idle bread in my life." The man who made the most far-reaching scientific discovery of all time, Isaac Newton, left this record: "If I have done the public any service it is due to nothing but industry and patient thought."

There is no way of dodging the issue: Every law of Nature discovered by man, every new force applied to human progress, every principle of mechanics worked out for quickening or cheapening production, every invention that has brought the resources of the universe within our reach, every added step in the facilities of transportation, every book that has increased and broadened our knowledge, every work of art that has given us pleasure, every fortune that has been won and enjoyed—everything worth while in life has been the result of work; hard work, conscientious work and ceaseless work. Work is the up-hill road to the pinnacle of success; laziness

is the down-slope way to failure, shame and disaster.

"Great men were all great workers in their time,
Steadfast in purpose, to their calling true;
Keeping with single eye the end in view;
Giving their youthful days and manhood's prime
To ceaseless toil; matin and midnight chime
Often upon their willing labors grew.
In suffering schooled, their souls endurance knew,
And over difficulties rose sublime."

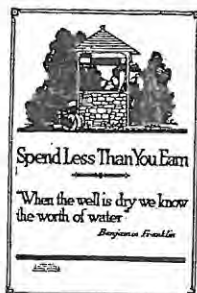
We pay very little attention to men until they have won some conspicuous success and then we are likely to forget how heavy a price in patient toil they paid for their achievement.

THE PRICE THEY PAID

JOHNS HOPKINS gave seven years of drudging toil to make his first \$800; Andrew Carnegie spent the first eighteen years of his working life in accumulating \$1,000 of capital; Cecil Rhodes got hold of his first mine only after fifteen years of ceaseless and tireless work; Watt labored thirty years to bring his condensing engine to perfection; Stephenson gave twenty-five years to making his locomotive practical; Lyman J. Gage slaved and drudged the larger part of his life as errand boy, postal clerk, day laborer, night watchman, bookkeeper, and paying teller, before being fitted for a post of national trust and honor; after laboring his hardest for ten years Peter Cooper was earning only \$9 per week; H. C. Frick fought his way up by painful steps from the farm to Fifth Avenue; F. W. Woolworth toiled and failed and failed again, and still toiled, until he put his money making chain of stores throughout the country. But

all those toilsome and painful early years of drudgery and apparent failure are not to be estimated by their immediate financial returns; they form the period of preparation during which the qualities of real success are developed and strengthened. When the critical hour arrives the man who has been schooled and disciplined aright is sure to win. The man who shirks his work, because it does not pay high wages, will end by having neither work nor wages. Idleness ends in inefficiency.

Loafing does not mean absolute idleness—hours, days, or weeks in which a man does nothing at all; a man may loaf while apparently working by doing things listlessly, sluggishly, carelessly and in a don't-care fashion. The loafer is the man who puts momentary ease in the place of definite and strenuous accomplishment; he is the man who works when he



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feels like it and who never has the courage and will-power to conquer his present feelings for the sake of future rewards. John Wanamaker, during the first eight years of his commercial life, did not miss one single day from business, was never late, and never allowed himself to be discouraged. When John D. Rockefeller was a boy he was working on a farm in New York state and dreaming of his future. One day he said to a farm boy about his own age: "I would like to own all the land in this valley, as far as I can see. I sometimes dream of wealth and power. Do you think we shall ever be worth one hundred thousand dollars, you and I? I hope to—some day." Soon afterwards he moved to Cleveland and found a position as office boy. "I had plenty of ambition then, and saw that, if I was to accomplish much, I would have to work very, very hard, indeed." And he did. Every spare hour was given to study; every branch of business that he touched he mastered, down to the least detail; and out of small wages, by the time he was twenty-five years old he had saved his first \$10,000.

Whenever the name of John Ericsson is mentioned men invariably exclaim, "Well, there was a born genius!" His inventions were so numerous, and so revolutionary in their nature, that no wonder super-human powers were attributed to him. The present era of naval construction began when Ericsson's turreted iron-clad "Monitor" vanquished the "Merrimac" in Hampton Roads. A few sentences from the "Life of Ericsson" will show the nature of his "superhuman powers": "He was at the shipyard before any of the workmen, and was the last to leave. In the construction of so novel a craft as the Monitor difficulties of a puzzling nature came up every day. If Ericsson could not solve them on the spot he studied the matter in the quiet of the night, and was ready with his drawings in the morning." Writing of his normal life, after the urgency of the Civil War was over, the same biographer says, "He was utterly wrapt up in his work, his days knew scarcely any variation. His time was divided according to rule. For thirty years he was called at seven o'clock in the morning, and took a bath of very cold water, ice being added to it in the summer. After some gymnastic exercises came breakfast, always of eggs, tea, and brown bread. His second and last meal of the day, dinner, never varied from chops or steak, some vegetable, and tea and brown bread again.

THE COSTLIEST COMMODITY

DURING the day time he was accustomed to work at his desk or drawing table for about ten hours. After dinner he resumed work until ten, when he started out for a walk of an hour or more, which always ended his day. The last desk work accomplished every day was to make a record in his diary, always exactly one page long. This diary comprises more than fourteen thousand pages, thus covering a period of forty years, during which he omitted but twenty days in 1856, when he had a finger crushed.

Very few men today are working to

fifty per cent of their capacity. If history teaches anything it is that those who loaf and lounge, and are lazy when they might work, are headed for poverty and obscurity. There is no case on record where opportunity has picked a young man out of a pool-room and set him in a high position; I do not know an instance where Providence has rewarded idleness. Never before was life so rich in prizes of all kinds as it is today, but never was the law of labor more rigidly enforced in winning them. And Nature is without mercy—it never forgets or forgives when a man wastes his time, his brain or his energy. The heaviest tax in the world is that which society exacts from the loafer—it takes everything that he has and leaves him without a single satisfaction. Loafing is the costliest commodity on the market and no one can afford to buy it.

DO YOU THINK WITH YOUR FEET?

By Len G. Shaw.

RECENTLY I was talking with the head of a big industrial concern regarding a veteran employe—who always seemed to dodge promotions.

"He's a good man—a very good man—thoroughly reliable and all that," said the chief, himself many years the junior of the one under discussion. "But the big trouble with him is that he thinks with his feet."

I thought I was fairly well versed in the idioms of our elastic English, but I had never encountered this expression.

My friend must have noted my puzzled state, for he smiled.

"I mean," he explained, "that he is so busy trotting around nosing into details that he has no time to handle big problems."

"He's intelligent, he's faithful, he will work early and late, he knows every detail of the business. But he can't concentrate."

"I've tried him time and again, and just as he got into the middle of some problem he'd race off to look after some petty detail that an office boy could attend to."

"That's what I call thinking with your feet. We can't afford to put a man like him in a position of high authority, because he can't be depended upon in a pinch. That's why he is still in the ranks—and that's why he always will be."

As I pondered over this homely but forceful estimate of one man, I found myself appraising on this same basis a list of names that came into my mind.

The result of this cursory canvass was a surprise. It gave me a new understanding of why there is always plenty of room up in front.

It is not because men shirk responsibilities, but because they are unable to discharge them properly.

They scatter their efforts, instead of concentrating. As a result, they are just about as effective as a charge of birdshot in competition with a rifle bullet when it comes to hitting the bull's eye of success.

The World War taught us a valuable lesson in effective concentration.

If the Allies had been content to try holding the foe from the Belgian coast to the Alps the Kaiser might have fulfilled his hollow boast of eating his Christmas dinner in Paris.

But just as soon as Marshal Foch and his associates concentrated, the moment they began battering unceasingly and intelligently on a given point, the supposedly impregnable Hindenburg line wavered, then crumpled, and the greatest war machine ever built up went down to disaster and defeat.

Look around you.

You will find the successful man, the leader, is the one with the clean-topped desk.

He delegates details to others that his mind may be free to grapple with the big questions as they present themselves.

He is the man who not only handles his own work expeditiously and wisely, because he is able to concentrate on the task at hand, but his advice is sought by others.

From every quarter comes the cry for men with trained minds, men who are not only willing to accept responsibilities, but who are fitted to handle them.

Never before in the world's history was there the opportunity for the man of real worth that there is in this reconstruction period through which we are passing.

The force of the old rule about being faithful in small things has been lessened not one whit. It is just as applicable today as ever, because the man who is not faithful in little things is not to be trusted where big interests are involved.

But the man who succeeds is the one who, while attending conscientiously to the little things, goes out of his way to meet and handle big questions.

Do you think with your feet?



The world-war has created a condition that makes the practice of thrift more than a national virtue. It is an International Necessity.

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Drawings by



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YANKEES ARE THRIFTY, BUT—!

Drawings by Edward Hopper



PROBABLY no one on earth is more competent to discourse on thrift than I am! Not practice it, but discourse on it.

I am by birth a Yankee. A Yankee is proverbially thrifty. I am by adoption an actor, and an actor is just as proverbially the opposite. Thus I am able to give expert testimony on both sides of the question—a very rare thing.

While a good start is not absolutely necessary to a good finish, it helps some; so we will start right, by consulting the dictionary.

"THRIFT: A thriving state; good husbandry; economy in the management of property; frugality; success in the acquisition of property; gain; profit; prosperity; vigorous growth."

This gives us nine divisions. And it permits me to start my discourse right where I started myself. For, of course, "A thriving state" refers to my state—New Hampshire.

A THRIVING STATE

NEW HAMPSHIRE is probably the most thriving state in the union. It has to be. Without this power to thrive it would starve to death. New Hampshire is one of our smallest states. But if it were rolled out flat it would be bigger than Texas. New Hampshire is built upon the same general plan as a closed accordion. It consists of hills and valleys. The only reason there are valleys is because up to date no one has discovered a way to build hills without putting valleys between them. The hills and mountains are used for boarding houses and summer hotels, and the valleys are used for farming.

There are two kinds of farmers in New Hampshire: the valley farmers and the hillside farmers. The farmer on the hillside plants the crops, the rains wash them down into the valley and the valley farmer reaps the harvests.

The hills are so steep that the hillside farmers usually "change works" during the planting season. The farmer on one side of the valley plants the peas and beans for the fellow on the other side of the valley by shooting them over with a bean-shooter; and then the other fellow retaliates by shooting back corn and pumpkin seeds. Then the rain comes and washes the whole business down into the valley below.

From all of which you will see that it behooves a native of New Hampshire to be thrifty. They all have "money out at

interest." So universal is this that, if there were only two farmers in the state, each would hold a mortgage on the other's farm. A farm without a mortgage is like a mother without a home.

GOOD HUSBANDRY

NOW here is a place where I can toot my own horn. Of course I do not wish to recommend myself, or exploit myself, unduly, but I do feel that any man, especially an actor, who has served one wife exclusively for twenty odd years deserves a little notice. I am not over stating the case when I say that I am the best husband my wife ever had. I simply mention this to show what a first-class husband trainer my wife is.

It is in this position as husband that my thrift has been most noticeable. When I first burst upon the world as an actor I was not received with that wild enthusiasm that my talents really deserved. Even my manager did not appreciate the talent that had come to him. I could tell this by the amount of money I was promised. Not that this made any particular difference, for I never got it, anyway. In fact, the gross amount I received, in money, for that first season of thirty-two weeks was \$24. Eighty cents



a week for talent such as mine! But you cannot beat Yankee thrift. By the end of the season I had, by swapping and trading and marrying, accumulated one trunk, one slide trombone, seventeen dollars and one wife. And I still have the same trombone and the same wife.

ECONOMY IN THE MANAGEMENT OF PROPERTY

SEVERAL YEARS after my marriage I first had opportunity to develop this trait, because it was several years before I had any property to manage, economically or otherwise. But finally we reached a point where our joint services called for a weekly stipend of \$30, and at the end of that season we possessed a home, a mortgage and several notes, "payable upon demand." The joint ownership of those last two items certainly did call for "economy in the management" of the first item.

It was a country home. It stood upon an island up at Lake Sunapee, N. H. It was modest, unassuming. It had individuality. In fact, it had three individualities; my wife planned it and my brother and I built it. I do not now recall the style of architecture—gothic, I think; but anyhow it was different. I never saw a more different house. People used to

come from all around the lake to admire it. They did not dare to go inside for fear it would fall down on them. We always slept out in a tent the nights the wind blew. Artists came to paint pictures of it; photographers came to snap it. And one day a sheriff came and took the house itself.

FRUGALITY

ANOTHER point on which I can qualify as an expert! If there is any one class of people on this earth who have known and practiced frugality, it is the actor folk of bygone years. Travel was hard, hotels and theaters awful, salaries small and uncertain. I have always found it much easier to practice frugality when I was hard up than when I was prosperous. My greatest bursts of frugality always come when I am about half way between bankruptcy and starvation.

As I have said, we were at this time receiving thirty dollars a week, living on it and saving money. Not much, but a little. A dollar a day was our limit for hotels. Sometimes we got in for eighty cents. We did our own washing in the washbasin, and our ironing by wrapping a newspaper around the stovepipe and holding the articles around it until they had dried smoothly. I ate so many ham sandwiches then that I have never been able to down one since.

I was sort of a half-hipped job printer in those days; and many was the dollar I picked up setting type. For making phonograph records for two days, I received sixteen dollars. Once, in the dead of winter, I sat out on the bridge between Pittsburgh and Allegheny for two hours, waiting for the manager to come back and pay a three-cent toll so we could get into town!

In addition to acting I painted scenery, worked props, passed handbills, played in the band and orchestra, did musical specialties with my wife, arranged music, made my own wardrobe, my greasepaints and cold creams.

SUCCESS IN THE ACQUISITION OF PROPERTY

I DON'T know how he did it; but if the editor had searched the world over, he could not have picked out more things that I know EVERYTHING about than when he assigned me to write about Thrift. Look at that heading—Success in the Acquisition of Property. There are very few men now living who have been as successful in this line as I. How could any one, with the (Continued on page 314)



ON THE TOWN IN THREE WEEKS

By BURT B. FARNSWORTH

HIS clothes first attracted my attention. For some moments I could not get beyond them to the man himself. He was too well dressed; so very well dressed, in fact, that at first I noticed him as little as a wax personality, extravagantly adorned, elegantly showing its aristocratic aloofness in some display window.

Then he handed me a letter and I learned that the wearer of those extremely modish garments needed advice, and incidentally a position.

He had been a salesman with a good income and a good "stand in" with good houses, so he had thought. But for some reason, unknown to himself, each of them in turn had suddenly "passed up a good thing." Just recently he had been "passed up" and out of a good job; now he was thinking of quitting the selling game for one in which there was more money. He knew he could make more money. He was worth more money. He would show those other ungrateful fellows that they had lost the goose who had been laying their golden eggs.

"I don't know what I want to do," said he, "but I do want to get a bigger opportunity, some place where there's a chance up ahead, where I can forge my way forward," with the superficial cant of the bluffer.

"Is anyone dependent upon you?"

"Nope, I'm on my own," and he folded his arms, rakishly tipped his head to one side and waited for his merits to be appreciated.

I was at a loss to understand the man and why he was in such a situation. His air of assurance was, of course, almost braggadocio, and yet now there was running through his artificial prosperity and assurance a touch of uneasiness and a contradicting suggestion of possible power.

"Better consider very carefully your next move," I urged, "before you put aside that twenty years of experience in the selling game for a new line about which you know nothing."

"Anyway, think it over for a few days and come in again to see me."

DIDN'T MATTER WHAT HE EARNED

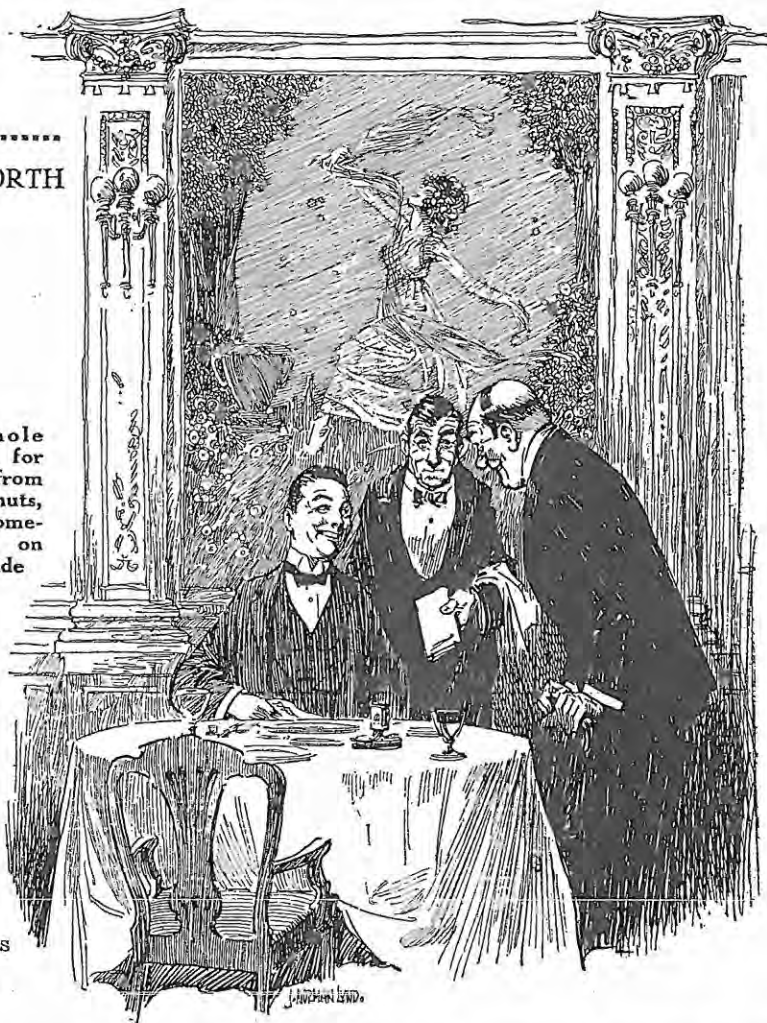
THE friend who had written the letter of introduction was willing to tell me about him.

"He's a cracker-jack of a salesman all right," said he, "but for years he has carried a good bluff. Always sought out expensive eating places. Wanted good music while he ate, and broad white shirt fronts, with faces above which smirked and fawned for liberal tips. The whole menu for him, from soup to nuts, with drinks on the side, although he has never been a heavy indulger."

"Then, too, he's always been asking his house for an advance, for he was always short before pay day. After the advance was gone he borrowed here and there

The whole menu for him, from soup to nuts, with "something" on the side

DRAWINGS BY J. NORMAN LIND.



until his fellow salesman shunned him because he was always wanting to make a touch. This happened over and over, until one good house after another reluctantly let him go. That's why it happens that now he has the reputation of being a good spender, but too good a spender. That's the trouble with him. He always lives beyond his means.

"Why that man lives so near his last dollar that I have known him to call at the office of an acquaintance just about the lunch hour for no other purpose than to be invited out to lunch. Two or three times, if he had not sponged board and lodging at his brother's, he would have been on the town in three weeks."

"May I tell him just what his acquaintances say about him, making it clear that he is not fooling anybody; that his acquaintances and friends are all wise to him?" I asked. "Perhaps then we might help him."

For a few seconds the other man hesitated.

"Oh, hang it all!" he finally burst out. "He ought to know. Anybody with a little sense ought to know. But he doesn't, and if you think that telling him will do any good, go ahead, and tell him. It may be the only way to make him see himself as others see him."

ALMOST ON THE TOWN AGAIN

AFEW days later the same loud clothes walked into my office. No, he had not found a position. He was still un-

settled as to what he wanted to do. He was completely discouraged.

Acting on the information my other interview had revealed, I suggested the impossible.

"Why don't you give up looking for a position and spend a month or two getting your bearings and making up your mind? This is a very important move for you. You should be deliberate about making any such radical change in your life plans as this without thinking the matter through. The rest and quiet contemplation will help you to get the right perspective of the past and plan for the future."

He looked at me with amazement.

"Why, man, I can't live another week without work!" he exclaimed. "I've got to take the first job I come across; I'm on my uppers—down and out."

"Haven't you saved anything after these twenty years?" I questioned. "Surely a man with your ability and your good health should, at the end of twenty years, have something put away in his sock for a rainy day."

Dolefully he shook his head.

"What have you done with your money?"

We must get the details from him—help him to discover the fundamental difficulty. Help him to give a correct diagnosis of his own financial illness.

His ten years of married life had been thoughtlessly lived, ending with nothing saved. After his wife's death, for another ten years he had done as he pleased,

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had not been responsible for any one else, nor had he become conscious of any social responsibility. He had done all that his friend had related to me, spending more for room, meals and clothing than one with double his income ought to spend, then running short and borrowing to continue the vicious circle.

Pressed for a reason, he admitted that he knew that he had "got in bad" by borrowing from his fellow-salesmen, and through them from his firm.

"But, you know, one must keep up appearances in the selling game. One must retain his self-respect."

"It's a peculiar situation," I suggested, "when one has too much self-respect to live in a room that can be afforded but not too much self-respect to brace one's friends for a loan or to sponge on one's brother for board and lodging when out of work."

"Have you ever had a plan for saving?"

"I bought a Liberty Bond, but was obliged to sell it. I never had any plan for saving. I always figured that I would spend all I got after it came in."

STRONG SELF-RESPECT

"YES, and in three weeks after you were out of work, if you could not have lived on your brother, you would have been on the town. Does that help your self-respect? You surely are in a bad plight, but so far as I can see, you are not shiftless, but thriftless. You seem more concerned in spending than in earning and saving."

It was rather harsh treatment, but he had condemned himself, and there was man enough in him to recognize that and to acknowledge it.

"If I ever get another job," he said, with a healthy showing of a good fighting spirit, "I'll save something."

"Now I can really help you to help yourself," and at once we settled down to the business of making a blue print which might enable him to rebuild his reputation and his self-respect.

We went over a schedule of expenditures, working out a budget of percentages for spending and saving, which is more or less familiar to anyone who conducts his personal affairs on a budget percentage basis:

Food	\$25
Rent	20
Savings	20
Clothes	15
Benevolences	10
Education and Recreation....	5
Doctor and Dentist.....	5

Total\$100

He had never had a plan. Now that he was going to have one, he would take the very best with three objects in view—to spend, to save and to give.

He studied the plan very carefully, hesitating at some items. He had never made a practice of giving to any cause. Benevolences had never interested him, but finally he decided to follow every successful man's plan.

When he began to figure out how much he would have a day for food and how much he could spend for room rent I called his attention to this peculiarity in men.

"One wants the very best wherever he goes. Another thinks he must go to the best place, even if he has to take the cheapest on sale there. Which would please you better: To go to a high class restaurant, ordering the cheapest menu to keep inside your budget, or to go to one of a little lower grade, ordering the best they serve and still managing to keep within your apportionments?"

"I would rather have the best room in a good hotel than the poorest one in the best hotel."

So he found new eating places.

Talk about the power of an idea to remake a man! Here was one who had been transformed by the possibility of being able to sell his ability and so use the proceeds that he could make himself financially independent of his friends. Within a week he secured a position as

salesman paying \$40 a week, which was less than he had received formerly, but he went to work with enthusiasm born of new courage.

Since then I have seen him frequently. Recently we were talking over the experiences of the past year or so and discovered that about seventeen months had passed since he took his present position and began on the budget scheme. He has stuck pretty faithfully to the percentages. His health has been good, so he is some ahead on the last item.

As he was about to go he told me he had accepted a position with a firm in the Middle West, and was to leave soon. Then he pulled out of his pocket a bank book showing \$520 to his credit, and with a sparkle in his eye said: "Not so bad for seventeen months after twenty years with nothing, is it?"

A SALESMAN WAKES UP AT 32

A YEAR and a half ago I was earning something over \$4,000 a year and did not have a thing to show for it. I used to go home and say to the wife: "I got a good printing order. Don't you want a new coat or something?" No system, no nothing. Easy come, easy go. Very liberal, ran up debts. Now, only a year and a half after, I own a \$5,000 home, clear, no debts, and have a tidy little savings account that's growing steadily.

How? Just system. I was awakened by the pressure of foolish obligations. It made me sick, made me mad. Earning a good thing and hounded by creditors, I began to systematize my home expenses. Wife and I worked out a budget system, so much for clothes, so much for food, and so forth. Then I got sore at throwing good money into a rent rathole. I hustled around and found a place for sale. We were paying \$47.50 a month rent for four rooms, and after some dickering I got the place for \$4,000, and—would you believe it—deposited only \$25. But I agreed to pay \$75 the next Saturday and \$100 in thirty days. After that it was \$32 a month, and I got the owner to carry the mortgage.

Then I discovered a Building and Loan Association that would pay six per cent, and I began to throw \$32 a month in there, just to get the interest. About that time I decided that the home-system scheme was working so well that I would systematize my business. I was working on commission, and it had always been my custom to get an order, turn it in, and think no more about it. If my customer did not get satisfaction I told him it was the fault of the printer; to kick to him. Now I began to follow up my orders. I saw that my customers got satisfaction. I studied my custom-

ers and adopted a follow-up system. My business has doubled.

Another thing, I don't work as hard as before. Once I worked nights until seven o'clock. Now lots of days in the summer time I knock off at three o'clock and go home and play tennis. During the war I took on a side-line of secret service work, apprehending sixty-one German propagandists, one of whom is now doing eighteen years in a federal prison.

I started my boy life in the Kensington Y. M. C. A. I didn't have the \$2.50 membership fee, so the secretary let me run errands for it. Later I studied in the night schools there. I was married at twenty and the really wasted years of my life were from 20 to 32, during which time I did not appreciate a dollar's value.



He was completely discouraged

MR. BILLY FINDS A NEW ASSET

He gets a new idea when he discovers he lacks one asset his employer needed; and Mrs. Billy tries to cure him, for she doesn't want to live in the country

By GRACE J. LANDON



"WHAT'S the matter? Anything happened?" asked Mrs. Billy as she opened the door of their fourth-floor apartment. She ran into the kitchen, turned off the gas, and came back minus her big blue apron.

"Come on now, out with it!"

"Well, something most certainly did happen today. It brought me up standing."

Mr. Billy banged his brand-new panama down on the davenport, just as though it didn't have to last two summers.

"Mr. Upham came into the general office this morning to get someone to sign a legal paper, and naturally looked to me first. I couldn't because I'm not a property holder. And who do you suppose did sign it? John—you know old John—the man who does the odd jobs around there. Good-night! I felt like thirty cents. After the chief went out I asked John how he ever came to own any property."

"Probably an old shack somewhere," Mrs. Billy's nose went up disdainfully.

"Old shack, your eye!" the man of the house snorted. "It's a perfectly good five-room house, and on a nice street. Three or four years ago John's wife saw an ad—a three-room plastered house for sale on a paved street—only \$600. They were looking for a place to rent, but decided to try to buy this one. They didn't have a cent to pay down on it, and the owner demanded \$30, so they borrowed the money for the first payment. Talk about high finance! Which all goes to show, Mrs. William Hodges Fairchild, that you can do any blamed old thing in this world if you set your head to it!"

"Well, maybe you can, but—" she wavered.

THEY LIVED IN A TENT

"SURE you can!" he banged his fist on the near-by table. "John bet his wife she'd be stumped when it came to putting their furniture in three rooms. Besides, he wasn't crazy about the appearance of the place. But she said she didn't care

as long as it was theirs, and she could have a chance to fix it up. She and the children cleaned the house and even papered and painted it inside. They put up a sleeping tent for the first summer, and stored some of their stuff in the woodshed.

"By that time they all got excited and decided to add a couple of rooms. They bought an old shack, used the lumber in it for the rough work, and with the aid of one man, John and the oldest boy did the building and plastering. Now, John figures, he has a home easily worth three times what it cost him, and he has not been paying out much more than he did for rent. He says they did deny themselves many things, even a few comforts, but their neighbors understood.

"Funny to think of John's folks caring about what the neighbors would say." Mrs. Billy laid down her husband's panama which she had turned into a fan. There was a bit of sarcasm in her voice.

"Huh! They are just as susceptible to public opinion in their set as we are in ours," grunted Mr. Billy. "Anyway, I envy John his little home. . . . The own-your-own-home bug sure took two bites out of me today. He took his second nibble later in the morning when I picked up this little booklet from a lumber concern which gives away stock plans with each contract. Every time I think of Mr. Upham's coming in, and of John's signing that paper, even though he is paid only a third what I get, I want to start right away buying a home."

His wife eyed her shabby little pumps. "If food and clothing didn't cost so much now, Billy," she spoke argumentatively. "Why, prices are higher'n they were two months ago, and I certainly thought things would come down by this time without a doubt. I looked at shoes today and the things they asked \$15 for I wouldn't—"

"Yes, I know!" impatiently, without looking up. "We could use our savings, couldn't we?"

"What! Take money out of the bank for a pair of shoes? Why, Billy Fairchild! I certainly think—"

"Huh? No! For a house, goose," he rattled on, making figures on the margin of the pamphlet. "See here, with our nest egg put in, we could borrow from a Building and Loan. We'd have to pay \$25 a month while we rented, but after the house was built and we were in it we could pay more. Of course, I know the extras are always mor'n they're planned—upkeep, insurance, taxes and improvements—but if our friends know we're paying for a home they won't expect so much of us. Besides—why, I can already appreciate John's feeling of pride in owning a home and making sacrifices for it. You finish dinner while I go over these figures."

SELL YOUR FAMILY FIRST

MRS. BILLY went toward the kitchen wondering if she ever could have a few little parties or any new clothes. That very day she had been making plans for next winter. First, it was the installments on the furniture; then it was Billy's operation; then Junior, even though he was the cunningest, rolypoly ever born—had been a constant expense. She pattered back and forth, and finally, as she finished putting the dinner on the table, looked at her husband appealingly:

"Billy, I don't mean to be a wet blanket. I wish I could see this thing as you do—but it looks to me as though you're paying mighty dear for your whistle. I need clothes so badly, and so do you, and we haven't entertained any of our friends for so long I'm half afraid to meet them."

William Hodges Fairchild grabbed his wife around the waist and did a jig that would have put a Zulu chief to shame. At the top of his voice he started to sing:

"My wife's a peach, but I've got to convert her,
I'll try to be kind, I don't want to hurt her,
But if she's stubborn—"

and stopped only when Mrs. Billy, a noise-fearing apartment dweller, breathlessly gasped: "Billy, for pity's sake, stop your noise, the janitor'll—"

In splendid seriousness Billy made a deep bow.

"Mrs. Fairchild, where is your offspring? Have you completely forgotten him? Bring him in and wash the city grime from his snub nose while I explain how you can become a home owner in a beautiful suburb, and fill his lungs with pure country air."

"Billy, you're worse than when we were married. Listen here—" but he had found the baby in the next room and plumped him into his high chair.

"Now, there you are, son. There's your plate, and here's mother's. Father'll fix his, and then, young man, don't you dare interrupt!" He scowled ferociously.

Junior ones—in seemed much n loan sta "Just mouthfu money."

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Junior showed all his teeth—two front ones—in an answering “Boo,” and then seemed to feel that bread and milk were much more important than building and loan statistics.

“Just listen to this,” said Billy between mouthfuls, “It tells how to raise the money.”

“Many leading insurance companies are making long time loans at fair rates of interest on securities of this kind. Local banks, savings banks and trust companies may be able to supply funds for mortgage loans. Individuals may be found with private funds which they will loan at a fair rate. Industrial concerns will often advance funds for mortgage loans, especially where such loans are for the purpose of aiding their own employees to obtain homes. Then there are Building and Loan Companies in some states that lend at the rate of seven per cent the first year, six per cent the second year and five per cent as the principal is reduced by installments.”

“Huh! They say it well!”

BUILDING AND LOAN HELPS

“COMING up town tonight,” he continued more seriously, “I was so full of the idea I had to talk to Jim Anderson about it. He says he wouldn’t live back in the city again for any money, that his children are rosy and happy, and his wife has improved wonderfully since she had a sleeping porch. He lives out at Rossmore. There’s a lot right close to him. The owner is going West, and Anderson thinks we could drive a good bargain. Let’s go out there Saturday and take a look around.”

“But the money, Billy—where’ll we get the money?” queried his wife.

“Listen here.” And he read from the book:

A borrower from a Building and Loan Association gives his note for the amount borrowed, secured by a first mortgage on approved real estate, and in some associations carries one share of stock for each \$100 borrowed, paying monthly installments of 50 cents, or a dollar, in addition to paying six per cent interest per annum. Assuming that he borrows \$1,000 he will give his note for that sum, secured by first mortgage, assigning his stock to the association as security.

He will then make monthly payments until his stock matures—becomes worth its face value of \$100 per share—when the matured value of the stocks will pay off the loan and the mortgage be cancelled.

The gross and net cost of the loan will be as follows, assuming the present rate of earnings and that the 50 cents per share per month plan is followed:

Installments, 141 months, \$5... \$705
Interest: 141 months, \$5..... 705

Total payments.....\$1,410
Deduct amount of loan advanced to borrower..... 1,000

Net cost of loan..... \$410
If the borrower takes up the other plan, making monthly payments of \$15, it will work out as follows:

Installments, 81 months at \$10. \$810
Interest, 81 months at \$5..... 405

Total payments.....\$1,215
Deduct amount of loan advanced to borrower..... 1,000

Net cost of loan..... \$215

ASSOCIATION MEN

From the above it will be seen that while the borrower purports to pay interest on his loan for the entire term, in reality he receives a return in the form of profits on his stock that reduces the net cost to him materially.

“You see, if we borrow \$3,000, we’d multiply the installments by three, or \$30 a month, which we might manage now, and after we are living in our new home and no longer pay rent, we could pay much faster,” he enthusiastically explained.

She made no answer.

“Now, here’s the Savings and Loan plan.”

As a concrete example, suppose you borrowed \$2,000 upon which you pay a minimum of \$20 a month. At the end of the first year, the account would stand as follows:

Amount of loan.....\$2,000
Interest for year at 7%..... 140

\$2,140

Less 12 payments at \$20..... 240

Net balance at end of first year\$1,900

The reductions in the interest rates are written into the mortgage and naturally these reductions furnish a constant incentive to reduce the loan.

“And here’s some more good dope about payments”:

When foundation is in 1/9 of Amount

When frame is up and sheeted.....2/9 of Amount

When roof is on...1/9 of Amount

When ready to plaster 1/9 of Amount

When plastered.....1/9 of Amount

When inside finish is 1/2 on.....1/9 of Amount

When completed.....2/9 of Amount

This enables the owner, or contractor, to pay all bills when due, and take advantage of all discounts. In order that the makings of the mortgage in advance of all work and contracts may work no hardship to the borrower, interest does not begin until 30 days after the execution of papers.

“How does that sound to you?” Billy turned to his wife, who was trying to keep Junior quiet.

“I guess I understand.” She was listless for a moment, then up flared the

flame of her increasing disapproval. “But don’t you think for one minute, William Hodges Fairchild, that \$30 a month will be all it’ll cost. Mary Anderson told me just yesterday about a big leak in their roof, and you know their plumbing froze tight last winter, and—”

“Of course, my dear, there would be the upkeep.” Fairchild tried to make his voice calmly reasonable. “But didn’t I speak about that? I’m sure that ten dollars a month—fifteen at the most—would cover it. Of course that might squeeze us till we get our next raise, but better be pinched now while we’re young and strong than thirty years from now.”

He opened his booklet again:

A lot that is too narrow necessitates a long and narrow house, which is not usually the most attractive style. If too wide, it is a source of unnecessary labor and expense. There will be more terrace or curb-lawn to care for, and a longer expanse of sidewalk to build and keep clean. The assessment for street improvements is also estimated from the number of feet frontage. A lot should not be selected that is too shallow for a few outbuildings, a clothes-yard and a small space for vegetables or flowers. The buyer should always bear in mind the possibility of some day selling, and should select a site which will appear attractive to others. If possible, choose a lot with some shade trees on it. If there are none, set some out at once, but do not make the mistake of buying quick-growing trees which will afterward prove a nuisance.

“Huh! I suppose by the time we get the house paid for we’ll be so old that all we’ll want to do is sit on the front porch and rock. I tell you I want to live now. You sound like a real-estate agent.” Savagely she slapped at a fly.

“I am; I’m trying to sell you,” with a grin. He continued:

Be careful to select a lot on the most favorable side of the street. Notice whether the morning or the afternoon sun will shine into the rooms where you most desire it. Will your front porch be cool in the afternoons? Will your sleeping rooms have a good sweep of air? Are factories or objectionable buildings likely, in the future, to be erected near enough to depreciate the value of your property? Many cities now have a system of zoning legislation which protects property owners from damage to property through the location of undesirable buildings. If such a law exists in your city you will be protected.

All out of breath, he stopped. Then she opened up on him.

HIS CLINCHING ARGUMENT

“I CAN see myself right now, stuck out in some little suburb. When I come in to town I’ll have yellow mud on my heels and look like all the rest of the natives! The boiling sun will be sure to shine in the kitchen in the morning, and on the porch in the afternoon, and I suppose the trees for the first ten years will make about as much shade as a flag-staff. We’ll be way off in a desert of loneliness where it’s too far to go to, and—”

“Aw, listen, honey—wait until we go out there and look around before you make up your mind.” Jabbing his hands down into his (Continued on page 327).



THE UNIVERSAL CALL FOR THRIFT

IF THE FRENZY OF EXPENDITURE CONTINUES

BY DEAN LLWYD.
Halifax, N. S.

IF EVER there was a time when Thrift was necessary, it is today. The war is over. Enormous amounts of treasure have been expended—blown into thin air in the form of munitions and explosives. The nations who participated are bleeding and impoverished. All except one have emerged from the struggle burdened with a crushing load of debt. Even that one, however, abundant in wealth for the moment, must eventually feel the effect of the shattering of international commerce. No nation liveth to itself, and no nation dieth to itself. America, great and powerful as she is, cannot maintain her greatness and power in isolation. She is not all of civilization: she is one of the mightiest stones in the huge fabric of world-society; but her position and value are dependent upon contact with her sister stones in the vast pile.

Despite this exhaustion of the nations, an orgy of squandering has broken loose with the coming of peace. Never have people had so much money. The working man has at length smashed his way through the defences of capital, and is in a fair way to become a minor capitalist himself. Things that index the presence of money are springing up everywhere—automobiles, movies, social banquets and dances, luxurious furs, even that last fashionable craze, the aeroplane. The orgy of spending is far from being the result of a corresponding orgy of cheapness. Prices are skyrocketing higher and higher, though the only people who appear to feel the strain are the salaried class.

If this frenzy of expenditure continues we shall wind up as a lunatic civilization. Intemperance in money will infect the remainder of the social body until Plato's analysis of declining democracy is verified: civic reason is dethroned, and passion sits supreme. Men will learn to laugh at the other moralities of life even as now they sneer at economy. The cancer will grow until the inside of society is rotten, and it will be in the interest of the universe as a whole for the earth to be calcined by the blow of a merciful comet.

The only antidote for our disease is Thrift. National and international Thrift, founded not on a miser's delight in his hoard, nor upon the swelling volume of bank balances, but upon higher values. Upon personal self control. Upon the sense of serious responsibility for the use of each man's money. Upon the spirit of honesty and trusteeship. Upon the civic virtues which are the fruit of the religion of the Christ, who though He was rich yet became poor, that we through His poverty might be made rich.

PRODUCTION AND ECONOMY

BY ALBERT S. ADAMS
President of International Association Rotary Clubs

THERE could be no more needed movement on the part of the American people than the practice of Thrift. The real meaning of this is be careful. Thrift should not be an excuse for stinginess and hoarding. Thrift should mean careful buying of the things one needs, and seeing to it that the quality for which one pays is in the article purchased; then the practice of Thrift will soon teach one not to buy things merely because one wants them and is able to pay. No one should be discouraged in legitimate expenditures for those things that make for a happy and contented people, but the orgy of extravagance, the buying of things merely to gratify pride in their possession, must be checked.

In these days, Thrift is needed as much in the careful and wise use of time as of money, for never in its history has this country needed, as it does today, to put a stop to the extravagant use of time ruling in lowered production and greater opportunity for spending. The Government itself must be reminded that it should practice what it preaches and that, because its money comes easy, is no excuse for the unreasonable and inexcusable extravagance practiced in its branches.

The man or woman with money in the bank is independent, more self-reliant and able to take advantage of every opportunity for the bettering of one's condition in life. They are better Americans, and therefore better citizens, for the man who owns his own home will not join a mob bent on destruction. They should be taught Thrift, not for the reason only of laying up money as does the miser, but because of the joy that money can give when properly used. The two things of greatest importance today are greater production and intelligent economy.

THE BUDGET STOPS LEAKS

BY B. H. FANCHER
Vice-President 5th Avenue Bank of N. Y.

THE words "Thrift" and "Economy" are now in such common use that there is danger of their losing force, and like many other things to which we become accustomed, they will fail to make an impression upon us, unless we can grasp their full meaning.

Cultivating thrift is just as necessary now as it ever has been, perhaps more so, and I believe that compelling influences and methods should be brought to bear upon the lives of all young men at this time as there seems to be such a pronounced tendency toward the free and easy spending of money.

Many people who have come suddenly into the possession of money are spending large sums and the most unfortunate part of this is that they are observed by those of limited means, who, in order to keep up appearances with their more fortunate or unfortunate neighbors, are tempted to spend more than their income.

One of the surest methods of arresting attention and revealing the true situation is to make up a budget and keep a careful record of expenses. Those who have not been in the habit of thus watching their expenditures will be surprised at the number of unnecessary ones. No better time can be found to begin this practice of budget making than at the opening of the new year. Many men owe their success to such a plan as this and it is heartily recommended to all those who would secure for themselves a competence in later life.

SALVATION THROUGH LIFE INSURANCE

BY JOHN D. SAGE
Vice-President Union
Central Life Insurance Company

THE year 1919 will close with the most stupendous increase in the amount of the insurance policies written and paid that has ever been known. Insurance companies have been doing an amazingly large business. One of the reasons for this is the advertising which has been given through the Government endorsement of the idea of life insurance by the Government's insurance for soldiers and sailors. Another reason is the influenza epidemic and the material salvation of tens of thousands of families through life insurance policies at the time when the bread-winner was stricken by this dread disease. Another reason for the increase is doubtless, the high cost of living and the realization that \$10,000 of life insurance years ago should be \$20,000 now. Another reason, doubtless, is that during the war many have learned thrift through investing in Liberty Bonds who never practiced it before.

We should not be deceived, however. There are countless hundreds of thousands of people now who have plenty of money to spend who are not investing it in life insurance and who are not living with caution and realizing the importance of thrift. Now is the time to save for the rainy day, which inevitably must come in a few years or less, when a readjustment in financial and industrial conditions will take place. The young man should begin his life insurance saving now and should apply for a policy while the premium is small. Even if unmarried, he should prepare for the family which he will have later and also for his own later years which sometime will come all too soon.

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ASSOCIATION MEN

ATTENTION, PRIVATE TIMOTHY THRIFTY!

BY JAMES SCHERMERHORN

AS you were, Private Timothy Thrifty! Don't break ranks with reduced necessities. Keep the alignment with economical living. Preserve a touch of elbows with early rising and scheduled regularity of the day's duties and diversions!

For you the trench nevertheless; now for the retrench. Keep up the manual of the tight fist, of going without; stick to the squad drill of simple living; present yourself for inspection neatly appareled, but not gaudily.

You have invested two years in the science of self-control, of submission to authority, of possessing your soul in patience for the appointed hour. It would be worse than giving up your Liberty Bond to abandon this investment.

Let the lush spender flash his roll and enslave himself to the squat idol, Old H. C. L. The fool and his money will be soon parted.

There will be left unto him not even the distinction of being a peculiar file, a person set apart. He is only one of a restless horde of "Haves" being transformed rapidly into the pitiful tribe of the "Have Nots" upon the road to "Blow-It-In."

The saver is the marked young man in these days of riotous squandering. His frugality, his forbearance, his refusal to fall in with the easy-come-easy-go contingent prove that he is holding on to the dividends he got out of the service—good health, good habits, good husbanding of what he earns.

For in the drive of diligence and self-denial, with secure well-being as the objective, it is as essential as on the western front that resources be patiently accumulated for the hour of supreme need.

So, Private Timothy Thrifty, see that you take step with the far-seeing, the sagacious, the forehanded.

Passing fair shines Good Fortune straight ahead for the self-captained souls that have discovered sources of enrichment unrelated to extravagant toggery, taxi and movie mania, jazz disturbance and cafe enticements, the checks whereof resemble the monthly rent.

THE SAVING GRACE OF SAVING

BY JOHN POOLE

President Federal National Bank

THE great conflict which has recently come to a close has taught us many things. We have become educated in matters of health, religion, generosity, conservation and thrift. If these lessons have been well learned, the country will be saved from the disgraceful condition of the past, when, according to carefully compiled statistics, we find a large number of people at the age of sixty years dependent upon relatives, friends or charity for the necessities of life.

Suppose we should go to these financial cripples and ask their advice growing out of years of sad experiences. Would they not all say "save during your earning years"? Everyone knows it is hard to develop the habit of saving, and yet it is the very keystone of success. We must not think of thrift as closeness or stinginess, for it means nothing of the kind—it is the scientific management of one's affairs, one's time and one's money; it improves the quality of the individual because it develops system, order, and gives force, energy and industry as well.

The virtue of saving lies in the fact that thrifty men think, plan and look forward. It makes them progressive and they become more valuable assets to their community as well as to their country. Thrift evidences superiority in many ways; it gives foresight, it denotes self-control, self-reliance, prudence and finally brings independence. The practice of saving money gives an upward tendency to life, improves a person's outlook upon life and has a healthful reaction upon all his faculties.

You may wonder whether or not your life will be a success. Answer the question yourself: Can you save? If not, you are bound to fail—you may not think so, but you will, because the seed of success is not in you. There is nothing that gives a person the right direction in life more effectively than saving money. When one learns how to save regularly he has advanced well on the road to success. In other words, he is stepping forward in a definite, positive way.

ASSOCIATION MEN

Different folks have different ideas as to how to go about saving money. Most of them simply make a good resolution, keep it a while and then break it. My idea is that you must learn to *save first* and spend afterward. Suppose, for example, you are employed at a salary of \$1,200 a year and you are paid semi-monthly. Today is pay-day and your envelope contains \$50. Your rent may be due, provisions may be needed and you have other purchases in mind. But before you do anything with that money—while you have all of it in your hands—take a dollar, two dollars, five dollars right (Continued on page 328)

AN ORGY OF EXTRAVAGANCE

BY IRVING FISHER

AFTER the terrible four years of war with the incalculable destruction of wealth and of human beings, it is high time that we make a conscientious effort in the direction of saving. Individual thrift for individual purposes is not sufficient. It must be national thrift for the maintenance of the nation and the world.

Peace finds us as a nation no poorer than before the war. Possibly, through our war experience of the benefits of organization, our great resources may be used even more lavishly than before. At the same time, the restrictions of conscience upon the consumption of this wealth have relaxed. There are signs that, as a reaction from war-time economy, we are indulging in an orgy of extravagance. We are in danger of forgetting that abroad not only do the people lack the necessities of life but their very means of providing those necessities—tools, factories, raw materials, business and commercial organizations—are either destroyed or at least so out of order that assistance from their more fortunate neighbors is necessary. When millions are starving abroad, we ought to be especially free of the accusation of wastefulness. Every penny and every dollar saved by us creates funds which can be lent to these struggling peoples to put them on their feet again. For it means that we are saving goods—coal, steel, machinery and food—which will keep Europe warm, fed and busy.

There is a very practical selfish side to this reasoning. If we do not put Europe on her feet again, we are creating a condition there which will mean a continual loss to our commerce and a threat to our national safety.

EASY TO BE THRIFTY TODAY

BY J. M. SWITZER

Mayor, Dayton, Ohio

HOW easy it is to be thrifty these days in our financial matters, compared with a few years ago. Today we have substantial banks and savings associations in convenient places, open all hours of the day and night, urging us to save and let our money earn for us. We have the Government popularizing government investment in bonds of large and small denominations. We have saving and thrift clubs in our industries, in our stores, in our schools and even in our churches. The press is giving us model budgets for our household expenses and suggesting rules for keeping the dollar in our pockets that used to go rolling into the saloon keeper's till.

And this is as it should be. We as a people have had the reputation, and rightfully so, of being an improvident, wasteful people. If we are now cleansing ourselves of this reputation, and I think we are, it is because of the lessons we have learned in the Great War. The waste of war is appalling. Our natural resources are not inexhaustible and they have been severely drained the past four years. We must practice the Thrift of Conservation.

One of the basic differences between Mr. Thriftless and Mr. Thrifty is his breadth of vision. The one through his warped short-sighted vision cannot see farther than his immediate surroundings and so is the victim of his environment; the other, by his far-sighted vision of the possibilities that lie before him, if properly prepared and by close application of his spare time, is able to make of himself almost what he will. And so the thrift of preparation, or of education, is fundamental. The man who does nothing when he has nothing to do is thriftless. He will fail. The man who takes advantage of every hour of the day is thrifty. He will succeed.

"MONEY MAKES THE MARE GO!"

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By WILLIAM H. RIDGWAY

EVERYTHING that goes—men, machinery or movements—needs financial lubricant to maintain motion. Take money away, and squeaking and inertia ensue.

In these hectic days is this especially true. Men are thinking "money," talking "money" and throwing down their tools for "more money."

Money makes the mare go.

And money makes everything else go. Young Men's Christian Associations especially.

It is the lure of money that is the root of evil.

We are wondering what the next "drive" is going to be for. We have just finished the Jewish Welfare. In Philadelphia they have just been "driving" for the Orchestra and the Osteopaths. "Next!"

There seems to be no trouble to get all the money asked for any good thing if it is gone about in the right way.

I was at a meeting of a group of men in Trenton the other day, where they want a new \$500,000 Y. M. C. A. building. A few remarks were made and eight men went down for \$25,000 each, and I don't know how many for \$10,000. Yes, it was just that easy over in Jersey.

The reason these sums of money are so easily raised is because the American business and professional men and the American working men are the biggest-hearted folks in all the world and know how to give of their substance whether that substance be big or little.

The reason big hearts are so many in America is because this is God's country and God's folks are those who have the wherewithal with which to give.

While the war was on Uncle Sam sent for me to go to League Island Navy Yard at Philadelphia and talk to the sailor boys down there. A fine bunch they were, too. Mostly from Kansas, Nebraska, Iowa and those other salt water states, the Middle West!

KEEP RIGHT WITH THE CAPTAIN

I ASKED the crowd that gathered to answer this question: When you go to sea in one of those big war ships tied to the dock out yonder, whether you are down in the hold shoveling coal, or up in the galley helping the cook, or oiling and polishing in the engine room, or swabbing the decks, how far will you ever get in the navy and what kind of a time will you have if you are not right with the captain and have a mind to do his will?

Every one of those bright Western chaps caught on at once and that without a map or a commentary.

America is full of prosperous business and professional men who have money. Almost all of them have come from homes where father or mother or both have been right with the captain and they themselves are right with the captain. Out of every 1,000 prosperous men, 980 have come from homes where there was little

money but lots of religion. "For the promise is unto your children" (Acts 2:39).

They buried Mr. Henry Clay Frick out at Pittsburgh this week. When he died Jay E. House said: "Folks have observed that the late Mr. Frick 'couldn't take it with him.' It seems to us, however, the point is not well taken. The late Mr. Frick had it while he was here. Or, to phrase it a little differently, he 'had it as long as he needed it.'"

Now the newspapers say that those who were close to Mr. Frick prophesy that when his will is opened it will be found that the greater part of his tremendous fortune is given for the public good. This will be following out the idea of Mr. Frick's former associate, Mr. Andrew Carnegie, who contended it is a disgrace for a man not to give his millions back to the people from whom he got them—and proved his sincerity by his will, giving his great estate to the country.

Since writing the above paragraph Mr. Frick's will has been printed. He has given to the public the immense sum of \$117,000,000. The money goes to lying-in hospitals, colleges, parks, art galleries and other good things. Our millionaires are proving to be among our best possessions. They make business big and they make humanity better.

The National City Bank of New York is circulating a brochure entitled "Andrew Carnegie's Career." Everyone should have it. It is sent on request. Inclosed in the pamphlet is a sheet with the opinions of Mr. Carnegie's career as expressed by various workmen in a reporter of the New York Globe.

KNOCKING THOSE WHO HAVE "IT"

FOLKS who have never been able to start themselves along the Thrift Highway; folks who have fancied they could have the cake and the penny both; folks who could not cut out things to make a nest egg; the folks who don't get it, all delight to "knock" the folks who do get it.

"No man can make a million dollars honestly" is an everyday remark in can't-get-ahead quarters by the fellow who wouldn't buckle down to get the start and begin on the million.

It isn't so. A man has only to discover the secret of the firefly—light without heat,—and the General Electric Company and Westinghouse Company will hand him as many millions as he cares to ask and a grateful country will put his statue in the Hall of Fame. Every dollar an honest dollar, too.

A man has only to discover how to "crack" petroleum so as to get double the present amount of gasoline from a barrel of it and the Standard Oil Company and all the other great oil companies will be camping on his doorstep with check books all ready to write seven figures. Every dollar an honest dollar, too.

Harold Bell Wright stopped preaching from a pulpit to preach from the printed page and a grateful people have bought his books by the millions and made him a millionaire. Every dollar an honest dollar, too.

God intends his children to prosper. He intends that prosperity to be a blessing to his fellowmen and consequently a great blessing to the man himself.

The old Hebrew way was a one in ten way. The modern Christian way is not by schedule. "As the Lord has prospered you." Even Uncle Sam seems to think 15 per cent is about right and has put it into the income tax law.

THE CHRISTIAN'S INDOOR SPORT

WHEN a man's heart is right and in attune with heavenly things, the giving business takes care of itself, for this is the chief indoor sport of the real Christian. All the worthy causes (and some others) have his name on the list of good prospects and the post office department does the rest!

Whenever tempted to "knock" the man who has been thrifty and spent less than he received and has accumulated profit, just go out and look around you a little bit.

See that great college with its 1,800 orphaned boys who are taken when ten years old and fed and clothed and educated and trained? Well, Stephen Girard, Philadelphia's great merchant gave that. And there are many other such institutions up and down the land built and endowed by other rich men.

See that great institution where men and women are trained into useful occupations and started on a life of prosperity? Well, Drexel the banker, Pratt the oil man, Peter Cooper the gluemaster, and a host of other rich men did that.

In November when we were out at Detroit attending the International Young Men's Christian Association Convention I was driven past the greatest hospital in all the world, recently packed full of our wounded soldier boys. Well, Henry Ford did that.

WHAT MILLIONS BUILT

AND behold colleges, libraries, parks, art galleries, great orchestras, play grounds, visiting nurses—why we haven't room to name the host of them—all given and supported and made the great blessings they are by the men who have acquired and whose hearts Heaven has touched.

There is just one thing for every young fellow to do. Here it is:

Make a start for the place of your Heart's Desire by getting right with the proprietor of the gold and the cattle upon the thousand hills and in whose hands is all the wealth.

Yes, indeed. "Money makes the mare go," but it is only when the money is in the hands of a Godly man that the old nag comes a-flying under the wire.

ASSOCIATION MEN

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THE HUMAN SIDE OF BANKING

BY ROBERT E. WAIT

Secretary Arkansas Bankers Association



IT is said that not long ago an humble old Irish woman, timid and poorly dressed, approached one of the teller's windows in a great trust company. Twice she went up to the window, but received no attention from the teller, who appeared busy at other things. The third time she gathered courage. Tapping on the counter to attract the man's attention, and looking him squarely in the eye, she said:

"Faith, and it's the likes o' me that's kaping the like's o' ye."

This story, if true, is fortunately an extreme case in these days of courteous bank treatment, but it clinches the lesson that the banker's job, and his success, is, in the last analysis, dependent on the people outside the grille, with all their whims and patience-testing foibles. The banker's lot will be the easier and the happier if he realizes this once and for all as the chief foundation stone of his business and builds upon it with a patient saving sense of humor, instead of hacking at it with impatience and sourness. And even those behind the counters who never come in direct contact with the variegated public, must realize that they do in reality, nevertheless, through their work, which should be done neatly, accurately and always with the utmost good cheer. It is by such service that they back up their executives and public-meeting fellow-workers and keep them in shape at all times to present a pleasant and patient "front."

FOUR HUMAN ELEMENTS

THE four human elements within the bank organization are:

- The stockholders;
- The directors;
- The executives;
- The bank clerks.

It matters not the size of the bank, for all these human elements are found within the smallest as well as the largest institution. It is true that in some of the smaller banks two or more of these elements may be found merged in one individual, but the separate elements are there nevertheless.

Each bank may, therefore, be viewed as a great or small cooperative institution, and to achieve success its four human elements must work together humanly and with the greatest harmony and cooperative spirit, each element being always and everlastingly "on its toes" for the best interests of the bank, and no element can or should prosper at the expense of the other or others.

The stockholders, of course, are the owners of the bank. Yet this ownership is limited under the law, and while they alone have evidence of their ownership in shape of stock certificates, they should realize that others than themselves are investing daily in the enterprise, in the time and thought and life blood they are putting into it, and extra large money dividends to the stockholders on their dollars must not be expected at the ex-

pense of fair dividends on human thought and life to be paid to executives and clerks in good honest-living salaries, in these days of terrific living costs. The bank stockholder is the representative of the thrift and keen business management of each community; collectively, bank stockholders compose the best of American citizenship, and for that very reason they should keep their eyes open to the needs and just claims of the other classes of bank workers. When the stockholder is sure every worker in the bank is paid a fair honest-living wage, and when he knows a good slice of the profits has been set aside as a surplus or insurance against possible losses in the future, he can accept with good conscience the extra fat dividend and on his knees that night thank God his money is invested in a successful and honestly managed bank. The stockholder should always, of course, proudly "boost" for his bank.

The directors are the choice picked men, chosen by the mass of stockholders to represent and act for them in the management and guidance of the bank. They, of course, should be everlastingly on their toes for their bank, pulling and talking for it at every opportunity. They should always be helpful and sympathetic with their active salaried presidents and cashiers. If they haven't implicit confidence in them they should elect others. If they have such confidence they should be guided by their initiative and suggestions—not forever blocking all they try to do. Directors should not let their active president, or cashier, degenerate into a clerk. These officials should be given ample clerical help so their time and thought may be free from wearying details, and free for meeting the public and planning the policy of the bank. They will more than earn their salt in this way; they will waste it with their noses to the grindstone of clerical detail. (Continued on page 324)



BOXING GLOVES and BIBLES

By JOHN TIMOTHY STONE

IN these days of automobile transportation and traffic, we are liable to forget that there ever was such a thing as a horse; nevertheless, horses exist, and are doing a great deal of work in this world without injuring in any way the progressive glory of the increasing breed of traction engines.

Driving tandem sometimes is serviceable in uphill work, but usually it is a mere matter of style and pride. Tandem driving has never taken the place of team work. Horses pull better side by side.

There is a splendid team of membership where the Young Men's Christian Association and the men's or boys' Bible classes are tied up together. You cannot put one before the other, or give one a secondary place and the other a primary, and get the same result. They must work together—pull together, and if they are to do this, they must be harnessed together and governed by the same lines and driver. This does not apply simply to the city church, but also to the town and very wholesomely to the country.

The day of denominational ardor (thank God!) is waning. We do not see today at every cross-roads several churches in building, but one church—a church of Jesus Christ—not necessarily a union church, but, if denominational, a church in which other denominations are willing to cooperate and eager to lose their personal denominational preference for the general spiritual good. Men are loyal to their denominations, but they love the Lord Jesus Christ even more, and are cooperating, which means they are working together.

MEN ARE LOYAL

NOW the Association has always been, when successful, not only a cooperating agency, but a cooperating spirit. We have come together there to work for Jesus Christ and to win and develop Christian character.

How well I remember the old days at North Pearl Street in Albany, New York, where the sign of the gold hand led us up stairs into the little Y. M. C. A. room. We came from churches in the center of the city and in the outskirts. We never knew whether we were Presbyterians, Congregationalists, Baptists, Methodists or something else—we only knew that we loved the Lord Jesus Christ; that we as boys and young men wanted to work for Him; that the Young Men's Christian Association brought us together with a common object, and that



we could work, play, sing and pray together. We won men to Christ by every kind of effort. We sometimes had crude methods; we sometimes were extremely awkward ourselves, but the spirit of criticism did not exist. Every man was there to help his fellow and win the man who did not know and love Christ.

HOW THEY HANDLED MEN

HOW well I remember the old room we fitted up as a gymnasium when we were boys in the high school. It could not have been more than twenty by twenty-four, and then later we got an adjoining room. The store-keeper down stairs tried to break up the gym because we made too much noise, but we told him we would get trade for him if he would keep still, and so we thus boycotted his ill-favor and got a subscription out of him as well.

Dumb-bells and Indian Clubs were about all we could afford to start with, but they did the work about as well as heavier apparatus did it later, for we made up with energy, enthusiasm and persistency. Our boxing gloves used to be pretty well worn out, but the fellows who put them on daily handled another kind of leather daily, as well, and that was the morocco that covered the then unique flexible Bibles. We saved our money to buy boxing gloves and Bibles at the same time and handled them both and handled men with them.

In looking back thirty-five years to those days, there is always a feeling of gratitude, for Christianity was put into some of our lives there at the old Young Men's Christian Association with a genuineness and a reality which blended piety and fun, and which had much to do in developing the strong spirit of loyalty between the Association, the Church and Sunday school.

Our Sunday school leaders were workers in the Association. The Sunday afternoon meeting there was not an entertainment, but a religious force. We studied the Bible; we invited men to church service. We actually went out in the street to draw in strangers by personal invitation and solicitation. Many a man was converted who never dreamed that there was such a place as the Young Men's Christian Association. From the Y we took them to the church, where they united, and in many instances became active workers, and later officers.

There was never a feeling of competition between the Church and the

Association. We were brothers working hand in hand. We did not run tandem; we were a team working together, and the harder the grade, the harder we pulled. We expected the man who lagged to get the whip, and the snap of that whip was the only criticism we permitted.

Of course, the years separated us and we all went into various kinds of active service all over the country, but we took with us the spirit of mutual service which we had gained, the inheritance of Christian sympathy and joyful cooperation, and we left behind us with those who followed on the example and inclination to do the same work.

Today we find the Church as well as the Young Men's Christian Association equipped more ably, manned more thoroughly, organized more completely, and a recognized Christian organization, but can we improve upon the old method of cooperation? Should not the men's classes in the country, as well as in the city, cooperate in the work of this great spiritual clearing house, the Young Men's Christian Association? Can we not all work together and lose the sense of consideration for denominational loyalty in the greater service of Christian fellowship and mutual helpfulness? "The young men of this country need more than a formal religion. Jesus Christ will die out of our faith, if we spend our time in talking about Him instead of living with Him."

Every man has a conscience which gains acuteness in definite service to make the conscience of his fellow-men responsive to the best things. If Almighty God gets into our very soul, we will discover that we are looking at a picture of Jesus Christ. As we look at that picture, even as in the painting of old, the eyes will open and we will see Him looking at us as individuals, and will hear Him say, "Lo, I am with you always."

REMEMBER RESPONSE OF SAUL

THERE is but one response to such a vision; it is the response of the young Saul, when arrested on the Damascus highway, "Lord, what wilt thou have me to do?"

There could never be a time when men are more responsive to the thrilling vitality of a young man who actually lives the Christian life, than in the present day. He is energized with forcible manhood wherever he goes; whatever he does, he is recognized as a leader, and the punch and piety of his life are felt. The alertness of his step shows a soul athletic in righteousness; his heart is transparent; men see and believe and instinctively follow and respond. It seems to me that only those who are not actually cooperating and who have lacked experience in this sort of cooperation are out of sympathy with the Church of Christ. After (Continued on page 323)

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JUST AN AGGREGATION OF HUMAN BEINGS

By JAMES W. FOLEY
Associate Editor, Pasadena, Calif.,
Evening Post

When you appeal honestly and fairly, without hypocrisy and mawkishness, to the best humanity has in it, you get the best humanity has to give.

IN 1915 I went over to the University of Minnesota, at my own invitation, to read some poems and make some observations to the young people of that institution at their chapel hour.

I am accustomed to go at my own invitation. As I make no charge for going to educational institutions I am not dependent on the whims of invitation. That is the advantage of working for nothing.

Dr. George E. Vincent was then president of Minnesota. He is now head of the Rockefeller Foundation, as you know. He was busy with a meeting of the board of trustees, but departed from his usual custom and came over to hear me read. I was sensibly appreciative. Except that he persisted in running, instead of walking. He talks as he runs—swiftly—and he gets somewhere. He has original genius.

After I had finished my forty or forty-five minutes before an audience of splendid young people, we came away and were "mowed" for the current week's events. Then he said: "You ought to go to Chautauqua." His father, Bishop Vincent, founded Chautauqua.

I said: "Yes." For I wanted to go and I had just thought of it after he spoke.

He gave me a letter to Arthur E. Bestor in Chicago. He suggested that Bestor invite me down for a week in the season. Bestor did. I went.

I gave five delightful programs. I mean they were delightful to me.

I began with an audience of six hundred, and Wednesday night I had an audience of four thousand in the amphitheatre. I lost one auditor. I felt that the percentage of mortality was almost negligibly slight.

When the war came on I was in San Francisco. Bestor sent me a letter. He

was then at the head of the speakers' bureau of the Young Men's Christian Association, or was in some way connected with the work of inspiration and entertainment. He suggested that I do some work for the army. I applied to the headquarters in New York and they sent me to George C. Crowe, head of the entertainment work on the Pacific coast.

We went out one foggy night to Fort Mason. A couple of dozen gloomy young men sat and shivered in the fog and shivered worse when they were told someone was going to read poems to them.

They thought there were some things worse than war.

I read them poems, but they did not know they were poems. Contemporary literary criticism may not know it either. But the audience stayed and increased. Other men came in to see what the two dozen were laughing at.

I am merely seeking to show you that my designedly kindly action in offering myself to Doctor Vincent led around very naturally to Chautauqua and then to war work, in which I was engaged for fifteen months, traveled fifty or sixty thousand miles under the direction of the Young Men's Christian Association, talked to something like a quarter of million soldiers, sailors and marines, gave as many as five programs in a single day, read along the Rio Grande river from El Paso to Brownsville, along the Pacific coast from Tacoma to San Diego, saw every coast defense fort, naval training station and outpost patrol from Tacoma to Brownsville, Texas; spent from a week to ten days in each of twenty odd cantonments in the Western, Southern and Central departments of the army, spent two months in the spruce production camps of Washington and Oregon and benefited by the most humanizing experience that ever fell to the lot of a human being.

HUMANITY IS KINDLY

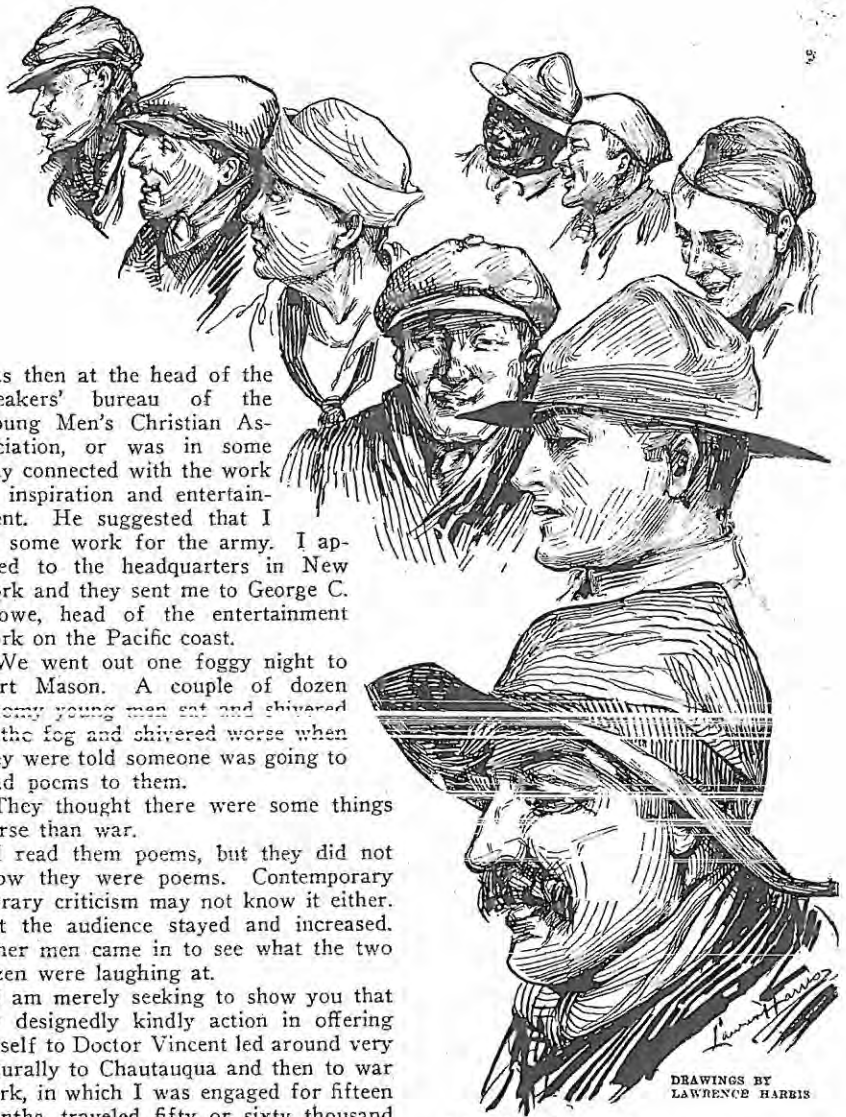
AND in that time and through that experience, in addressing every kind of human being in every branch of the fighting forces of the United States, I never had an unkind word said to me, never suffered

unfriendly interruption, never saw anything but friendly and engaging smiles when I looked for them and I had audiences varying from a dozen colored troopers of the Tenth Cavalry on the Mexican border at Nogales, Arizona, to four thousand white-suited jackies on the fourth of July in an outdoor amphitheatre at Great Lakes Naval Training Station.

I never read a thing but the simplest poems of childhood and boyhood and familyhood. I never used any but the friendliest words I could command. It was a program I have given before every class of people in the United States, from the most erudite club audiences to an audience of twenty-one hundred men in the prison at San Quentin. That was what I carried through the army, and I found not the slightest difference in the spirit of appreciation. So I know that all human beings are the same, and that men are instinctively refined, wholesome, loving, friendly and delightful, I care not what stratum of life they come from.

And I am not afraid to appeal to the best that is in men, because the best of men is splendid, and the worst of men is frightful, and the indifference of men is hopeless.

I did what work I had to do very earnestly, but not at all too seriously. Things were (Continued on page 318)



DRAWINGS BY
LAWRENCE HARRIS



James W. Foley

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MEN

LOOK THE WORLD STRAIGHT IN THE FACE

Posed and directed by
George W. Braden, Philadelphia

The man with head up, spine straight, alert, elastic, easy aggressive, is "ready for the job." He carries his clothes better, increases his business chances, bids for abundant health and escapes the bumps that come to those whose exercise habits are "baggy at the knees."



1. (Above) Stand with head high, chin in, chest lifted, abdomen firm, weight forward.



2. (Right) From Position 1 swing arms and head backward 16 times. Be careful not to strain.



3. (Left) Hands at chest, elbows pushed back as far as possible.



5. (Right) With arms bent, press elbows back and down. Be careful not to curve the spine.



6. (Above) From Position 5 push the hands high over head, slightly back of vertical—stretch hard 16 times.



4. From Position 3 swing arms to side horizontal and beyond if possible, 16 times.

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This Talk About

"NOT GOING TO LIVE AGAIN"

A New Year's Message

By Wilfred Grenfell, M.D.
(of the Labradorers)

THE other day I picked up a destructive criticism of that hope which all humanity has in reality deepest in its heart, namely the persistence of life after death; not the attenuated skeleton of some absorption into the "great all" (or the great auk, if one chances to be buried at sea), but a so-to-speak red-blooded life, conscious of identity and continuous with this one. All level-headed, clean-hearted, healthy human beings want that because they enjoy the life here so much, and they naturally wish it to go on. They hate the idea of death—death that can terminate all our joys and sacred ties of love and fellowship—and make human beings' existence no better than a cruel tragedy.

A long life as a surgeon has convinced me that there is something wrong about a man who talks about not wanting to live. I generally begin to wonder if he has begun to live at all. Any man who takes up the challenge of human life and sees its glorious chivalry must feel that the man who wishes to die is poor stuff. Indeed, one always felt that the soldier was paying a tribute to his divine origin, for when he wanted to express his feelings strongly he would bubble with "to hell with the slacker"—a pious sentiment which is inevitably answered. For even this life on earth holds only regrets and disappointment for him who shirks, and let us add to that the profiteer and all who seek satisfaction in material ease or in grabbing things and fail to strive for their golden spurs as sons of God and good knights of the King of Kings, helping to hew out His kingdom of righteousness, liberty and peace on earth.

SHALLOW SMALL SOUL DOGMA

THE cheap criticism of which I spoke lies before me—in more senses than one. It begins with the time-worn, shallow dogma of the small soul, "the limits of our knowledge make any positive theory of the hereafter impossible," and that is offered as a "new thought." In a widely read magazine, also on my table, is a review of the same book. It leaves this travesty of truth unchallenged. There is an old saying, "*multi ad sapientiam pervenire potuissent, nisi se jam pervenisse putassent.*"

The author of this book would be loud in condemning the Church that talked to Copernicus and to Galileo in the same strain as he talks, just because they ventured to seek and discover truths that infallibility had decided were impossible, since they related to ultra-mundane theories. It has always seemed to me that it is not modesty but indolence which permits any normal human mind to admit even that "the limits of my

mind make anything impossible to me."

My father always taught me that there is no such word as "can't" in the English language, and if as a child I said "I can't," father used to chalk up a mark against me. Pessimism is the curse of all progress; optimism is the voice of God in us. If I believed that we could never know about a thing, which I know every true heart longs to get knowledge of, at least I would have the decency to keep my pessimism out of print.

It was the pessimists who almost kept old Columbus from discovering America. They all knew that it was impossible, or, of course, they would have tried it themselves. But Columbus was the big man of the lot; and it is always such glorious optimistic faith that wins out when "the limits of our knowledge make it impossible." Christ said that He could not do anything with men who had no faith—and we know now what sublime acts of faith the mere eating our breakfasts and going to bed at night involve in these days. Yet, thanks to men's optimism, we now go flying through the conquered air in spite of the mathematicians who demonstrated that no heavier than air machine could ever fly, at any rate for practical purposes.

We owe no thanks to the pessimists because we can recognize a loved voice without even a cable communication across the Atlantic or a wire to unite us across the continent. It was not they who demonstrated that celestial dynamics were no agglomeration of confusion, but were one marvelous sequence of obedience to law, and so encouraged poor mortality to again have faith in the great Law-giver and in their own wonderful heritage. Newton and Clerk Maxwell were humble and simple Christian believers and had no use for "cant's."

NOT IN DEBT TO PESSIMISTS

THERE are heaps of people ready to accept the subtle suggestions of these pessimists, though it seems to some of us that in the face of the advance of knowledge "Mr. Littlefaith" should be relegated to the glass case of a museum to keep watch and ward with the Dinosaur and the Dodo.

When men can measure and weigh the stars in their courses and can tell the constitution of heavenly bodies by catching and analyzing the rays of light which left them before man came onto this sphere, after measuring the pace that same light has traveled as being nearly two hundred thousand miles a second, when men see the atoms jumping in the solid rocks and know that but for motion no apparent solid could exist for one minute, then with the addition of only a

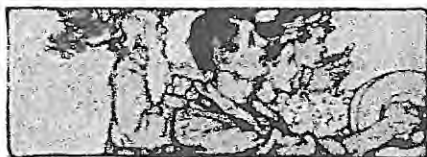
hundredth part of the wonderful things beyond this in other lines of science, which man has painfully discovered through the energy of his will and the marvelous possibilities of his brain matter, we may well be content to be silent as to what we can or cannot apprehend about life and mind or any other thing.

Yet it is only a few decades since some scientists of the day thought that they had discovered that man was the product of his material environment, and his sins or good deeds were merely a series of chemical or mechanical reactions. Stephen Leacock says with whimsical truth that medicine has made great advances because once it thought it could cure an attack of cholera by bleeding, and now it knows it cannot. Once men believed that God created man, we hear now from some men that man created God. Surely there is room for modesty and faith.

Thank God for the optimism of the Bible, which thousands of years ago proclaimed that though now we know only in part, some day we shall know as we are known. It seems true that now we can only know of the supersensuous—like the ether of space—indirectly; that is, we can only see it as in a glass darkly. But thanks to God for the same book which encourages to the faith that we are sons of God and shall see one day face to face.

THE SUBTLE ETHER OF SPACE

I HAVE been accustomed to hear the idea ridiculed that we could ever have any positive theory as to the nature of the body our spirits might occupy when the accident called death deprives us of our present body. Clerk Maxwell predicted from mathematical calculations that the ether of space is really far more solid than any material cognizable by our physical senses. Long before that Newton also had postulated that ether was "more subtle than air, more elastic, more active, and yet denser than quicksilver or gold," seeing that the atoms of matter do not touch, but are literally cemented together by this very ether. The prosaic, unemotional, non-partisan Encyclopaedia Britannica says: "Ether is a material substance of a more subtle kind than visible bodies." The man in the street, however, says seeing is believing; so while he scorns a demonstrable fact he swallows water that with a microscope to aid him he could have seen was full of cholera germs. He claims that rock is motionless, because he does not know that the spintharoscope exists. He says that a block of wood is solid, and so it looks till he looks through it with a fluoroscope and so (Continued on page 316)



The ONWARD MARCH of the CHRISTIAN WORLD



BUSINESS PRINCIPLES

are being adopted nowadays by many up-to-date churches, the principle of advertising being an outstanding example. The Presbyterian Church, U. S. A. (as distinguished from the Church, U. S.—"Southern"), not only has organized its own publicity department in the past year, with headquarters at New York City, but it has opened a branch publicity office at Chicago with a newspaper man in charge. From Chicago advertising helps, including free electrotypes, are sent to all parts of the country, to enable local congregations to let their communities know what the Christian Church is planning, promising and accomplishing.

TWENTY SUNDAY SCHOOLS

were organized in unchristianized districts of America within eight months of the past year by one missionary representative of the American Sunday School Union, with two others organizing thirteen and twelve respectively.

SIX WEAK CHURCHES ONCE

are two strong churches now, at Alexander and Griswold, in Manitoba, as a result of a union movement that took effect in November. Presbyterian, Methodist and Congregational churches joined.

SEPARATED BY THE KINGS

since 1781, all Protestant churches of Bohemia now are united as The Church of the Brethren, following Bohemia's recovery of its liberties as a result of the war.

CHRISTIAN THRIFT

is seen in the decision of the Congregationalists and Northern and Southern Methodists to reduce duplication of editorial and printing costs of their Sunday School publications by merging their three school magazines into one.

CHRISTIAN AMERICANIZATION

work among Danes living in this country is being carried on by Professor Christian Hansen and his associates in Dana College at Blair, Nebraska, an institution conducted by the 15,000 members of the United Danish Church.

AMONG THE WORKING MEN

and women in the packing houses of Montevideo, Uruguay, operated by United States packers, an institutional church

PAUL PATTON FARIS, Recorder

costing \$18,000 has been built by Methodists. Among the church's workers are a physician, a nurse and a minister, all from the United States.

FOREIGN MISSIONS' APPEAL

as a life career seems undeniable. Forty-one members of one family alone, that of Dr. John Scudder of Boston—the first medical foreign missionary from any country—have given their lives to foreign mission work since 1819, when Dr. Scudder was commissioned for work in Calcutta. The centennial of the event has just been celebrated.

WHAT BUSINESS MEN THINK

of the Church is suggested by the recent action of more than one hundred business men of Bellingham, Washington, in pledging ten dollars each for maintenance of the Sunday Evening Forum of a local church. Meeting in a large hall in the center of the city, the forum last year attracted a weekly average attendance of 1,000.

"CHRISTIAN FARMING

for East Indians" is a phrase describing the activities of Sam Higginbottom, a Presbyterian layman, and his fellow-workers of Allahabad Agricultural Institute. Mr. Higginbottom is in America to raise \$2,000,000 for equipment and endowment of the Institute which educates the people of India in ways of Western thrift and Christian progress. He also is government director of agriculture for the progressive native State of Gwalior.

INTEREST IN THE OLD HOME CHURCH

is being capitalized by Chicago's Congregationalists, who have persuaded two hundred former members of three churches, in what is now a "rooming house region" on the west side, to form the "Alumni Association" of New First Church. Their efforts and their money will be used to enable New First Church—successor of the three churches mentioned—to carry on aggressive Christian work in this former residence district.

SEVENTY-SEVEN LAYMEN

and eleven ministers hold "the balance of power" in Turtle Creek, Pennsylvania, a town of 5,000 people. These representatives of the eleven churches of the town compose the local Church Federation, which recently won a town election when, on a moral question, the Mayor opposed the stand of the churches. The Federation publishes its own weekly paper and conducts an educational lecture course each winter. It led the town last year in the erection of a soldiers' memorial.

GERMAN CHRISTIANS

have awakened at last. The voice of God in their hearts, unheard for five years, with an evident desire to be received once more as comrades by their fellow Christians in other lands, led a representative group of Germans—the entire delegation from Germany to a meeting of the International Committee of the World Alliance for Promoting International Friendship through the Churches—to condemn Germany's invasion of Belgium as a moral wrong. This frank confession of their country's sin is expected to go far toward reconciling the Christians of those of the victorious and neutral nations with those of the Central empires.

LARGE RETURNS

on Christian investments are reported by the Church Erection Society of the United Brethren Church. Its record, which could be duplicated by similar organizations of other denominations, shows that for every dollar loaned by the society in its forty-six years' history as an aid to weak congregations in erecting church buildings, the church as a whole has received back six dollars' worth of property; and for every dollar contributed by the church to the society for its work it has received in return fourteen dollars' worth of property. The society has helped build nearly 700 church buildings besides homes for ministers.

THE VICTORY IN PALESTINE

having multiplied interest in the future of Jewish people generally, various organizations are making more definite and intensive their evangelization work among the 3,500,000 Jews resident in the United States. The Presbyterian Church, as an example, has a new advisory committee on Jewish evangelization for cooperation with the denomination's Board of Home Missions. The two bodies are concentrating much of their effort on the Hebrew centers along the country's eastern coast, in which about 2,000,000 Jews have their homes. Arrangements have been made for union work in Baltimore, Philadelphia and Brooklyn, and Presbyterian activities are being intensified in New York City and Newark, New Jersey.

"BIG MEN IN BUSINESS"

even in Japan are not ashamed to be known as Christians. At a recent church conference which was held in Tokyo one delegate was S. (Continued on page 322)

"Built to Serve" Pastors are reading men, seeking illustrations to wing with swift force their sermon truths. An Indiana minister was struck by the cover page picture on the September issue, The Hour of Fate and Victor Murdock's opening message. He made them texts of his sermon. It touched the life of a young man who joined the Association the next night to help him keep his new resolutions. The grateful father came in later to tell of the improvement in his boy. So one issue did its work. Another took for his text the December cover page of convention-number picture of the torch-bearers. Why not secure the name of every pastor on the list.

Right-of-Way week
Feb'y 2 to 9

"Built to Serve" A State Secretary got a letter in his mail one morning from a contributor saying, "My wife, as you know, is blind and ill. Last night she asked me to read to her, and what I read she enjoyed so much that I read until after midnight. It was that magazine you sent me—Association Men." The man happened to be a Roman Catholic, but the stories of human service are common to all faiths and Jordan of Utica writes "Every secretary ought to consistently and persistently endeavor to enlarge his clientel and thus widen its scope of influence."

ASSOCIATION MEN

The test sense he s

Master M. Matters O Be Master by Them

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National Thrift We January 1

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ASSOCIATION

FROM THE EDITOR'S VIEWPOINT



The test of a man's good sense is the sense he shows in his use of dollars and cents—not forgetting the cents. There is trouble aplenty for the man who spends more than he earns, who

Master Money Matters Or Be Mastered by Them

spends all he earns, or foolishly spends what he earns. If he has not developed earning ability, hunger and distress are his. The first lessons in life ought to be on the rights of property, and right teaching and training about earning and spending. The father is criminal who does not teach his son to master his finances, control his appetites and grip his habits so that his boy will not be a slave to the lender, to his flesh and to his fancies.

A debt's grip is a death grip mortgage. The man who reaches thirty without capital in cash, education, equipment, a business, profession or training is a bankrupt. If in debt he is in a debtor's prison as real and dire as in Dickens' day. It may be wise to be in debt for a home provided an equity is owned, but it is mighty unwise to be in debt for an automobile that eats up 6 to 15 cents every mile it runs, or be in debt for a dress suit, for sport, or for society.

The saving of \$6 a week with interest for five years amounts to \$1,675; for ten years this sum with compound interest would be \$3,613. What business has a young man to spend a dollar a day for cigars, cigarettes, sundaes, luxuries and indulgences who cannot save a dollar a day. If a man will not form the habit of saving before he is twenty-five and get a capital ahead and the saving habit fixed he has failed, has limited his future and pledged suffering, shame and distress to his family.

To save his life and safeguard his future a young man must fight waste and extravagance as he would fight the devil—lush self-indulgence, lack of grip on dimes and dollars and light thought of living and business. A decent fellow hates to be a piker and a tightwad, yet he does not need to be a fool about spending, whether it is for neckties, lunches or sport. Why should he rob his family, limit his future and starve his mind to be a "good fellow"?

Check up on unnecessary expense for a day and a week and put a check on the senseless outflow for a month. Thrift is good sense. It is against shiftlessness and squandering. It makes for manhood and for prosperity.

Following the National Week of Prayer in the Churches comes National Thrift Week. It is well to precede the facing of the use of money, time, talents and opportunity with prayer, and it is time to call the young men of the nation to pause, to think and make right plans for the use of effort in earning, spending, saving, investing and giving.

There is a special message each day of the seven days beginning with the appeal

to thrift on Ben Franklin's birthday. The next day, Sunday, will be "Share With Others Day," a safeguard against a miserliness of thrift; and all the week, in schools, factories, shops and homes, the thrift idea will be driven, ending up with Saturday as "Pay Your Bills Day."

Can we do better than to join with all our forces in promoting Christianized economics, adding to a thrift in money a thrift in manhood, a thrift of soul and thrift of friendship and service and spirit and life that men need to cultivate today?

It is a pitiable thing that so many men of moderate salary are penniless at 40, with neither a home, or bank account, or any dependable resources. Owning a home is better than owning an automobile and owing the bank better than owing the tailor. Men are paying the fool's price for pleasure, for feeding and fine dressing, their money slipping through their fingers as they are slipping into old age.

Push thrift among the dormitory men. It might surprise you to find how few there have even got a bank account, have a life insurance policy or have shown any sense of provision for the rainy day or trouble day ahead.

Talk straight to working boys. Many boys of sixteen are getting \$4 and \$5 a day and forming habits that breed confusion. People need to be saved from gross habits that plentiful money brings.

"The world owes me a living." No, the world will yield you a living, you owe the world a life.

The Sneaking Habit of Soldiering On the Job

Slackers—the men who lay down on their jobs are rotters. The man who has set his mind on getting all he can out of the world and to give to it as little as he can is fundamentally a sponge and at heart a loafer. We have no love for the man who puts his brakes on when he ought to step on the accelerator.

There is no conquering spirit in the man who whines that he is doing too much and is afraid of overwork and of straining himself. Success, promotion, and a future is not coming to the man who is avoiding work and dodging responsibility. Easy-job hunters and work-shirkers will find advancement slow and jobs scarce when labor is more plentiful and the weeding out time comes for drones. Success does not come out of a six-hour day, neither does invention nor leadership, nor glory, nor honor, nor achievement. Heroes, statesmen, philanthropists and the loved of their kind do not work by the hour, nor are they enthroned in the hearts of men by limiting themselves.

Can a man be a Christian or even maintain self-respect who only works when the eye of the boss is on him?

Games are won by the men who abandon themselves to the team, who pay the price of victory, who give their utmost, who speed to the limit, who fight to the last ounce and play the game.

Put it down for a fact, young man, and work on it as a life theory, that the more pep, purpose and head you put into your work the happier, more contented and successful you will be. The man who measures his output by the least he can skin through on and is afraid of hurting himself by hard work or doing more than his share, is limiting not only his future, but shriveling himself and shaming his manhood. There is no future for the hireling.

Lloyd George declared that he had greater anxiety for the next three years and what they may bring forth in Germany, Russia and all Europe than he had for the preceding three years. A man lives on his stomach. Rebellion fomented more in the stomach than in the head. A full stomach makes a contented mind. Most of the unrest of the world is a cry for food. Mr. Hoover warns us that unless America feeds and clothes the war-devastated people that millions will starve and freeze this winter. Someone well put it, "Children in Germany will not grow. This year they will merely exist. The children of Vienna will die." Reports say there are no children in Poland. And what shall be said of Armenia, of Serbia and Finland? Who may draw the picture of their piteous needs?

Produce! The World Is Hunger Mad

Does the need yet appeal to us? The demand of the hour is to produce, and production that will stave off the starvation of the world cannot be done on six hours a day, nor even eight or ten. The call for reconstruction in these "peace times" is as commanding as that of war time, when we spared neither life nor treasure. Now we must make up for war's prodigious destruction. More than 11,000,000 producers are dead and millions more are maimed and incompetent for work. To shirk and quit and profiteer in this hour is a crime against humanity.

An ice mine at the North Pole is the latest bait a Western farmer bit at, and Mr. Get Rich Quick Wallingford slick salesman slips away murmuring "another sucker stung. The fool needed the lesson and \$20,000 was cheap enough for it."

A Fool and His Money Are Soon Parted

A trusted bookkeeper bet on the races and lost. A "friend" gave him a sure tip and to recoup himself he abstracted \$125 from the till to scoop the pool. He lost and a trail of distress and disgrace followed, involving his wife, child, mother, father, friends and wrecking his future.

The applauded example of "success" in an Eastern city, a hardheaded self-made hustler who had built up a fortune, thought he saw millions in Texas oil. He

investigated. It was a sure thing. He let his two friends in. They put in their fortunes. They all lost and he blew his brains out. He was sixty and "shrewd and successful."

The greeny who hands his pocketbook to a smooth stranger for safekeeping, on landing in New York from the Erie, is no more of a fool than the confiding secretary or business man who puts his ten years' savings into a wild west mining or real estate scheme managed by a man who yesterday was a calico salesman. What though he "honestly believed" in the thing, what did he know? All that scores of our men have got to show for their savings are beautifully printed certificates. Have them framed and print over their face, "A fool and his money are soon parted."

Dice, cards, ponies, bucket shops, corner lots, oil, fox farms, or nut groves have had their lure and the bones of the trapped simple ones are picked as clean, and as mercilessly, as the Malay pirates plucked their victims.

Gambling is in the blood of the human race from marbles to Monte Carlo, matching pennies to manipulating Wall Street. It may be a long way from the grab bag to the wheat pit, the turkey raffle to Texas oil. But to take a chance is human nature, the snare of wise men and the plague of fools.

It is 1920. Let us vote unanimously for the disbanding of the Universal Army of Knockers and join the Society of Friendly Folk; membership open to everybody who will live up to the constitution and pay his daily dues in decent behavior.

It costs effort to start the day with a smile, to say good morning finely, to find something to commend instead of kick at even the weather, with Congress, the President or the high cost of profiteering. But fight ugliness, stifle the snarl, choke the cussword and kill the grouch, the first thing in the morning. Turn the sunshine loose all the way down to the shop, although it snows and hails, and don't make that smile a sickly suave leer. Loosen up the cheer.

If you have got to call a man down, do it like a Christian and a gentleman. If you have got to face a disagreeable duty leave the frown off.

And hunt out the man who is up against it, the stranger, or blunderer, or worse. Let us hear from you all with suggestions for our new Society of Friendly Folk. Join it right where you are with you and I as charter members. Here are a few suggestions. Think them over, test them out or give us some better ones:

*Greet the day with a grin.
Smile, laugh—cheer-o.
Choke the slur or the sneer.
Look for the good in him.
Don't kick the under dog.
Give a hand to the man who's down.
Give him the benefit of the doubt.
Say it decently.
Don't grudge, forgive him.
Love the man who slurs you
Pray for your enemy.*

The Lonely Folk

*The Best Expression of the Association
or the Christian is Friendliness*

FROM the vast solitudes of city streets
The army of the Lonely Folk is drawn;
No kindly hands are stretched in welcoming
The endless stream of strangers flowing in,
No friendly voices greet the soul forlorn.

In sorrow or in joy these thousands come,
Wrenched from their roots in many a distant place;
Hoping to make the fight a winning one—
Sore missing old-time friends; when work is done
Longing to meet a sympathetic face.

What fun 't would be if all these Lonely Folk
Might wear a little button on the breast,
Saying, "I'm very lonely; are you lonely, too?
If so, pray speak; I'll gladly talk to you!"
And thus by kindred souls could be addressed.

What visions of congenial friends would rise,
When from a silent room a lonely one
Set forth, Adventure to accompany!
The longest, dreariest day would quickly fly,
With Hope and golden dreams to urge it on.

Alas! the army of the Lonely Folk
Dare not convention's rigid sway despise;
They watch a host with happier fates go by,
Mate sighs for mate, and there is no reply;
Heart calls to heart, but only with the eyes.

E. H. WOLFF, New York Sun

Now the American city Associations face their home tasks. Buildings are overcrowded, membership and classes are breaking out of bounds, and business men are demanding and backing unparalleled extension programs. What was done for soldiers must be done for industrial workers. Business will back anything but littleness. The lately created Association Financial Service Bureau, though barely organized, has projects placed before it to raise fully \$10,000,000 (at this time of writing). The Bureau head, M. C. Williams, just closed a campaign raising \$253,000 at Torrington, Conn. E. L. Mogge, secretary for the western region, is tackling \$750,000 at Los Angeles. H. J. Schmidt has just finished a clean-up campaign at Rock Island for \$53,000. C. F. Coykendall, campaigning in the southwest, just signed up \$54,000 at Phoenix, Ariz., and is now tackling Tucson for \$60,000. W. E. Hearon, who worked with Williams in the great southern campaign, just led Delaware, O., to sign up \$23,000. C. A. Tevebaugh, the sixth man of the force, who centers at Atlanta, is handling the southern follow-up campaign, and at Charlotte will raise \$75,000 for debt and enlargement.

So the Bureau is well into its work of service to the Associations. Let the Associations lay their problems before it. Every man of the force has been engaged in financial undertakings for years. While it is in the money raising business, it is not in the money making business.

THE PRINTING SITUATION in New York is now clearing and this number of Association Men is issued from the regular presses. The last three issues have been printed at Harrisburg by the Evangelical Press, which strained its forces to the utmost to produce the magazine. Necessarily the mailing has been forced badly out of schedule. This number is late, but we may expect that after the February issue the regular schedule will be resumed and maintained. The problems of publication have been made increasingly difficult by the advance in the cost of paper, which is double the pre-war prices, and the three successive advances in the cost of printing within two years. It seems impossible to avoid the necessity of advancing the subscription rate to \$2 a year.

Just now we want to capitalize on every atom of friendliness we can appeal to.

We hope that Association Men has come nearer hitting the mark and worming itself into the affections and life and friendship of our thousands of subscribers than at any time.

Its scope has been broadened, its contributors increased, its pages have been enriched, its form has been enlarged. Money has been spent liberally for articles and illustrations, yet we have but begun to adapt and expand the magazine to meet the expanding spirit among the men of North America.

But what is the use of talking to folks who read and know. If Association Men suits you, if you like it and we have gained your fellowship of mind in the past year, then we ask your cooperation in our annual drive for subscriptions on Right of Way Week, February 2-9. It has become a regular custom in hundreds of Associations to make this week the occasion of an organized canvass among the members for subscriptions at the special rate of \$1.

This appeal may well take the form of an organized campaign with ten or twenty teams of five to ten men each chosen, captained and set up, to thoroughly canvass every department of the Association, each group of men and the town.

The standard was set by the employed officers in conference themselves that a subscription list of one-third of the membership should be the minimum number which a standard Association should maintain to its own advantage and self-respect.

And this should embrace certainly every responsible man in the movement, every director, leader, committeeman, pastor, contributor and young man who has in him the potentiality for service and responds to the message and appeal to manhood, ideals and inspiration which every issue carries.

May we have the cooperation of every subscriber? We like to look upon this as a mutual affair which commands the interest of all. If with us, please say it thus:

To Association Men,

Count on us to organize and thoroughly set up a campaign Right of Way Week. Please send us blanks, samples and posters.

The..... Association
By.....

ASSOCIATION MEN

If we know anything about young men we know that few of them are satisfied with themselves and with what they have done, or are doing, to make the world better.

Equipped with a Passion for Jesus Christ

When they come in contact with men of the spirit and stuff of Grenfell or Robert Speer they respond with a cheer. Young men leaped into the war with an eagerness chafing for the fight till the fight was over, then chafing for home when it was over. A man with a big enough objective can command the following of a million men who will stand with him to the death. They have little stomach for Discussion Clubs—Doing Clubs for them. Young men are heartily ashamed of their record the past year if they have not lent a strong hand to lift the world in need. "No man hath hired us," so they "stand idle in the market place." No use to berate them for loafing. Put them to work. The man who has the passion for Jesus Christ and the stuff of a leader with objective big enough will get plenty of followers. Such church and social engineers will find men ready, capable and willing for service.

Dr. John Timothy Stone got the fundamental Association idea into his system when he was a high school boy back in Albany. Read his story, "Bibles and Boxing Clubs," on page 292. It has been the habit of his life to look for likely men. He noted a busy, courtly and loved physician who was not a Christian, though "not far from the Kingdom." It took him months to win his man. That winning was to show him how great his place of service might be, and then the man joined the Church as one called to serve, and won folks one by one. There was not a communion but he had "his men" there on confession of faith—forty-two in the year, which was ten per cent of that church's additions. He had the purpose and passion of George Williams, the founder of the Association, a picture of whom lives in the memory of a former London pastor as he came tottering into his church with the last of a handful of tracts in his hand which he had been distributing on his way to church to men on the streets and park benches. No man could ever go into George Williams' office or come into contact with his life without being impressed with the passion of Jesus Christ.

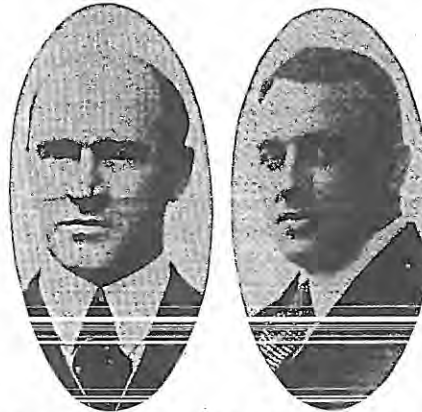
There are men of all kinds and in all kinds of ways using what they have, plus that "passion for the service of men." John D. Rockefeller, Jr., is so devoting himself and his fortune, and as truly is Mike Hickey, the one-time prison bird pickpocket, serving men on the Bowery.

These men were gripped and equipped with the passion of Jesus Christ as truly as David Livingston whose great heart touched Africa, as Henry Drummond his students and Jacob Riis his tenement folk.

We have buildings equipped to the utmost and the finest gymnasiums and classes. We have 5,000 secretaries, but we need most to be equipped with a passion for Jesus Christ; then by his contagious spirit men will find a fulfilment of their life, of their faith and their discipleship. What better attainment to ask for this new year?

And men right down in their souls want this and don't know it.

THE acceptance of Dr. John Brown of the appointment to head the Physical Work of the International Committee is bringing wide satisfaction. Dr. Brown has ability, experience, judgment and training. For nine years he had been on the International and Canadian Committee force in supervisory service. He knows all North America and knows all the men in physical leadership. He has been a teacher and lecturer and leader in the summer schools. He became a physical director when seventeen years of age, twenty-three years ago. His experience is supplemented by a medical training



WEST — PHYSICAL DIRECTORS — EAST
John Brown, M. D., successor to Dr. George J. Fisher, Home Physical Department, International Committee. Elwood S. Brown, who heads Foreign Physical Department, International Committee.

and he was a graduate of Toronto's Bible Training College. In 1916 he became associate general secretary in the Canadian National Council, Canada, and general supervisor of the war work at home and overseas. He was given the rank of Honorary Major in the Canadian army. Besides all this, he has been a superb athlete. He brings to the position all the qualities which will equip him to become the leader, projector and promoter of ideals of physical health and moral wholesomeness.

Elwood S. Brown is under appointment to head the Foreign Physical Work of the International Committee, which has already grown to dimensions. Mr. Brown is lately home from France, where he headed up that biggest athletic enterprise to soldiers of the United States army that had ever been staged. It was guided by 320 trained Y directors and produced a total participation figure of 35,000,000 and culminated in the great Inter-Allied Games at Pershing Stadium, Paris. When director at Manila he so interested the Filipinos in games and baseball, volley ball and basket ball were so widely played that they supplanted cock fighting, enlisted schools generally, and even large numbers of head hunters, in a wholesome athletic program that has transformed communities and made for an increase in the health and morals of the community. He was the organizing man of the Far Eastern games, which was the first influence that brought together on a friendly social basis Japanese, Chinese and Filipinos.

This is pathetic and it is as pitiable as it is frenzied. A sect in a section of the country is all torn up and tearing wild over what its leaders are certain is going to happen according to their imagination, and the "doubtless sure" schedule of the International secretary.

Note the awfulness and atrocity of the "deep laid plot": It is to press the Inter-church Movement until it has achieved the union of all churches. This, it is imagined, will eliminate denominations, therefore endanger theirs. Then the plot is to deliver all these "sects" over to the Episcopal Church which is declared to be ready to receive and engulf them in toto. Then within ten years the "undoubted plan" is to deliver the whole of these denominationalized united flock of Episcopalianized Christendom to the Pope.

As big men, doctors of divinity, are thundering these woeful warnings, little D.D.s echo with big voices, little brains and distorted dreams, pass the awful warning on to simple, credulous church folk, who in turn hold up their hands in holy horror at the perfidy of this hobgoblin Y. M. C. A., which is surely going to railroad them all to Rome.

It seems actually funny that "big" men could frenzy themselves into fits over such a fallacious and distorted dream of "devilish cunning." But really they are downright in earnest and honest about it. They think it is so. Too many men think things, and think that what they think is so, even though it is not so. If they were not willing to believe evil, if they did not wish to find evil, if they were not so "willing to believe a lie," none of this would appear so real to them.

Nightmares of imagination are ridden hellbent by "Christian" factions. Fine business, isn't it? Saul rode a nightmare once before he was Paul. Martyr flames, stonings, scourgings, the rack, inquisition, and that long train of iniquitous persecutions by zealots have followed evil imaginations.

And men close to us have dreamed dreams and seen visions. They have seen double and delirious days ahead, and they have made life a hounded horror to men eager to do good—men who have been forced to stop their work and fight for their lives; to spend their whole time in defensive squabbling among "brethren," when, and with whom, they ought to be promoting the Kingdom of Christ.

"Built to Serve" the cause of young men. There is not a single article, message, word or a line which goes into this magazine but that is challenged that it may do its duty and carry its full weight and influence, as it represents life, truth and service. That its story has gained a reading convinced an Iowa secretary who, when opening his mail one morning, found a check for \$100 from a subscriber, saying "You see I have increased my contribution from \$25 to \$100, for I have been reading in Association Men, the story of world-wide service." And another, a Roman Catholic, in making a pledge increased from \$25 to \$250, said, "Credit this increase to our enlarged vision of the work of the Association as a result of the articles, stories and pictures we have seen in Association Men."

Right-of-Way week
Feb'y 2 to 9

MY FRIEND

HE was my friend. I shall never forget the irresistible warmth of his welcome when, as an older boy I joined the Association.

I joined for the gymnasium.

He won me to his Bible class, to Christ, to church membership.

He was quick to praise my successes, sympathize with my discouragements and correct me in my sins.

He believed in me and told me so.

When he asked me to become assistant secretary of the Association, I accepted.

He advised Springfield College and I went.

So absorbed was I in the fact of his friendship, that I did not in those days fully appreciate his genius for poetry, art, music, humanity.

I only knew that he was my friend.

It helps me now in my Association work to realize that the great thing to the boy is my interest in him, not the amount of my knowledge. Yet the finer things which my friend knew were in part what attracted me to him. I realize that now.

What he did for me twenty-five years ago, he has been doing for hundreds of young men ever since.

My life-work doesn't mean very much to you or to the world, but I sometimes wonder just what would have become of me if it had not been for George F. Day who completed in November his career of thirty years of Association work and fifty-five years of life.

WHEN BOB CAME HOME

THE man who said there were as many heroes in this war as there were soldiers, made a statement. Never were there as many sensational exhibitions of nerve as over on the blood-soaked fields of France, on or in the sea, or in the air. Everybody was a dare-devil. Everybody!

And yet—and yet.

Bob Williams went to France. He fought at Château-Thierry, fought like a bull-terrier, was wounded and came home a hero. Three months after he arrived his mother and father said he was crazy; they were worried sick about him. He wanted to do everything and he wanted to do nothing. He sat and stared out of the window for hours—but only five minutes in succession. He got a job and chucked it within a week; then did the same thing with another. He climbed a tree to pick apples and was down in ten minutes, having decided to do something else. He got up early Sunday morning, started to church, got as far as the gate, turned around and re-entered the house and took off his clothes. He was non-communicative, except to say that he did not "feel good"; he certainly looked miserable.

Now what was the matter with Bob? We all have it more or less. To tell the truth, Bob is fighting a stiffer fight than he ever put up on the other side. It's a fight for self-mastery—for control of his will—for his soul.

We talk about army discipline, and we believe in it, but the soldier who yielded

to army discipline because he had to, who cursed regulations and the whole army life, and came out cursing it, who lived a methodical life of doing what he was told, was not disciplining his will.

Bob Williams is weak—will weak. It's an awful shock to his system, for he does not know what's hit him, and, of course, he can't see the way out of his difficulty. If he's lucky, some old-timer will get hold of him and tell him what he needs. It's only another angle of that kind of thing that says: "I will sit in this chair and I will concentrate upon this piece of work—if it kills me—for eight hours a day," or, "I will get up every morning and do eight hours' hard

work no matter whether I feel like it or not."

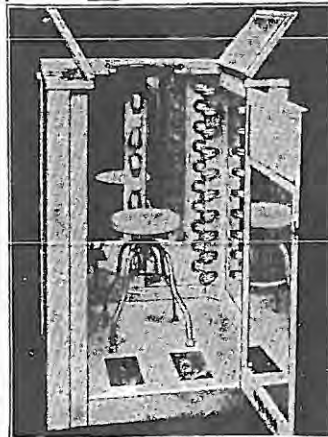
We need that very much today, and the needy are not all ex-soldiers, either.

"Built to Serve" "I am an advertising man and have all the magazines. Last night I was at a loss as to what to read first and picked Association Men from the top of the heap and started to read. I found it contained some of the best reading matter I have seen. That article of Dr. Odell's was a dandy, while easily digested, it gets under one's skin and gives you a new idea of life. The other articles are all good, lively every-day stuff—stories of everyday experiences, as good as printed anywhere—therefore, why not push the subscription." Right-of-Way week Feb'y 2 to 9

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A MAN & HIS MONEY By M. J. Murphy

Secy.-Treas. A. B. Leach Co.

THE purpose of this department, is to assist readers of ASSOCIATION MEN in the choice of sound investments and to avoid unnecessary risks and speculating schemes. Information regarding legitimate investments will be cheerfully given, but questions regarding speculation will not be answered. Address Financial Editor, ASSOCIATION MEN, 347 Madison Avenue, New York.

WILDCAT SECURITIES

WE doubt if ever before, in the same period of time, there were offered to the American investing public more "wildcat" securities than during the year 1919. From the time this country entered the war until after the armistice was signed the government exercised very close supervision over the issuance and offering of new securities. The whole financial program was arranged to enable the government to finance its requirements. Securities of the highest grade, and issued for the most legitimate purposes, could not be offered for sale to the public until the offering first had the sanction of the Capital Issues Committee at Washington. We were all exhorted, as a patriotic duty, to produce and save, and invest in Liberty Bonds.

What seemed to be a hardship then, proved, for the individual, to be a great blessing in disguise.

If we could but continue that program for a few years more our economic and industrial problems would largely vanish. We sorely need production. We sorely need economy, and the investment in Liberty Bonds is even more attractive today than during the war period. Then it was regarded unpatriotic to buy government bonds at less than the subscription price, which was the par value of the bond. Now they can be bought in the open market at prices, for most issues, considerably below par. They continue to be the best security ever offered, and wise investors are taking advantage of present market prices. We will discuss the attractive features of these issues at a later date.

Following the signing of the armistice, restrictions on investments were removed, and people began to look about for investment opportunities. They found that many business concerns, especially those in the manufacturing line, had made huge profits during the war, but that their prosperity had not been reflected in the upward market quotation on their stocks and bonds. In other words, they found the markets low, hence many bargains to be had.

BEWARE OF THE MONEY FLOOD

MONEY is like water, in that when you interfere with its free flow it dams up and accumulates. If the restraining gates are suddenly opened it comes in floods into the market, and a boom in prices ensues. That was true in the early part of 1919. It has always been true that following panics and disturbed money conditions a period of speculation follows.

These periods are the harvest times for the promoter and shyster stock swindler. He makes the most of his opportunity.

It is said that in human nature there is a natural desire to speculate or gamble. This natural craving (if it exists) can be easily gratified without a man being a "sucker." Every new enterprise, no matter how promising, is a speculation until it has demonstrated its ability to succeed. Every farmer who puts a crop in the ground is speculating to the extent of the seed, labor, and other investment in the crop. Every new railroad, manufacturing plant, or other enterprise, is a speculation until it is demonstrated that it can pay bond interest and dividends on the invested capital. In such enterprises, if honestly organized, the promoters invest their time and share the investment of their money with yours. If not successful you have the satisfaction of knowing that they were honestly conceived and honestly managed. That is to say, you have a "run for your money." The promotion was founded on honesty and right intent.

How different is the concern organized for the purpose, not of conducting a legitimate business, but for the sole purpose of exchanging attractively lithographed but worthless certificates for the good money of the credulous. These are the "wildcat" concerns that the blue-sky laws are framed to drive to cover. Every state should pass laws to protect its citizens from such parasites. Legitimate dealers in investment securities welcome such supervision, if it is fair, because it separates the sheep from the goats.

APPLY THIS ACID TEST

HOW are you going to distinguish the faker and escape the wares he offers? Where are his earmarks? How can you pick out the dealer in "cats" and "dogs"? What are some of his symptoms? The Chicago Association of Commerce not long ago sent out to the public a circular of warning which so concisely covers the subject that we take the liberty of quoting from it. When the smooth-tongued salesman offers to make you rich apply this acid test to his offering:

1. Never deal with a firm, even though it is recommending good securities, unless you have first investigated its standing.
2. Do not buy securities, advertisements of which contain:
 - a. Extravagant statements.
 - b. Prospective earnings directly compared with earnings of old established companies.

(Continued on page 328)

RAT

Converse

"Non-Skid"

The All-American
Basket-Ball Shoe

"NON-SKIDS" are picked by champions. They're worn by the crack college teams. "Non-Skids" are brothers of the famous "Big Nine," with all the Nine Big Points of supremacy—only they're specially designed for Basket Ball work. "Non-Skids" are made on our exclusive foot-form last, which gives ample toe room, a snug fit over the instep, and proper support. They have the two-piece quarter instead of the single piece back, which permits shaping the back seam, thus obtaining a perfect fit around the ankles.

Our scientifically designed "Non-Skid" sole of live rubber eliminates all unnecessary weight, owing to our special light gravity compound. There is no inert "ballast" in "Non-Skid" soles.

Let "Non-Skids" help you win! Find the shop that sells them in your town. If brown is preferred, "All Star" is the same type of shoe.

Converse "Sure Foot" (Suction Sole)

Another Converse Shoe that's very popular among basket ball experts who like the "suction sole" type. "Sure Foot" has proved itself in many a contest. Comfortable, fast, sure and durable.



Converse Rubber Shoe Co.,

Factory: Malden, Mass.

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Chicago—618-626 W. Jackson Blvd. New York—142 Duane St.
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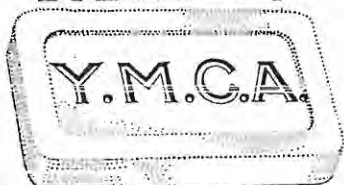
Whatever your location, it will pay you to buy from Armour. If one of our 400 branches, which give free delivery to the Y. M. C. A., is not in your community, there is one in a neighboring town, which is prepared to give your order immediate attention and make deliveries promptly.

Armour soaps are made of the finest materials, and, as a direct result, purity, economy and efficiency are matters of certainty. No Armour product is marketed until its superior excellence has been scientifically proven.

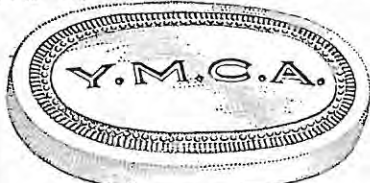
We prepare many soaps especially for the Y. M. C. A. It will pay you to buy from Armour because the scope of our line will permit the making up of a quantity purchase of assorted goods sufficient to warrant our paying the freight charges. Thus ordering is simplified and money saved.

ARMOUR'S PERFUMED MILLED TOILET AND FLOATING BATH SOAPS

A maximum of lathering efficiency
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Square Shape—½ oz., cake stamped Y. M. C. A. Style used in penny slot machines.



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Flotilla—a pure floating bath soap in 1 oz., 2 oz., 3 oz., and heavier sizes.

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Manufacturers of a complete line of
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IT LOOKS LIKE THE REAL THING

It "ran out" as a bar, for men wanted something better. And they got it through the Y. Over 4,100 glasses of root beer were shot through the old spigot in the former bar-room of the Eagle Hotel, Bethlehem, and served with pretzels and doughnuts to returned soldiers and sailors.



DIDN'T WANT A BUILDING!

RETURNED SOLDIERS and sailors do not want an Association building in this city," declared doubting Thomases of Bethlehem, Pa. And there were many of them.

"Nevertheless there is a need for one," said Secretary R. R. Wolfe, "and it is my job to saw wood and let the future take care of itself."

So last May, a temperance bar as a substitute for the saloon was opened in old Eagle Hotel in Bethlehem, which is twice the size of any other city in the state, and which ranks seventh among those in North America without a Young Men's Christian Association. Cooperating with the Yo-Eddies, an aggressive organization out to "do something for the town," and assisted by the Red Cross and Mothers' Home Guards, over 4,100 glasses of root-beer were shot through the old lager beer spigot at the one time hard stuff bar, and hundreds of doughnuts, pretzels, post cards, envelopes and sheets of writing paper were distributed.

Breezy newsletters to homeward bound fighters, giving information about government insurance, bonuses, etc., were forwarded overseas, and free memberships in the nearby Allentown, Easton and Nazareth Associations were offered, the question being asked, "Would you like a Y. M. C. A. in Bethlehem?" Quickly over 1,000 free memberships were gobbled up. Since then have come petitions asking for the building and signed by 1,200 men, 35 per cent. of whom are Catholic and 35 per cent. are foreign born—all ex-service men, the greatest majority now being employed by the Bethlehem Steel Co.

Lt. C. E. Siebecker and his committee are still circulating a petition urging the "various promotive agencies of Bethlehem and local industry to unite their efforts with the undersigned named service men to organize a movement to provide a well-equipped, modern Association building, within which shall be placed a suitable memorial in memory of those in this community who gave their lives while fighting in the World War."

Writing in The Globe, Sergeant E. W. Groth, Medical Department, U. S. A., said:

A library, monuments, etc., are fine memorials, but they do not meet the every requirement of the vigorous life of our young men. A real Y. M. C. A. building seems to be the ideal thing. The movement stands for the promotion of health, covering athletic activities and all form of recreation. It promotes education such as Bethlehem has the proud distinction of being foremost in promoting. It stands for high, clean and noble morals such as the American soldier and sailor have caught while in the service. A Y. M. C. A. would be a perpetual monument to our men, such as they would be proud of and the youth of Bethlehem would truly appreciate.

Gradually industry and various other phases of the community's business and social life have publicly voiced their approval of the project to launch the campaign to raise at least \$500,000, although some interested influential parties with cash capital are urging that \$700,000 be raised instead. The Bethlehem Steel Company Corporations has guaranteed \$100,000 to initiate the campaign. Nearly all of the officers of the local chapter of The American Legion are serving on Association committees and boosting the Y program. As soon as industrial conditions are slightly improved, the campaign will be pushed with every evidence of its final success.

BUILDINGS — CAMPAIGNS

NEW ENGLAND rounded out its first after war building campaign at Torrington, Conn., closing an appeal for \$250,000 with \$252,960 pledged by 2,697. M. C. Williams reports it a "popular campaign." The only large gift was a group pledge of \$50,000 from a dozen industrial corporations and adds, "We heard nothing of criticism."

FIRE DESTROYED the \$13,000 mortgage, which has hampered Salina, Kan., for ten years, following a week's financial effort that brought \$20,000. Within a month \$14,000 was paid in.

ROCK ISLAND, ILL., has pledged \$53,000 with a will to clean up its debt and pro-

(Continued on page 306)

All Musical Instruments

With Complete Outfits

Free Trial

A New Plan. Wurlitzer will send you any musical instrument you wish for, of the finest quality, with a complete outfit of everything you need, for a full week's trial in your own home. No obligation to buy. If you decide to keep it pay in small monthly sums. Wurlitzer makes complete outfits cost little more than instrument alone. You get factory price on everything.

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Wurlitzer plan gives you everything you need at once, on free trial and on easy payments, and at a tremendous saving, Wurlitzer is the largest musical firm in the world today. Wurlitzer musical instruments are standard of the world. Buy the Wurlitzer way. Send for the instrument you wish on trial and judge for yourself.

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A few cents a day will pay for your instrument. Have it now and enjoy it while you make the easy monthly payments. These Complete Outfits are ready. Send for yours on free trial.

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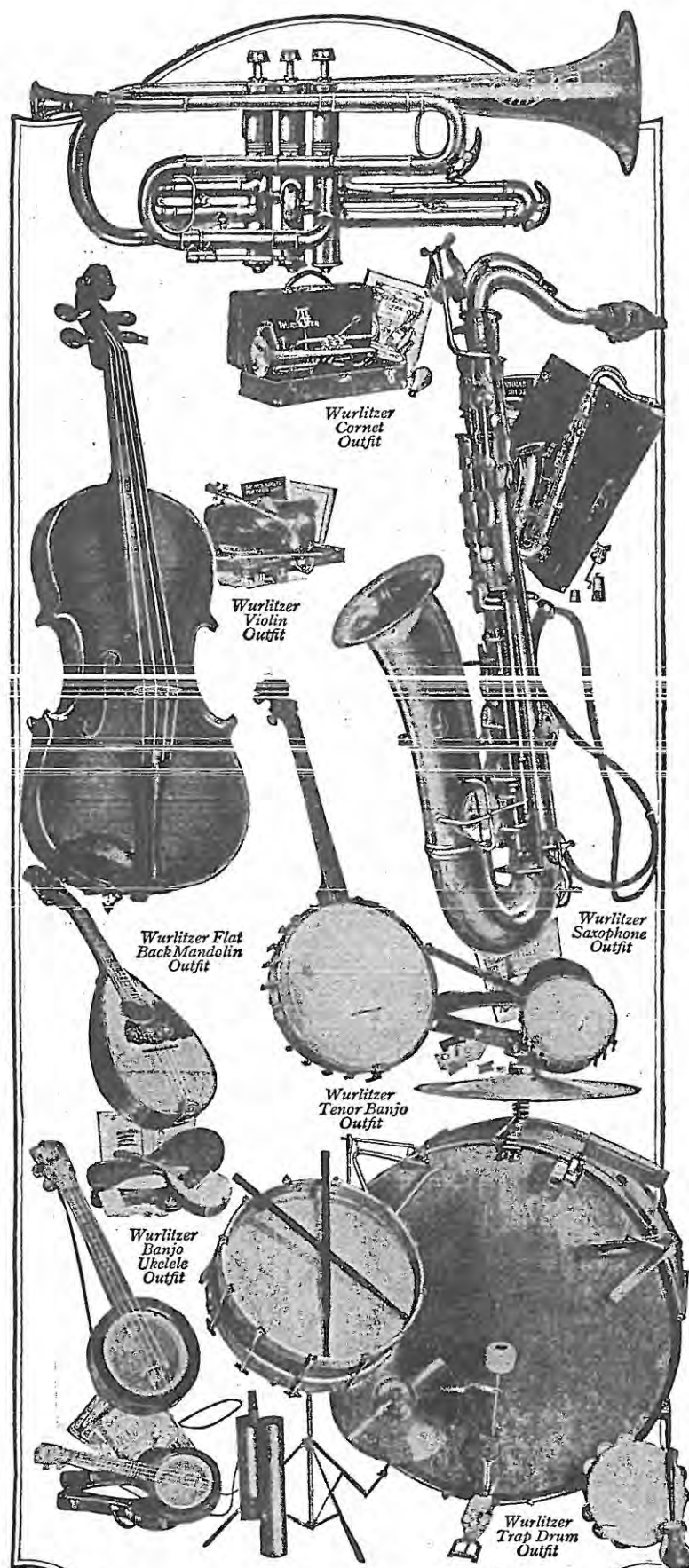
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WURLITZER
200 YEARS OF MUSICAL INSTRUMENT MAKING

200 Words a Minute

The record of an eighteen-year-old boy in the recent shorthand speed contest held by the National Shorthand Reporters' Association.

Mr. Albert Schneider, winner of the N. S. R. A. Speed Certificate for writing at two hundred words a minute for five minutes on literary matter, was graduated from the New York City High School of Commerce in February, 1918.

While many of the fastest shorthand writers in the country participated in the recent contest in Detroit, only four other writers, all of whom were much older than Mr. Schneider, were successful in writing and transcribing the two hundred word literary matter "take." During the entire history of the N. S. R. A. Shorthand Speed Contests, only twelve other writers, all with many times the experience of Mr. Schneider, have succeeded in turning in qualifying transcripts at two hundred words a minute on literary matter.

Official Records of Gregg Writers

- 268 words a minute—testimony. Mr. Charles L. Swem,* National Shorthand Reporters' Association Contest, 1912.
 - 237 words a minute—jury charge. Mr. Charles L. Swem, National Shorthand Reporters' Association Contest, 1911.
 - 232 words a minute—jury charge. Miss Paula E. Werning, National Shorthand Reporters' Association Contest, 1913.
 - 205 words a minute—testimony. Miss Salome Lanning Tarr, National Shorthand Reporters' Association Contest, 1911.
 - 194 words a minute—solid. Miss Werning, National Shorthand Reporters' Association Contest, 1913.
 - 192 words a minute—solid. Mr. Swem, National Shorthand Reporters' Association Contest, 1912.
- *Mr. Swem is official reporter to the President of the United States.

The achievements of these youthful writers prove the superiority of Gregg Shorthand as a reporting instrument—the instrument used by the younger generation of shorthand reporters.

The Gregg Shorthand Manual and Gregg Speed Studies were the texts adopted and used by the schools of the American Expeditionary Forces in France.

The Gregg Publishing Co.

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BUILDINGS and CAMPAIGNS

(Continued from page 304)

vide for a new program of work based first on new courage.

DELAWARE, OHIO, has put over a drive for \$20,000, for a clean-up campaign, criticism and a busy season notwithstanding.

WITH GIFTS STILL coming in, the building fund at Easton, Pa., has reached \$305,925. One of the features of the new plant will be a swimming pool, memorial to Elbert C. Baker, a soldier who gave his life in France. It will be one of the finest in the country and will be built by special subscriptions.

TEXTILE WORKERS at Augusta, Ga., are to have a \$50,000 building as the result of a legacy left by a former member. The \$50,000 building, erected at East St. Louis, for white employees by the National War Work Council has been opened, and colored workers at this point have a new \$25,000 center. The Weed Lumber Co., Weed, Cal., plans to begin work on a new building soon. Operators in the Louisiana oil fields have provided \$64,000 for three buildings and \$20,000 for operation and supervision.

"PASSED \$53,000 and still going," is the last word from Coykendale, directing a financial drive for Phoenix, Ariz. The goal was \$50,000.

"IT MUST BE DONE," Jersey City says. A board of directors has been formed of 50 citizens, and sectional committees named to outline a city-wide program which calls for the erection of five new buildings to cost \$1,500,000. Campaign plans are well under way, with a number of large initial gifts recorded.

ASKING \$35,000, Glens Falls, N. Y., secured \$38,120, over \$20,000 in cash at the end of a six-day thrust—the crowning feat of a reorganization. The fund will wipe out an aged \$21,000 debt, meet 1919 operating expenses, pay for renovating, install new lockers and add a community and industrial secretary. Contributors numbered 847.

"IT COULDN'T BE DONE," was the challenge flung out when Sharpsburg, Pa., decided to seek \$60,000 for remodeling and modernizing its building. A few days' effort brought in \$53,000, with the balance in sight. This is a distinct triumph in a field of obstacles. An uninformed foreign element was strong, returned soldiers unfriendly and industries indifferent. Men whose lives had been straightened by the Association years ago got under the drive. Industries are now opening up and the future is jammed with opportunity. The money will go into a separate boys' department, swimming pool, gymnasium, bowling alleys and other features of the modern Association plant.

WORK ON THE \$150,000 community building in Westport, Conn., begins soon. Plans being prepared by the Building Bureau call for the Olde English Tavern type, to harmonize with the natural setting. The project is financed by E. T. Bedford, Westport being his native city. It is well endowed to insure maintenance.

No TROUBLE to secure \$6,500 for current expenses, Cortland, N. Y., reports. Solicitation was mostly by letter and little publicity was used. A secretary for the 2,400 factory workers may be added.

BUILDING THE \$250,000 home in Ottumwa, Ia., starts soon. The money was freely pledged, one family giving \$50,000. Three \$10,000 gifts were recorded.

NEEDING \$500,000 to \$700,000 for expansions, Orange, N. Y., plans a spring effort. Doubling of present facilities and erection of several community branches are demanded by the record growth in the past year.

DIRECTED BY AN A. E. F. major, a drive for \$250,000 has been started in Augusta, Ga. This amount will be added to a bequest of \$150,000 for a central building to go up on the finest corner of the principal business street. It is the plan to erect a home that shall be the pride of Augusta for a generation.

GROUND IS BROKEN for New Haven's gymnasium unit which will cost, when finished, \$190,000, though but \$140,000 will be spent now. The gymnasium is needed to furnish complete equipment during future building adjustment.

AKRON FILLED her community chest with \$1,500,000, of which \$100,000 goes to the Association for two years' expenses, and \$311,500 to start building operations. First, a colored branch costing \$175,000 goes up. Next a unit is planned, combining an information center, industrial service building, a dormitory and barracks, for about \$250,000.

YEAR'S EXPENSES, \$17,000, came easily in Carlisle, Pa., where every minister was a keen campaigner. Membership doubled, 3,500 soldiers served monthly, three industrial plants lined up, are other high spots.

A SNAPPY membership and financial push brought Janesville, Wis., 700 members and \$10,000. This clears up debts and pays a year's expenses.

BIGGER AND BETTER WORK at Atchison, Kan., was recognized when a citizen in a four-day push gathered 445 new members. "Criticism didn't hurt at all," writes Hamlet.

UNION DRIVE for \$500,000, by the Pas-saic, N. J., Y. W. and Y. M. C. A. is an early January event. Ten friends have given a site.

INDUSTRIES GAVE \$12,000 for the first year's expenses in the new building at Lima, O. Ten have noon meetings, and employes have their nights of basket ball and bowling. One day's membership effort netted 320.

TO THE "STICK-TO-IT-IVNESS" of a faithful group of workers goes the credit for Dayton's successful membership campaign. The goal of 1,200 was reached and passed for a total of 1,216. The new members will get acquainted with each other and the Association at a series of suppers. Membership is 4,022, last December it was 3,569. Many service men are renewing their memberships and the building is used to capacity.

Right-of-Way week For this week and only for this week, a special subscription rate of \$1 is made for Association Men in clubs of ten or one thousand. This is the time to do what many secretaries have meant to do "and did not get around to"—secure a club of subscribers including its directors, leaders, committeemen, pastors, contributors and potential young men, because it is the magazine **"Built to Serve"**

ASSOCIATION MEN

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MILLIONS OF DOLLARS

NOW AVAILABLE TO FINANCE
THE GREATER Y. M. C. A.

How Much Do You Need?

The Y. M. C. A. has for the past 75 years assumed and exercised spiritual and social leadership over the young men of America.

The Y. M. C. A. is recognized by business men everywhere as a distinct civic and commercial asset.

The need for the operation of the Y. M. C. A. along greater and broader lines than ever before is urgent and obvious. Every force for good we possess or can create must now be marshalled into co-ordinate action to stem back the menacing and advancing tide of unrest, Bolshevism and anarchy.

Consequently, a greater Y. M. C. A. has come into being, its creative purposes culminating at the wonderfully inspiring Convention at Detroit. The business men of America are anxious and willing to give millions to back the practical plans of all Y. M. C. A. centers for the guidance and formation of the opinions, habits and actions of our future leading citizens.

You have *your* idea of the greater things you can do to carry out your greater vision of work for the next ten years. Your idea will need MONEY for its fulfillment. The Ward Systems Company can provide the method for obtaining the cash you need. The Ward Systems Company is one of the largest and most successful organizations in the world, engaged in raising funds for all institutions and organizations, giving public service on a non-profit basis.

Write now for full information, Y. M. C. A. Department.

THE WARD SYSTEMS COMPANY
Fund Raising Campaigns of the Highest Order
1152 Monadnock Building CHICAGO

Fill out the coupon below and get in touch with the Ward Systems Company's Y. M. C. A. Analytical Department, and we will make an immediate analysis of your problem without cost or obligation to you.

THE MONEY YOU NEED YOU CAN HAVE NOW

COUPON

THE WARD SYSTEMS COMPANY,
1152-53 Monadnock Building, Chicago, Ill.

Kindly send me full information regarding the Ward Systems Co. and its plan of Fund Raising.

Secretary
Association.....
Address

Doctors Declare

that good chocolate is highly beneficial as a food. It has great sustaining qualities and is particularly nourishing after "gym" or swimming exercises.

Statistics show that over 90% of the world's athletes eat quantities of chocolate.

Demand for chocolate increased by leaps and bounds during the war. It became extremely popular and our boys overseas cultivated a decided taste for



Today a vast proportion of the total sales of Hooton's Milk, Vanilla Chocolate, Nut and Raisin Bars is to young men.

Hooton's chocolate retails for 5 cents a bar and could be sold in quantities in the lobbies of Y. M. C. A. buildings.

Our special and particular offer to Y. M. C. A. secretaries is still open and in the interests of the welfare of your own Association Building, Mr. Secretary, it will be to your particular advantage to fill in and mail attached coupon.

Export prices on request

Date.....

Hooton Chocolate Company,
355 North Fifth St.,
Newark, N. J.

Gentlemen:

Please send me full information relative to your special offer for Y. M. C. A. secretaries.

Name

Address

BOYS WORKS

"I THOUGHT I was giving my widow mother more than I ought for my keep," said a 17-year-old (MacKinnon, Montreal, tells this thrift story), "but I soon found out differently when I started to keep an expense account as suggested by the Association secretary. The first month I was ashamed to add it up. The second, I was glad to find that I had gone only \$1 over my wages. I wanted to see if I could better that and at the end of the third month I had saved \$8.52. I know now that I owe Mother a great debt and I am trying to repay the "Y" for showing that debt to me, by taking out a \$5 share in the "Earn and Give" campaign.

SNOWSHOE SPORT offered by Cortland, N. Y., is one of many activities in a busy season. Youngsters, 14 and over, were taken through six factories as a holiday treat, and boys from the entire county were "open house" guests on New Year's day. Employed boys comprise two Sunday school classes. Pending events are a great Father and Son gathering and a February minstrel show.

AT THE LARGEST grammar school in the south, Augusta, Ga., conducts two outdoor physical classes weekly. Results are reflected in better deportment. Boy athletes, 140, from seven city schools, competed in a county fair meet, and on Thanksgiving Day a meet was run off in a residence street, the mayor and other city officials helping. A cotton mill team won the relay and to reward the runners their employer gave them Association memberships. There were 225 school children from three cotton mill towns in a mass meet, the first they had ever engaged in, and it will probably be repeated. Gym classes for young men from factories are led by volunteers.

INTEREST AMONG BOYS in Brooklyn has no chance to sag, as a week's activity at Central shows:—Monday, high school boys' Life Problem session; Junior Life Guards' meeting, Senior Life Guards' meeting, Latin-American club, Senior Employed Boys' Cabinet; Tuesday—Beginners' swimming class, younger boys' fire-place session, Junior Employed Boys' Life Problem meeting, Junior Employed Boys' Bible Study; Wednesday—Junior Stamp and Coin club, Junior Wireless club, City-Wide Boys' Work Federation, Boy Scout Troop meeting, Conference Delegates church meeting, Senior Stamp and Coin club; Thursday—Younger school boys' inspirational meeting, younger school boys' Bible study; Friday—Younger school boys' outing, committee boys' club meeting, high school chess players, Junior club, Junior Chemistry club, physical work demonstration, parents' reception, orchestra practice, Senior Wireless club, Kid Carnival; Sunday—Church service conducted by conference delegates. There are five groups in the boys' membership.

"Built to Serve" "Many boys of our industrial school," the matron writes, "committed to memory from the October issue, the poem 'Come Clean, My Boy.'" They all liked that Cleveland banker who had a million friends, for they would prize such a friend when they were released. So it brought ideals and an inspiration to industrial school boys. Truly it is good to learn of help brought to these boys, struggling out into life. It ought to help thousands more. Help us extend and double the circulation.

Right-of-Way week
Feb'y 2 to 9

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RAILROAD NEWS

ELECTION OF Warren S. Stone to membership of the International Committee has been received with great favor in railroad circles. Roy V. Wright, managing editor of *Railway Age*, who was also elected, is the author of a series of articles published in his magazine under the title "Is the Railroad Y. M. C. A. Really Worth While?" and widely read.

WAR WORK of the department is being speedily concluded. Troop train work probably ends this month, and other activities have ceased. The super-hut at Hoboken will remain in use until spring.

RETURN OF RAILROADS to private ownership will afford a new opportunity for an extension program. Many developments are held in abeyance pending readjustment.

HIGHEST IN THE WORLD in point of altitude, will be the building at Soldier Summit, Utah, a typical new division center. The company hotel, on the Denver & Rio Grande, is being operated as an Association, pending the construction of the new home.

PARK AVENUE, N. Y., had a paid membership of 5,095 or 750 larger for the year. Its most effective program yet is in operation.

By ACTION of the International Convention, the Railroad Department has been instructed to, and is, organizing a division for men of the Merchant Marine. With the new year, real progress will be noted.

WITHOUT bowling alleys or gymnasium, Crestline, O., is entering teams in the Inter-Association leagues, made up of ex-service men and railroad employees.

ADDING TO THE extensive library, the Seaboard Air Line is placing 4,000 books with the Association at Hamlet, N. C.

IMPROVEMENTS costing over \$30,000, growing out of the recent membership effort when over 1,000 were added, are nearly completed. This will give Albany one of the finest equipments.

CASHING 8,800 PAY CHECKS, of \$479,195, at Binghamton was done as a cooperative effort with a bank, and valued by the men. Monday night suppers and Bible class averages beat 100.

THRIFT WEEK program at the Midway, St. Paul, takes in work for the industries and community. O. A. Kenyon, formerly of Alaska's Association, and more recently a corporal in the A. E. F., is now directing Midway.

OUTGROWN IN A YEAR, Maybrook, N. Y., will expend \$30,000 for an addition. Large additions at Handley and Cane Fork, W. Va., on the Cumberland & Ohio are practically ready for formal openings.

GREATER SERVICE at Bellmead, Tex., will be given when the \$10,000 improvements, including 25 bedrooms, are completed. This work is financed by the M. K. & T. system.

FOR 18 YEARS the orchestra of Boston Railroad Association has been playing, and now rehearses weekly for a busy season. A weekly schedule of activities covering three months included open forum discussions, movies, socials and practical talks. Four bowling alleys are in full swing with six leagues of 34 teams, rolling. Classes for non-English speaking railroad employees recently opened.

ASSOCIATION MEN

-at Detroit

—you will see the new Liquid Fountain in the Y. M. C. A.
—it's a Red Diamond.



There is a "Red Diamond" built to fit every "Red Triangle" need —large or small. Use

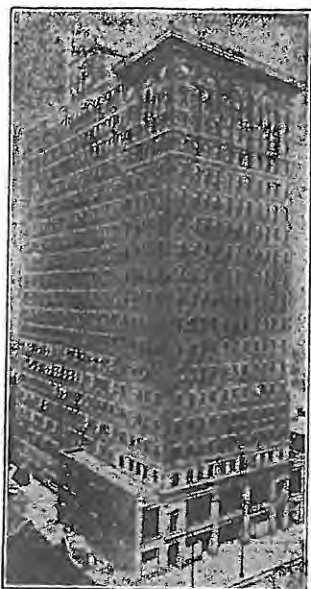


FRUITS—SYRUPS

"The Liquid" Carbonic Company

Kansas City Pittsburg CHICAGO New York Boston
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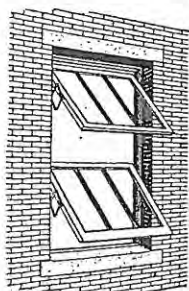
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R. C. Berlin, Architect
2000 Wilson Reverso Windows Used

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New Y. M. C. A. Building, Lima, O.
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Mr. Secretary

Note the following advantages of the Wilson Window and see if you can afford to be without them:

- 1st—Ventilation 1 to 100%.
- 2nd—Completely reversible.
- 3rd—Glass cleaned from inside.
- 4th—No pulleys, weights or chain.
- 5th—No cleaning devices.
- 6th—Saves liability insurance.
- 7th—One plane window.
- 8th—Shades make awnings.
- 9th—Storm-proof when open.
- 10th—Noiseless, free from rattling.
- 11th—Tightest sash on market.
- 12th—Each sash operates independently.
- 13th—Reglazing done from inside.
- 14th—Burglar proof.



Wilson Reverso
Patented

"Wilson Reverso" Windows are manufactured in Galvanized Iron Underwriters windows, also Rolled Steel and the hardware complete for Wood Windows.

Manufactured by
J. C. McFARLAND COMPANY,
27th and So. Wells Sts., Chicago, Ill.
New York Office, 1123 Broadway
Send for particulars and details.



Cageball "gets" men, women, girls and boys alike in Kalamazoo factories

INDUSTRIAL NEWS

CAGEBALL raises the whoops out of men and women and girls and boys in Kalamazoo, Mich., where industrial work, but a few months old, has taken a firm grip upon working people. On the grounds of the Kalamazoo Vegetable Parchment Co., these pictures were snapped. This concern was one of the first backers of the full program. Shop meetings, begun the first of the year, are getting eager response.

EXPANSION of industrial work in the West Virginia coal fields is under way following a recent meeting in Charleston, when a plan was approved for naming two State Mining Secretaries, securing song leaders and using women workers in army huts. Discussions included the Association's service to both employers and employees by educational, religious, health and recreational work.

At Decota the first Y in this field was organized in 1909. The hut had been the White Rabbit saloon, where Decota, with a population of 800, used to spend \$2,300 over the bar on payday. Today of 2,500 in the town and environs there is scarcely a family not using the Association, many coming miles to the movies or lectures. The old building has given away to a \$20,000 structure with bowling alleys, billiard tables, a soft drink counter, reading and writing rooms and an auditorium. There are also outdoor volley ball and tennis courts and a baseball field. Frequently the building serves as a church.

DIVERSITY is wide in the work in the coal fields. At nearly all huts community outings, pageants, mass athletic events and similar meetings are held. Educational work among foreigners in English and Americanization and schooling chances for boys feature the program. Summer camps are also popular. Employer and employee bear jointly responsibilities of directing activities. Here is a typical classification of men making up the councils of one Association: Thirteen diggers, eleven drivers, ten (each) superintendents and store managers, eight clerks, six pit bosses, four (each) outside foremen and mine clerks, three (each) school principals, fire bosses and machinists, two (each) watchmen, hoisting engineers, washer foremen, mine track layers, rope riders, master mechanics, electricians, tippie foremen, shot firers, loco-

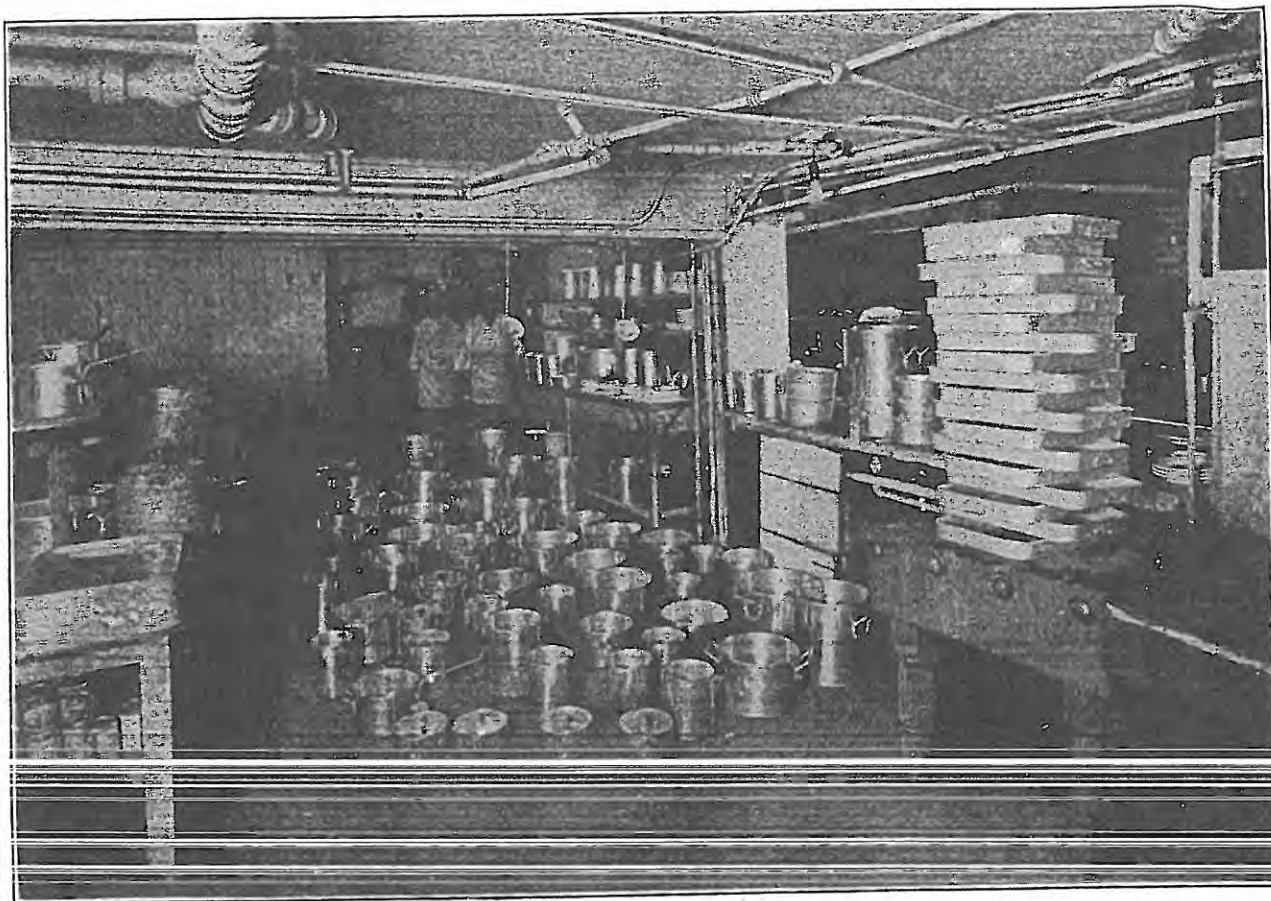
motive engineers and assistant superintendents, one (each) carpenter, boss coke puller, railway agent, stable boss, railway superintendent, chemist, timekeeper, assistant master mechanic, assistant pit boss, tippie worker, janitor, division engineer, mine machine man, mine leader, telegraph operator, trainman and section foreman.

SECRETARIES for their plants at Flint, Mich.; Schenectady, N. Y., and Bethlehem, Pa., have been requested by officials of the General Motors Corporation, General Electric Company and Bethlehem Steel Company. Extension of the work to employees of the duPont Dye Works has been made by the Association at Carney's Point, N. J., which formerly served the duPont munition workers.

FREE NIGHT SCHOOL classes for apprentices and employed boys, recently opened, mark the march of industrial work in Hankow, China. Churches are cooperating in this work. Officials of the Kin-Hau railroad have approved the all-round program and work which the Hanyang Iron & Steel Works has started. Free schools for adult workers have also been started at a number of points, Shedd reports.

PLANS for a \$50,000 industrial building in the cotton mill district of Augusta, Ga., are completed and work will begin soon. A lot large enough for two baseball diamonds, volley ball and tennis courts, a playground and the building, was given by one of the mills. It is in the heart of the business section of the mill district. Two other mills have agreed to underwrite the budget for at least 5 years.

INTO INDUSTRIES of other lands the Association is pressing with its character building. Linn L. Reist recently sailed for Italy where he will lead the way in industrial work. Word came from Nagpur that work has been started among cotton mill operators, and in Bombay a similar start has been made. On the sugar plantations of Hawaii the Association has become essential. Three years ago on Kauai was the beginning and so productive has it been that the work has spread to other islands of the group. Better housing conditions, increased soil tillage, keen interest in athletics and a clean sense of recreation are important fruits.



The Kitchens of
McCLINTOCK'S CAFETERIA
 KANSAS CITY

are equipped with

“Wear-Ever”
 Aluminum Cooking Utensils

THE many representative institutions that are equipped with “Wear-Ever” utensils are evidence of the rapidly growing appreciation of the marked advantages of these durable, sanitary, silver-like kitchen necessities.

“Wear-Ever” utensils for institutional and hotel use are made from hard, thick sheet aluminum without joints or seams in which food can lodge.

“Wear-Ever” utensils cannot chip, flake or peel—are pure and safe.

Their presence helps to make the kitchens as modern in equipment and appearance as are the other rooms of the institutions.

Replace utensils that wear out
 with utensils that “Wear-Ever”

The Aluminum Cooking Utensil Co., New Kensington, Pa.

Be Comfortable Wherever You Are

If it's a game of tennis, a long walk, dancing, skating—wherever you are or whatever you're doing—man alive!—you want leg comfort.

And, if you have worn the

E. Z. GARTER

"Wide for Comfort"

you know the luxury of unrestricted leg muscles and circulation.

The wide, soft band fits snugly. It cannot slip and it cannot bind.



Single Grip E. Z.,
40c and 60c
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In medium, small,
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If your dealer cannot
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Will bring
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From the
Nation's
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McConkey's vital, devotional booklet. A life message. Entirely free. Write Silver Pub. Co., Dept. E, Bessemer Bldg., Pittsburgh, Pa.

THRIFT WEEK PLANS

By E. A. HUNGERFORD.

NATIONAL attention will be centered upon Thrift Week, January 17-24, when its unique program will be launched. Churches, banks, insurance organizations, chambers of commerce, building and loan associations, construction movements and the Savings Division of the United States Treasury Department itself—all these will cooperate in attracting the public mind to the world wide need of national and individual thrift in its broadest aspects.

The program by days follows, with comments on each day, as written for slides for motion picture houses to use that week:

Saturday, January 17—BANK ACCOUNT DAY: "A bank account guards money from burglar and fire and the worst thief of all—foolish spending. Choose your Thrift Week Bank."

Sunday, January 18—SHARE WITH OTHERS DAY: "Every man should give as he is able."—Moses.

Monday, January 19—LIFE INSURANCE DAY: "The future is secure for families of men who insure—saving, investment and protection in one."

Tuesday, January 20—OWN YOUR OWN HOME DAY: "Whether of lumber, brick or stone, 'tis a sweeter home if you own your own."

Wednesday, January 21—MAKE A WILL DAY: "Where there's a will, there's an easier way for the widow and orphan. Name your own trustees to aid your loved ones."

Wednesday, January 22—THRIFT IN INDUSTRY DAY: "Your Future! It depends on the spirit with which you work and how you use your earnings."

Thursday, January 23—FAMILY BUDGET DAY: "A budget is a plan for using wages to the best advantage of the whole family. Planners get more for their money than haphazarders."

Friday, January 24—PAY YOUR BILLS DAY: "Unpaid debts are dangerous open switches on the main line to success. Pay up promptly and pleasantly."

FROM THE COUNTIES

"BETTER MEN THROUGH BETTER BOYS" Jackson County, Ind., year's results show:—Men in active service, 56; 10 boys' clubs in seven communities; 156 boys working out the fourfold program; 18 Christian laymen supervising work; 12 supervised play periods in vacation months; 650 discharged soldiers put in touch with the churches; four boys' camps, with 63 campers and 150 at first boys' conference.

WOODBURY COUNTY, New Jersey, has eight groups operating, with 13 volunteer leaders; boys' membership, 191; contributors, 105; group meetings, 241, attendance, 4,160; group socials, 40, attendance, 680; educational talks, 43, attendance, 731; mass, athletic and social games, 155, attendance, 2,635.

COUNTIES recently organized: Chippewa and Marathon, Wis.; Wayne, N. Y.; Scotts Bluff, Neb.; Harrison, Tex.; Weld, Colo.; Norfolk, Ont.; Douglas, Kan.; Androscoggin, Cumberland and Kennebec, Me. Thirty-two counties in 22 states are reported in process of organization.

PEOPLE IN MARTIN COUNTY, S. C., are not so numerous but they are full of go and responded quickly when the Association offered its rural work program. The money asked was easily secured because the donors want a man to devote his time to their boys. Other counties in the same state are being organized.

EDUCATIONAL

FIRST to report on scholarship awards, under the Educational Service plan, is Hartford, Conn., where 500 have been given out, while Twenty-third Street Branch, New York, follows with 100. These States have named committees and supervisors and are ready to proceed:

Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, Ohio, Illinois, Michigan, Wisconsin, Arkansas, Colorado, Kentucky, Washington, Oregon, Idaho. These have reported as setting up their machinery without having appointed supervisors: New Hampshire, North Carolina, Louisiana, Indiana, Iowa, Nebraska, Kansas, California, Arizona, New Mexico and West Texas.

In the southern region all State Committees are ready to undertake the work but definite plans will be withheld until after the Atlanta conference in January. At this time the best method for adapting the plan to the field will be discussed and determined.

Rapid progress in organization, in receiving applications, and in making awards has been made in most of the metropolitan centers, New York, Brooklyn, Boston, Philadelphia, Baltimore, Washington, Buffalo, Cleveland, Minneapolis, San Francisco, Portland and Seattle. A large number of smaller cities are planning to have men start study early in the year.

Increasing by 75 per cent, local allotments for the scholarships have been announced. The census of 1910, under which is available every geographical unit, will be the basis of application. These figures, while working an injustice to a few of the cities which have experienced great growths in the past few years, are the fairest obtainable for the nation at large. The allotment to each state is made on a basis of two cents per person, entire population included. Allotments to cities, counties or other subdivisions, are to be computed the same way.

The collegiate scholarship fund will be one-tenth of the state quota, and will be handled by the State Committees.

To give small towns and rural sections especial attention and help in making the benefits available, Dr. W. C. Coleman of Ohio has been added to the staff of the commission. Dr. W. C. Little, New Jersey, is engaged in setting up the county lecture work plan, which will carry educational opportunities to young men of the villages and country.

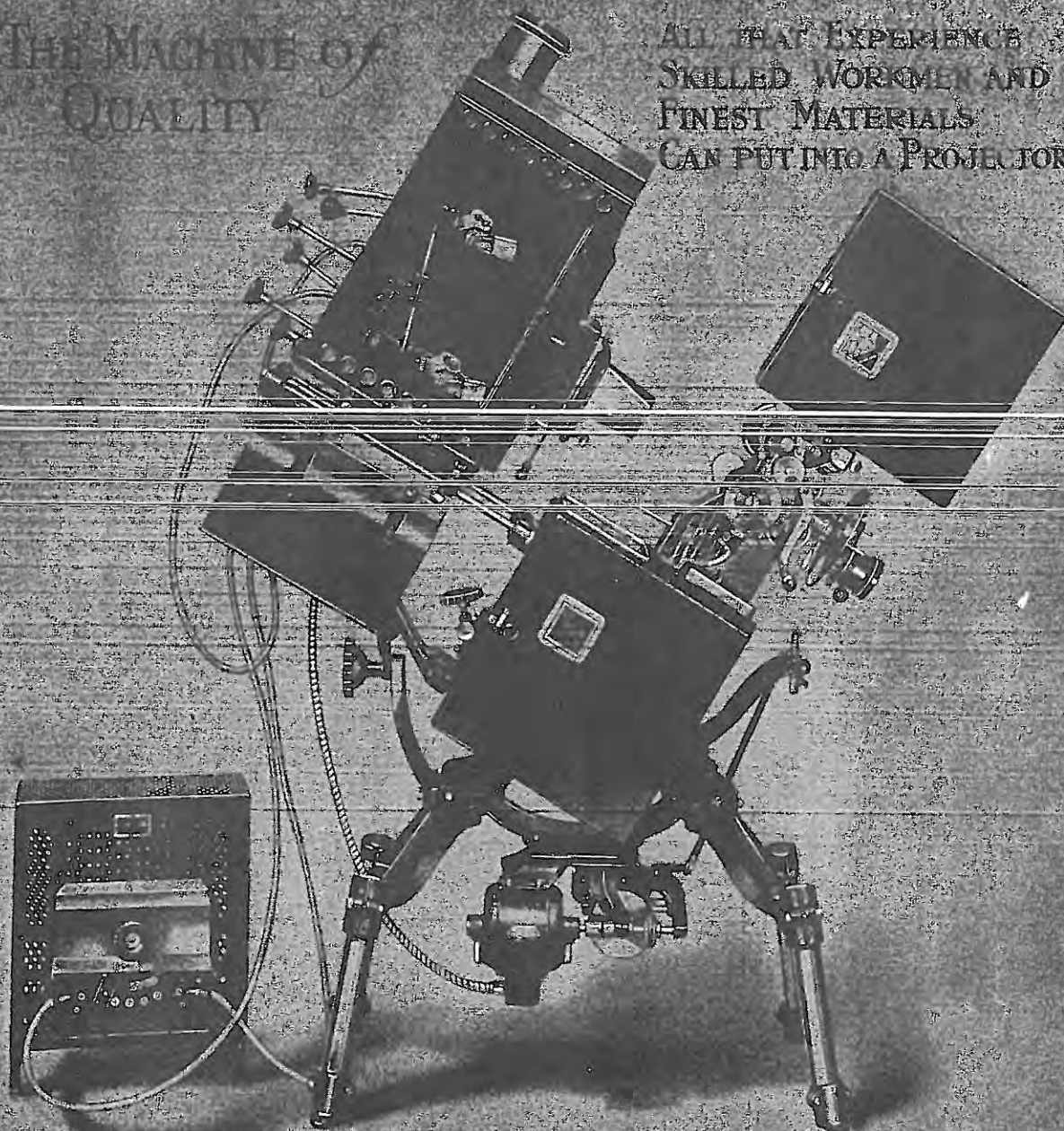
The Educational Service Bulletin No. 2, with complete data of later developments, and carrying additional regulations, is now available.

G. B. Landis has been appointed supervisor for the Central region, and R. H. King for the Southern region. The representative for the Western region will be named soon.

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QUALITY

ALL THAT EXPERIENCE
SKILLED WORKMEN AND
FINEST MATERIALS
CAN PUT INTO A PROJECTOR



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Lunch Room Equipment



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J. L. Hudson Dept. Store, Detroit, Mich.

The photograph above shows how you can have the most attractive lunch room facilities. Vitro-Marble is the choice of wise hotel buyers because of its exclusive features, chief among which is the raised rim which keeps spilled liquids from dripping onto patrons' clothes, adds strength, and prevents chipping of the edges. Vitro-Marble table tops are snow

white, as hard and smooth as polished glass, non-stainable, and can be quickly cleaned with a damp cloth. Vitro-Marble equipment is attractive and draws and holds trade. Made in our big plant, we can supply large orders from stock, or make up special orders quickly. Send us your floor plan or a photograph and let us make suggestions.

Write for catalog—address nearest office.

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FLOOR COVERING BEVER—COLORED CORK AND RUBBER COM- POSITION TILE NATURAL CORK TILE

Write for samples and prices

BEAVER TILE & SPECIALTY CO., 44 Cliff St., New York City

Easily Cleaned
Costs no more
Resilient
Noiseless

Yankees Are Thrifty But—!

(Continued from page 283)



same limited means have accumulated more property than I? My only trouble has been to cash in on or dispose of any of these "acquisitions." To any one looking for an investment, I can offer some wonderful bargains in beautiful engraved and embossed stocks, bonds and shares in nearly every line. I also have an unequalled collection of real estate bargains, extending all the way from New Hampshire to California. All warranted to be absolutely valueless!

GAIN

BY again referring to my trusty dictionary, I find this word defined as follows: To obtain influence with; to move faster than; to get the better of.

Again; by birth, instinct and training, I find myself peculiarly fitted to discuss and advise on the subjects given. For, to begin with, I succeeded in obtaining influence enough to get a passport out of the United States Government to go to France. Any one to do that had to be some obtainer.

Again—"To move faster than." As I look back over these seven months' service with the Y in France, I can recall several occasions when I demonstrated this ability to "move faster than." I remember one afternoon out on the Chateau Thierry battlefield. The Germans had been pressed back over the hills, and I was pestering around in a territory in which I had not the slightest right to be—a sort of cross between a guest and a roustabout for a Red Cross outfit. At one place there was a fallen Boche plane, the first one I had seen. I want it thoroughly understood that the measurements I give are only approximate. For purely personal reasons I did not stop to take any measurements, but as near as I could approximate, without looking around, a large, healthy, brutal German shell landed just two and one-half or three feet behind me. Other observers afterwards stated that it was at least half a mile away; but I was nearer to it than they were. (Guess I know!) But whatever the distance may have been, I gave a practical demonstration, right then and there, that I could "move faster than." In fact, I do not think anything short of a meteor could have passed me.

TO GET THE BETTER OF

AND I am still in the expert class. My whole life's history is a wonderful object lesson in this particular line, for if there is any possible way, manner or means that one person could "get the

ASSOCIATION MEN

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better of" another—I have been on the receiving end of that method.

Having that curiosity which is inherent in every New England Yankee, I have bitten at least once on every known bunco game. I probably own at least one share in every gold-less gold mine and every oil-less oil well on the North American continent. I once took up a collection for a charity that proved to be a fraud. Of course I had to return the money contributed. I collected \$24.30, but when I came to pay off those who had contributed, it took \$41.10!

PROFIT

SOMETHING I know about only by hearsay is Profit. It is also something that the other fellow gets when dealing with me. A class of men that existed in Bible times, only they spelled it differently then. A fellow that could not make a hit in his own home town to save his life.

PROSPERITY

A CONDITION desired by all, but attained by few; and those who do attain it won't own up to it on account of the income tax.

According to I. W. W. beliefs, one of the seven deadly sins.

A sin that I have always conscientiously avoided.

VIGOROUS GROWTH

I HATE to hurt any one's standing in the community, or to cast a doubt upon their reliability, but I cannot agree with the author of that sparkling little book—The Dictionary—that "vigorous growth" and "thrift" are synonymous. Any slight attack I have ever had of thrift was far from a "vigorous growth."

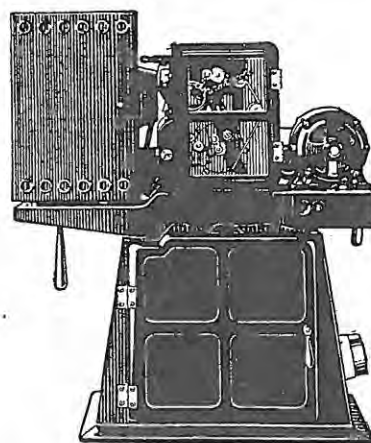
It was always a weak, spindling plant, springing out of the soil of adversity, coming up into the air of necessity, and dying very quickly as soon as the sunshine of prosperity shown upon it.

The only times I have ever observed thrift to have had a "vigorous growth" have been when I officiated as The Party of the Second Part in some business transaction. And then it was invariably The Party of the First Part whose thrift attained this "growth."

Years ago there was a "poor widow-lady" up at our home in New Hampshire. (That is, she was poor before she began to have business dealings with me.) I say she was a widow; perhaps I should not have said that. In writing a financial article like this, one should be very careful to make exact statements. This lady *thought* she was a widow. In fact, we all did. Yet none of us could prove it. Her husband simply disappeared, and as we never heard from him again we sort of jumped to the conclusion that he was dead. So we just filled up the hole in the field where his wheelbarrow of dynamite had exploded, and charged the wheelbarrow and the dynamite and the husband up to profit and loss and let it go at that.

Anyway this lady supplied us with milk, cream, butter, vegetables, eggs, and Indian rubber chickens. One evening my wife

ASSOCIATION MEN



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that meets all your requirements

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Simple and easy to operate, little technical skill required. Thread the film, turn the switch and enjoy the picture. The motor winds and rewinds the film. Graphoscope has fewer parts—none complicated or delicate. Many have been in use for years without costing a cent for repairs.

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Used in the Convention Hut at Detroit.

If you did not see it there, write for facts and catalogue now.

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For YOUNG MEN'S CANDY APPETITES

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AUERBACH

CHOCOLATE MARSHMALLOW

Ask for them at your own "Y" Branch

D. AUERBACH & SONS, 11th Ave., 46th to 47th Sts., New York

told her to bring over a dozen eggs and a broiler.

But the next morning her son, Harry, came in her place. He had the milk, the cream, and eleven eggs. Harry said his mother would bring the other egg a little later.

"But where is the hen?" asked my wife.

"Mother is waiting for her to lay that other egg!"

All of which brings us right around to where I started with the statement that Yankees are thrifty, but actors are not. And when a Yankee becomes an actor, he is mighty apt to lose that heritage of Thrift.

Selah.

When you hear uv a man keepin' one eye on th' clock you kin bet it ain't an alarm clock.—Josh Wise.

This Talk About "Not Wanting to Live Again"

(Continued from page 295)

learns finally that no such thing as a solid really exists. Similarly, the fallibility of our ear is shown only by the microphone, telephone and so on. Marvelous as it may seem, the atoms, of which all matter that we can perceive is composed, are now thought to be merely modified portions of this very ether.

The chemical primer of today no longer tells us that matter consists of elements all different, but that all matter consists probably of electrons, all of which are ultimately the same and are therefore interchangeable. If we could only let loose the electrons from their combinations and control them afterward we should be able to turn everything to gold, like the mythical King Midas, and we know now that the alchemists were no fools after all.

CONTRASTING THINGS ETHEREAL AND REAL

MOREOVER, science tells us that the energy let loose when one of these electrons is set free is so great that it could travel to New York and back to London in a twentieth of a second, which is intelligible when we remember the terrible strength ether shows in holding the world in its place in the universe—a tensile strength, Sir Oliver Lodge tells us, equal to that of over a million steel bars each seventeen feet across. Moreover, anyone familiar with the periodic law of chemistry and the harmony of properties of those elements whose atomic weights are octaves of each other, can readily imagine from that the analogy to what we know of sound—how terrestrial matter is possibly really less solid than we were wont to suppose. Once we were taught that light and heat and electricity were all merely movements of so-called material atoms. We have made advances, however, since then, for now we know that they are not.

We are all wrong in contrasting things ethereal with things real. For now it is a serious question if this ether is not the only thing which is not unreal. At any rate we owe light, heat and electricity to its reality, for all these travel and manifest themselves "in vacuo," where no

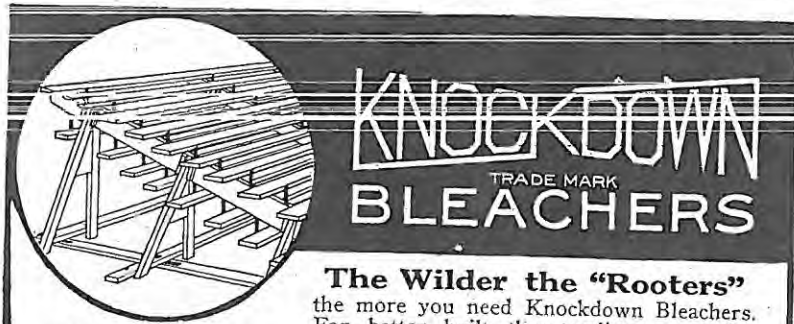
known reality exists. heard, taste—only in it do we know

Why is out of this known manifestation she begin to only considered? Why and individ this perfect recognizab own identity the so-called small sphere for such or of commu earthly ma corollary. The appro body was it spelt or death to that claim impulse in one might been some It is star telling us made out

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The wor Him as u not the sa tainly has murder in extent. I have to be sons shall with their and their there is al the getting, creasing s see ever r carrying t ment and ence of eager to will."

ASSOCIATION



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TRADE MARK

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Three to ten tiers high. Sections 14 ft. long, put end to end. Send diagram if in doubt. Used by Syracuse Univ.; Universities of Calif., Ohio, Ill., and Pa.; Seattle Elks Club; N. Y. Nat. League Ball Park, and scores of others. Many ordered several times. Be prepared. Order now.

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339 Fifth Avenue

Pittsburgh, Pa.

known real matter, as we used to regard it, exists. Yet we have never known, seen, heard, tasted or touched the ether itself—only in its manifestations, and indirectly do we know it.

Why is it impossible to "theorize" that out of this marvelous and most perfectly known material the body of man's glorification should be made, when already we begin to believe that his present body only consists of that same ether modified? Why may we not imagine conscious and individual spirits "clothed upon" with this perfect and eternal medium just as recognizable and as conscious of their own identity as when they were tied to the so-called chemical elements of this small sphere? That it would be difficult for such beings to manifest themselves or communicate through earthly matter to earthly material senses is only a natural corollary. But difficulty is not impossibility. The apprehension of Christ's glorified body was claimed by the men to whom it spelt only shame, suffering and cruel death to make that claim. Moreover, that claim has been such a constructive impulse in the uplift of the world that one might well argue that it must have been something material and real also. It is strange anyhow to hear the Bible telling us that "that which is seen is not made out of the things which do appear."

A GLORIOUS GOAL

THE very imagination of such a glorious goal after so-called death shall have overtaken our present bodies robs it so entirely of its terrors as to make one believe Paul talked only common sense when he said: "For me to live is Christ, but to die is gain." The world has just endorsed the truth at which the shallow sneered, that to give is better than to receive, and that it is human as well as divine logic. Why, therefore, are we fools to believe that there may be more truth than has entered into the heart of man to conceive in the former statement also? The Bible is an old book, but for my part I value and love it ever more as the days go by above all other books. Whether it is verbally inspired or not I neither know nor care, but I know that it inspires those who with unprejudiced mind seek wisdom from its pages. I am sure that its optimism is the best antidote for the present pessimism and aimless unrest.

The world into which Christ came killed Him as unfit to live. Thank God, it is not the same world now, because He certainly has not been a failure. We do not murder in the same way or to the same extent. But it still seems that it will have to be in spite of the many that our sons shall "more gladly live" than we—with their increased powers over nature and their increased faith in themselves and their destiny. One glorious thing there is about it all, and that is that with the getting of understanding and the increasing sharing in the Divine nature we see ever more and more gladly our sons carrying the flaming torch of self-effacement and self-sacrifice, and in the presence of wrong ever more universally eager to "lay themselves down with a will."

ASSOCIATION MEN

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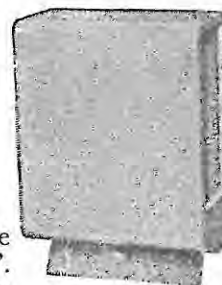
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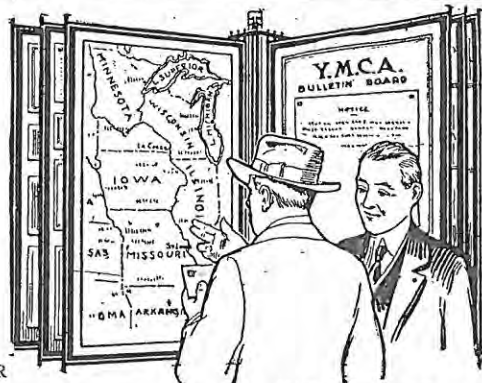
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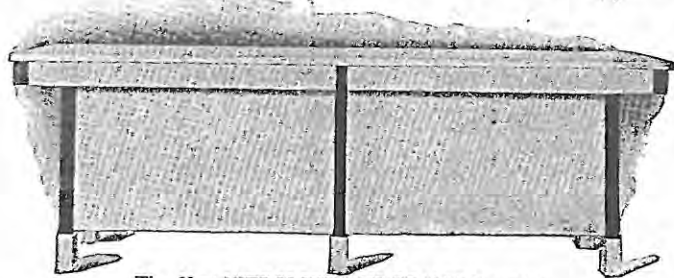
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THE VITROLITE COMPANY, 133 W. Washington St., Chicago, Ill.

Just an Aggregation of Human Beings

(Continued from page 293)

serious enough as they were. It was not necessary to add to the general gloom. In fifteen months I did not mention the word war. But I have the faith to believe I gave them something that made them think the world of civilization was worth fighting for.

I am merely by this seeking to show that when you appeal honestly and fairly, without hypocrisy or mawkishness, to the best humanity has in it, you get the best humanity has got.

THE PICTURE OF HIS BEST FRIEND

AS I write this, there is a picture of my best friend, Jesus Christ, looking at me from the corner of my editorial offices. Underneath the picture is a huge bouquet of California flowers. I know of no better place to keep a bouquet of flowers. I have a colored boy who cares for my office and he takes as much interest in the appearance of those flowers in that place as I do. Something about the picture and the flowers has appealed to the best in him. I have not said a word.

If anyone comes into the office with something that is a little below the level of the reasonably best in a man that he wants to tell me, or does not want to tell me, but thinks he might tell me, just to pass the time, I can say: "Tell it to Him." So the picture serves splendid purposes. And I am not at all orthodox. I am very human. But I know who my friends are. I want their pictures about. And I am not ashamed to acknowledge them, seven days in the week. The picture framer suggested that I frame it in gold and I had it framed in solid oak, firm and enduring. I did not want it symbolic—I wanted it realistic. Marcus Aurelius invested philosophy with reason. Jesus Christ invested philosophy with reasonableness; He invested it with sentiment; He invested it with love.

Sentiment rules the world. Not sentimentality, but sentiment. No man in the war carried a bayonet over the top for thirty dollars a month. He carried it over for sentiment; for a sense of duty; out of exalted idealism he would willingly have forfeited the pay he got if there had been no other consideration than that. So I assumed in the war that every man in the army had a part of himself that was just as good as the best part of me if I could get into that secret chamber of his heart. And I found that the best I had was none too good for the best he had.

I have a bit of verse that goes:

"He lives across the street from us
And aint as big as me;
His mother takes in washin' 'cause
They're poor as they can be.
But every night he brings his slate
And then I do his sums,
And help him get his lessons straight
'Cause him and me is chums."

There are several verses of it, and I always read it. And every man in the audience snuggled up a bit nearer his

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friend, if he had a friend there with him. And in their minds I think they snuggled up a little closer to me. Because that is what I wanted them to do.

"THEY'LL WALK OUT ON YOU"

UP at Portland I went into the shipyards during an epidemic of influenza when the spruce camps were closed. At noon programs were given for the workmen as they sat eating lunch. The auditoriums were the outdoor spaces. In one yard we had a beautiful side hill that buttressed the river.

I had with me two splendid young women who risked their lives, often and willingly, in the bloom and hardship and danger of the spruce country to bring singing and the presence of sweet womanhood to men far off and sometimes nearly despairing. The foreman in one of the yards was a six-footer, and a real man, all of him. He said to me: "Foley, we are in for it today because the men are going to walk out on you." I asked him why, and he said the noon luncheon time had been prolonged a quarter of an hour and the older men did not like it because it would compel them to stay a quarter of an hour longer in the afternoon, and they intended to take matters into their own hands and go back to work at the end of the half hour they had previously taken for lunch.

I told him I rather liked that situation because it put me on my mettle, and I liked to be put there. He asked me if I cared if they walked away and left me talking, and I said I did not care at all. That was their privilege as Americans, and it was my business to accept the situation gracefully, inasmuch as the men had not asked me to come there.

But I did not think they would walk out. I told the young ladies to go first to the platform and sing just as sweetly and with as much friendliness as they knew how, to stay for ten or fifteen minutes and then leave them to me, because if they walked out I wanted them to walk out on me, because I was old and tough and without feelings.

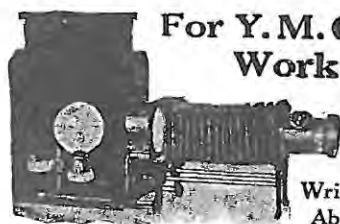
The Y girls did their share wonderfully, as they always did. They were Gladys Geary and Celestine Dubois of San Francisco, and, with their sister workers in entertainment, deserve unstinted admiration for the way they worked in the gloom and dirt and mud and wet and fog and dark and loneliness and cheerlessness and danger of the great north woods.

THEY STAYED TO THE DOG'S FUNERAL

THEN I read Chums, which I have already quoted, as the men began to look at watches and dispose of the last of their midday meal. They felt friendly, I know they did. I went on with the story of a little girl who smiled but did not smile any more, because she had gone away from us for a little while. I rambled into a story of a boy's dog that died and whose "tail died last of all." I timed the dog story to reach its middle about twelve-thirty and the men, feeling friendly and liking dogs, did not want to leave until they heard the last of him.

When they stayed for the dog's funeral it was ten minutes past the time

ASSOCIATION MEN



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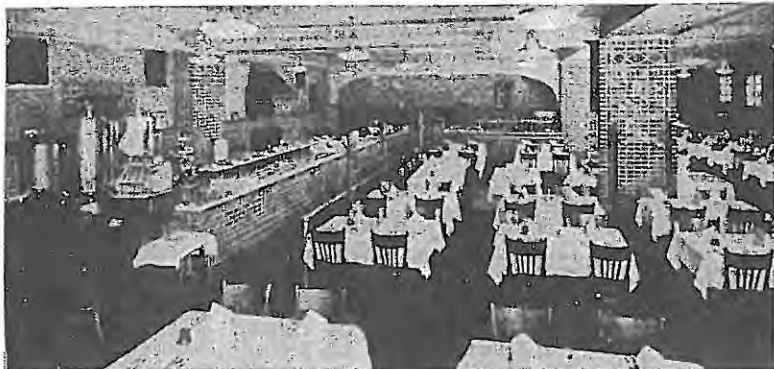
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Dear Harley:—

Yours from Chicago at hand. So you finally had a chance to stop at the Y. M. C. A. Hotel. Some hotel, eh! It takes a real organization to put across a proposition like that—eighteen hundred rooms to rent at 40c to 85c a day. I note that you now believe what I have been telling you about the small rooms with the good beds, the shower baths, the fine public rooms and that peach of a restaurant where you can get a good meal without making your pocketbook look like a pancake without any wind in it. Hope I meet you there some day soon.

Yours,

ED. FULTON.



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they were to go back to work on the old schedule, and they felt they might as well stay for the finish. None of them left and friendliness and a bit of tact with some human interest did what no order or rule or mandate would have done. After that they accepted the new schedule as far as I know. They did that day anyway.

I am again seeking to show the personal element in men that responds to friendly suggestion and sentiment, but that resents arrogant dictation.

There is no grave economic problem in this country today. There is plenty of raw material, plenty of demand, plenty of manpower, plenty of capital and plenty of brains.

But there is a grave social problem. There is as grave a social problem as ever existed and it must be met with the philosophy of Jesus Christ or not at all. The philosophy of Jesus Christ applies as well to the captain of industry and to the capital behind the captain of industry as to the laborer. Indeed, it applies the more directly and powerfully, because it should have the greater culture to receive it and apply it.

There was a grave social problem in the army. Religion sought to meet it. How well it succeeded depended altogether on whether it was real religion or narrow ecclesiasticism. Big men, like Lichty of Columbus and McCarl of San Francisco and Adams of San Antonio, had the vision to see what was necessary and wise. I speak of these three men because I knew and worked with them. And I wrote them "Brothers of Men" to let the Y fellows know that I knew what they were doing. It went to every Y man in the three departments.

THE HUMAN UNDERSTANDING

THEN there were men like Kurtzhals of Camp Pike and Fred Applegate; big, human fellows, for whom the whole camp would have gotten up in the night and walked in its bare feet through the snow. They had the personal touch and the human understanding.

I cannot, of course, mention all of the splendid fellows who helped me and worked with me. Neither will I mention some who did not. For I lost nothing by it and perhaps they did. But I cannot resist mentioning the examples of rare humanity who translated religion into friendliness and service. They warmed the hearts of all men with whom they came in contact and consequently they got the best out of the men. The best of a man is all you can get. It is the *ultima* thule of his spirit. It is good enough for me.

When men are hungry, they want food; when they are cold, they want warmth; when they are wet, they want dry clothes; when they are tired, they want sleep and rest. These material wants supplied, they are in splendid spirit to receive inspiration. After they have worked hard all day and worried a good deal and fretted somewhat and wondered much, they want refreshment, entertainment, friendliness and restfulness at night. To supply this rationally, wholesomely and inspiringly was not a difficult task. It

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took only understanding and tact and a bit of introspection.

Lichty and I spent several days working with John D. Rockefeller, Jr., at Omaha and Camp Dodge. When it was hot he took off his coat and talked in his shirt sleeves. He was frank and square and clean-cut. The men liked that. He talked one Sunday night when the thermometer in the building showed about a hundred. He fairly dripped perspiration. After forty minutes' talk he stood there in that corn-growing atmosphere and shook hands with seven or eight hundred men. He had a smile and a kind word for every one. They got a better understanding of the quality of the Rockefeller family in that hour and a half than they would have in ten volumes of genealogy or family history or biography. Rockefeller meant something to them because they learned he was just as human and as tough and as courageous and as friendly as they were.

I sat outside and fanned myself and vainly tried to keep cool while I was looking through the windows. I am tough myself and I have had some wearying experiences, but that night was too much for me. I think the corn in the fields must have grown a foot.

THE METHOD OF REACH

NOW it must be remembered that the men in the army, in the industrial camps and the spruce country and the shipyards were of the same clay, the same flesh and blood, the same spirit and the same human quality as the men who were serving them. They were to be reached and are to be reached by the same method—which is by kindness, friendliness, tolerance, understanding and encouragement and praise, when they deserve it, and the utmost frankness and good humor.

An industrial camp is not a Burroughs adding machine. It is an aggregation of human beings. You cannot always reach every man as you wish. But I take it not every man in the exalted walks of life is reached as you wish.

Revolutions do not begin in the brain. They begin in the stomach. Revolutions do not thrive in friendly minds and satisfied social instincts. Revolutions arise in hunger and bitterness and social hatred. There will be no revolution in this country. The old ship has weathered many a storm and will weather them all—because men will never abandon the theory and practice of free government. The quality of the army, gathered as quickly as it was and from as many sources and materials, proves that the heart of the country is sound and enduring.

Professional agitators and seditionists and Bolsheviki and the like can be readily and summarily dealt with when it seems necessary to resort to summary measures. But social discontent and bitterness are not dealt with summarily. They are dealt with by education and understanding and tolerance and, above all, real Christianity.

When we get the Christ spirit we shall have solved every social question. That is not a general problem. It is individual.

"Always taking out of the meal tub and never putting in soon comes to the bottom."—(Benjamin Franklin.)

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Let our Engineering Department help you solve your Locker Room problems. Their best skill and long years of experience are at your service without cost or obligation, and will be found of great value in arriving at the most convenient and economical arrangement.

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On account of their superiority of design, material and construction, MEDART Steel Lockers have been adopted by many of the leading Y. M. C. A.'s—and are meeting with the highest endorsement of the Y. M. C. A. officials and the members as well.

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It is not only a sales book, but is filled with valuable data on locker equipment. We will also send our complete catalog "L" on Medart Gymnasium and Playground Equipment if requested on your letterhead.

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It's an "American Lens Electric Sign" of course



Photo of Convention Hut, Detroit

You remember it because of its brilliancy, attractiveness,—easily read from a distance. 5000 delegates saw and admired this sign. An electric sign will tell the boys WHO you are, WHERE you are, and WHEN you have a meeting; an "American" will tell this more directly and at less current cost than the ordinary kind.

Every Y. M. C. A. should not only have a Triangle Sign on the side of its building, but many Y. M. C. A.'s are so located and conveniently arranged to place a changeable letter electric sign on the roof.

Flash your message of every attraction you are offering.

How about that boy (millions of them) on the street corners at night. That Cabaret Sign is most alluring—that's the time when his attention should be called to the wonderful opportunities for the thing he most seeks after. Churches long ago accepted the value of the electric sign and are using it universally. The success or failure of the "movie" is its electric sign attraction.

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A Department of our organization is specializing in designing and constructing Y. M. C. A. electric signs just as you want them. Illustrations and hand sketches furnished on request.

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The Onward March of the Christian World

(Continued from page 296)

Ebara, member of the house of peers, chairman of the Committee on Preparations for the World's Sunday School Convention at Tokyo next October, and president of the Tokyo Y. M. C. A. Other delegates included a professor in the Imperial University, a professor in the Tokyo Higher Commercial College, a banker, a wealthy capitalist, the best known real estate man in the large port city of Kobe, two lawyers, two insurance men and a Tokyo alderman.

No MORE IDOLS

in New York's Chinatown—this development seems to have resulted from the recent election of Lee Tow, a Christian, as president of the city's Chinese Consolidated Benevolent Association, and therefore virtually as Chinatown's "Mayor." As head of the joint missionary work in Chinatown conducted by the Baptists and Methodists, Mr. Lee, after several years of personal work, has gained the confidence of his fellow-countrymen, has become president of the one association to which all Chinese belong, irrespective of creeds and "tongs," and has led the association to vote to abolish its idols, which its members proceeded to burn or otherwise to destroy.

"HUMANITY IF NOT CHRISTIANITY

ought to compel the churches to see that their clergy are better paid," declared a judge in an English court of bankruptcy before whom an Anglican clergyman was on trial. The judge refused to pronounce this minister a bankrupt. At least in America many denominations are furthering movements for larger salaries for their clergy, and their weekly papers almost every issue tell of substantial advances in pastors' pay. Efforts are being made thus to provide each minister not only with enough money to live on from week to week, but with enough to enable him to exercise the grace of thrift, and to lay aside a dollar occasionally against the time of unusual need.

THE POWER OF THE GOSPEL

in the heart of a converted Chinese has had a remarkable illustration in past months in the life of General Feng Yu Hsiang of the army of China. Converted at Peking in 1912, General Feng astonished his superiors and inferiors alike by refusing to join in the custom long honored among Chinese civil and military officials of diverting to their own use a sizable part of public funds passing through their hands. Among his ten thousand soldiers he courageously combatted gambling and immorality, taught many of them to read and write, had them instructed in rug-making, carpentry and other industries and opened for them three Christian preaching chapels. A few months ago he sent for a Chinese evangelist, Rev. Liu Fang, and asked him to conduct evangelistic services at Changteh for his men. The services were held. Of his soldiers and officers, 273 accepted Christ.



Vertico-Slant Stream Fountain

It possesses the copious drinking feature of the vertical stream as the mouth comes in contact with the stream at a point where it loses its momentum, and at the same time prevents the "bacteria dance" that takes place in the vertical stream fountain as determined by tests made by Prof. Clark in the laboratory of Medical Bacteriology, University of Wisconsin; also by several other eminent authorities. Uses less water than the old style drinking head; reduces opportunity for squirting.

Glass or Cup Can Be Filled as Readily as from a Faucet

Easily cleaned as there are no sharp corners or crevices. The nozzle is so located that it is impossible for drinker to reach it with his lips. Write for illustrated circular.

Rundle-Spence Mfg. Co.

Milwaukee
Wisconsin

PRESERVE YOUR CEMENT FLOORS

Preserve them from the "dusting" and wearing away that is caused by non-protection. It is a simple process with

R.W.W. CEMENT FILLER & CEMENT FLOOR PAINT

These coatings impart a porcelain-like finish that will resist abrasion and the action of water, oil, grease and acids.

Furnished in twelve standard colors. Special shades to order.

Write for descriptive booklet and color chart. Address Dept. J.

TOCH BROTHERS

Technical and Scientific
Paint Makers Since 1848

320 Fifth Avenue New York
Works: Long Island City, N. Y.,
and London, England

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Boxing Gloves and Bibles

(Continued from page 292)

all we are one, and when Bible classes, with the churches and committees and departments of the Y. M. C. A., find themselves so intermingled that they are not troubled as to individual credit we will find that more credit is given to Jesus Christ and a larger-hearted power is felt as we pull together.

WHAT TO DO THIS MONTH

A Secretary's Suggestion to Secretaries

CLEAN up everything left undone last month. The whole building including your desk. Keep up the Merry-Christmas, Happy-New-Year spirit the other eleven months.

Get your committees as well as teams to visit other Associations. There can be competition in all departments of work.

Get a large window on the main street and display the first three months' work in the Educational Department—all kinds of drawings, sign painting, an expert typist, etc.

Put some extra coat hooks in your office. You don't have to make mouse traps to have a beaten path to your workshop.

Invite not only your department men, but active members to meet occasionally with the Board. Invite a fellow to report on his hobby.

Use member's names on programs and bulletin boards more freely.

Keep M-U-M. Not mum, but MIXING UP MORE. Shoot a game, roll a game, pitch a game, play a game—BE GAME.

In one Association on New Year's Day everything was humming, but not a secretary was running anything.

The Social bunch had all the Entertainment, the Gymnasium bunch the Physical and the Swimmers the Natatorium. Another Club put on a play that packed the house, the women served supper, and the Religious Work Committee conducted a Vesper Service between the afternoon and evening shows.

The basket ball enthusiasts in the same Association wanted a cage. It was to cost \$300. The Management said, "There's the floor." The fellows got busy and collected the money. Now the members call it "Our" Cage. Why shouldn't they? They are the Association. The sooner we realize it the better.

Give the members a chance every year to work with the Board in raising your budget. They can ask for money, that is all that is necessary—just keep on asking.

Inviting shops for a free evening is good. Why not start in the same way with organized Bible classes in the churches.

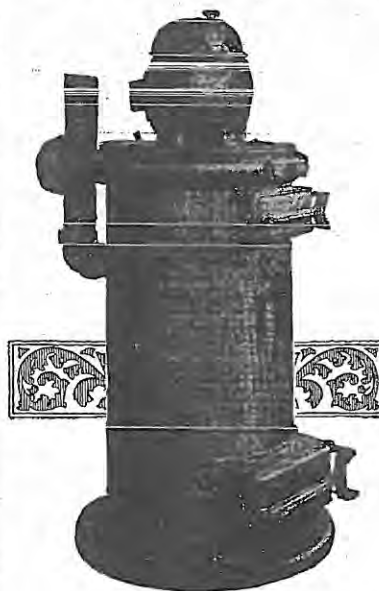
Go over your Committees and cut out the dead wood. Very few presidents get more than four years in Washington. Where such wood is plentiful not much bark or bite is found with it.—W. H. Crown, Germantown.

By AN INADVERTANCE, from the November issue were omitted the names of nine men, former Y war workers, who were decorated at the War Workers' dinner, Detroit, by representatives of the U. S. and foreign governments for distinguished service and heroism. They were E. W. Hodgson, Chicago, Order of the British Empire; Alfred J. Bernard, Hamilton, Ont., citation by General Pershing in recognition of valiant services; a Legion d'Honneur certificate to William Sloan Coffin, New York; Croix de Guerre to Thomas Whiteside Wilbor, Jr., New Britain, Conn.; William R. Farmer, of Pittsburgh; M. J. Barker, Jr., of Uniontown, Pa., and Mercer C. Johnson, of Baltimore. Distinguished Service Crosses to Wilbor and Farmer. Diplomas of the Greek Royal Order of the Redeemer to W. A. Reynolds, of Los Angeles, Cal., and Elwood S. Brown, of Chicago.

ASSOCIATION MEN



Dormitory Cleaning



costs are reduced, better sanitation is assured and the value of furnishings that are advancing in price month by month is preserved when floors, walls and bedding are cleaned with



We specially invite inquiries from local secretaries. Write us today.

THE UNITED ELECTRIC COMPANY
CANTON, OHIO
Canadian Plant: Toronto, Ont.

LISTEN "Y" MEN!

You need FLOOR COVERING for your floors—KEYSTONE BRAND will meet your needs at minimum cost.

SERVICEABLE SANITARY ECONOMICAL WATERPROOF

Associations are using it TODAY and it is giving them long and satisfactory service. As runners and for covering entire floors.

ADAPTED for floors of—Cement—Brick—Tile—Wood, etc. No fastening required—no skill required to lay. Put up in rolls ready for laying on your floors.

Write to **THE RUSSELLOID COMPANY**
Harrisburg, Pa., Dept. A

Get in Business for **YOURSELF**

**OUR—Dry Cleaning
Rug Cleaning
or
Family Wet Wash
Proposition**

Operated separately or combined offers an exceptional opportunity to an energetic man with a small amount of money.

A RETURNED SOLDIER writes:

"In two months I cleaned up over \$1800.00 above my living and overhead expense in this town of 10,000 population with a Cleveland Rug Cleaner."

Write us to-day for full information.

**THE CLEVELAND LAUNDRY
MACHINERY MFG. CO.**

East 55th Street and Erie Ry.
CLEVELAND, O.

Linens That Endure

In buying linen for Y. M. C. A. use, durability, quality and service are equally essential. Repeated laundering and hard usage make ordinary household linens a constant source of expense.

BAKER LINENS

Especially Made for Y. M. C. A. Use will wear longer because they are made stronger. Repeated laundering does not change their appearance in the least. Before ordering new textile supplies, either to fill in or a complete new outfit—get our samples and prices.

H.W. BAKER LINEN CO.

41 Worth Street, New York City

752 So. Los Angeles St., 453 Washington St.,
Los Angeles, Calif. Boston, Mass.

The Human Side of Banking

(Continued from page 291)

The third human element in the banking business is the bank executive—the active salaried president, the cashier and often the assistant cashier. This is the human element in the banking business that deserves and needs the sympathy, the encouragement and the appreciation of all the other elements. These are the boys that are always on the firing line; that never leave the front line trenches; that are never able to lift the burden of responsibility from their hearts and minds and shoulders, for in time of stress and panic this burden at once becomes threefold, spiritual, mental and physical. It has wrecked many a life; no salary or dividend can adequately pay for it. It should be recognized by the bank force in behind, and should enlist the readiest and most efficient help and service and the psychology of good cheer.

DOUBLE YOUR PERSONALITY

EVERY bank executive should, as the days go by, patiently raise up an "understudy," to preserve the continuity of his personality and work in case of misfortune to himself. If it is a great thing to make two blades of grass grow where one grew before, how much greater is it to double one's personality and effectiveness in the training of some bright young man or woman in the force to do one's work as well, if not better, than one can do it himself.

The fourth and last human element in the banks is the great army of bank clerks, many of them old and grayed in the service, and many of them bright young lives just out of college or others working for now and the future because of absolute necessity. As a general rule few of them are overpaid, many are underpaid, as pay for human service in other walks of life is measured. But for the youthful, the bank is a great school, affording a technical training and promise of advancement in the future well worth while. Pay for these is rightly a secondary consideration. But in these times the general salary scale in banks, by and large, is one of the greatest importance and should have the most careful consideration that directors and executives can give to it. Recently a large bonding company cancelled a schedule bond on a certain bank because upon investigation it found its officers and employees were not being paid adequate salaries. There is food for thought here. The bonding company was not willing to continue the risk.

This great army of civil workers ought to be imbued with just as much morale and good cheer in banking service as was our great military army in the World War. And such morale and good cheer is just as necessary for success in banking as it was in the military battle for freedom and democracy.

Just as in our army, so among our bank clerks, this morale is based on and includes (among other things):

(a) Obedience—absolute, instant and cheerful compliance with the rules of the bank and its general policy.

WANTED

**Educators and Social-
Service Workers**

**Also Experienced Book-
ing Agents**

Positions are offered to men and women as field organizers of Chautauquas, booking our program of educational lectures and concerts in a nation-wide campaign against social and economic unrest and mal-education. Good compensation. Short term or continuous, from coast to coast. Experienced bookers preferred, but will train likely prospects.

Opportunity for those with talent, who have even a moderate success at booking during the autumn, to prepare for lectureships and directorships for 1920. Over 1,600 towns will next year have our unified educational lecture program:

- (1) THE PURPOSE OF GOVERNMENT
- (2) THE MAKING OF AN AMERICAN
- (3) A TOWER OF BABEL
- (4) THE MENACE OF THE MOB

None but educated persons who have ideals of social service need apply. Appointment for personal interview may be arranged by letter or by phone.—Franklin 5508.

Radcliffe Chautauqua System

NEW MASONIC TEMPLE

W. L. RADCLIFFE, Proprietor and Manager
WASHINGTON, D. C.

Every Y.M.C.A. SECRETARY

should have on file a copy of the Barth Catalogue. The catalogue illustrates all articles necessary to outfit any Y. M. C. A.

Such articles as China, Linens, Furniture, Silverware, Kitchen Utensils, and heavy Kitchen Equipment like Steam Tables, Dish Washing Machines, etc., can be had through the Barth Service.

Furthermore—
it is so convenient besides time and money-saving to buy

"Everything at One Place"

Let us send you
the Catalogue.

"Everything at One Place"
BARTH & SON
Cooper Square New York City

Your Plans For 1920

Its intensified activities during the period of world chaos places a greater responsibility upon the Y. M. C. A. to maintain these same high standards of service during the incoming year.

Its policies and practices must be attuned to existing needs and careful judgment exercised to insure success.

"Wyandotte"

YellowHoop
Wyandotte
Sanitary
Cleaner and Cleanser



and
Wyandotte
Detergent

will greatly assist in effecting the desired standards of cleanliness and sanitation together with the added economy which their highly specialized properties bring.

"Wyandotte" Yellow Hoop causes institutional laundering to look better, wear longer, be more sanitary and cost less to wash.

Wyandotte Sanitary Cleaner and Cleanser insures cleaner, more wholesome and more sanitary dishes, glassware, silver, kitchen utensils, refrigerators and similar articles.

And Wyandotte Detergent not only cleans tile, linoleum, terrazzo and similar surfaces, but oil painted walls and woodwork as well.

Order from your supply house, or write us.

The J. B. Ford Co.
Sole Mfrs.
Wyandotte, Mich.



SPECIALIZING
and the constant study of Y. M. C. A. requirements enable us to correctly supply your needs.
POWELL & GIBERSON
LINEN COMPANY.
NEW YORK

(b) Cheerfulness and courtesy at all times—remembrance of the tale of the old Irish woman, that the job depends on cheerful and courteous treatment of customer and fellow workers.

(c) Determination—our soldiers went over the top because they determined to do or die in the attempt. So our bank clerks must be filled with determination to complete efficiently their daily tasks, and then look around to help another in his work—thereby perhaps learning efficiency in two positions, which ultimately has its own reward.

(d) Neatness in appearance and work—the soldier had to have this feature of moral in the highest degree. It counts for even more in the banking business. The clerk should train himself to complete every piece of work, whether it be balancing a pass book, or an entry in the ledger, in such a way that it would please and meet the standard of his executives or department head if it first passed his inspection before leaving the bank.

PROMOTE BUSINESS MORALE

IT cost our country millions of dollars to institute and keep up the proper morale and good cheer among our troops. So it will cost the bank something to promote morale in its force of clerks. If the bank is to get obedience, cheerful courtesy, determination and neatness out of its clerks it must in turn provide reasonable hours of work, appreciation expressed for good work done and good pay for service rendered.

Many banks are cheerfully, and promptly recognizing this just claim for reciprocal action on the bank's part. They are also promoting morale by providing rest and recreation and lunch rooms, athletic activities in the summer and by the formation of clubs where officers and clerks may meet at stated intervals on a parity in social intercourse. Many are encouraging their clerks to join the study courses of the American Institute of Banking and night schools of the Young Men's Christian Association and other helpful agencies. Not only should they also be permitted, but urged to attend various bank association meetings, groups, state and national, whenever possible, and should be expected or requested to read regularly some good banking magazine.

In this necessarily brief way it has only been possible in this article to try to show what a human thing banking really is, how much a bank is dependent on its human elements and its success on the harmony with which they work together. The most successful banks are now recognizing this in the highest degree. They are eminently fair to all the human elements within the bank and by kindness, good pay and careful training have raised their forces to a high state of proficiency in serving acceptably the great fifth human factor in banking—the public.

For the Boys in Khaki.

THE AMERICAN FORCES in Siberia received 72,000 Christmas gift boxes sent by the Steamer Omsk. On the same steamer was shipped 67,200 bars of chocolate, 34,000 postcards, 30 cases of books, 620 stereopticon lamps, violins, flutes, cornets and sheet music to keep the men entertained and supplied in long winter days.

FOUR THOUSAND Christmas boxes were shipped by the War Work Council to American naval forces operating in the Adriatic and Black Seas to be distributed to the sailors by the Association men in that area. Among the gifts in each box were two handkerchiefs, candy, so hard to get overseas, chocolate, socks, soap, etc.

So Durable yet —so Charming

How they wear is no less important than how they look, especially where the floor covering is subjected to such hard, daily grind. That's one reason why

Klearflax LINEN RUGS and Carpeting

are so suitable everywhere. But—they have not only the durability of linen to an unusual degree; they also have all of linen's charm as well. Woven strand over strand of pure American flax into a floor covering of regulation weight and thickness, they are economical, moth-proof, reversible, dust-resisting, and they come in a wide range* of rich one-tone colors—they are all that a floor covering should be.

*Rose, Dark Rose, Blues, Greens, Grays, Taupe, Tete-de-negre, Chestnut, Tan, Sand, Mole and Black.

Write for free descriptive catalog

Klearflax Linen Rug Company

Duluth, Minnesota

New York Office, 212 Fifth Avenue



Englander 3 Piece Beds, Folding Beds, Divans and Institution Beds are especially adapted for indoor and outdoor use and are giving excellent service in Y. M. C. A. institutions everywhere.

Write for catalogue of the Englander Productions for Sleep and Rest.

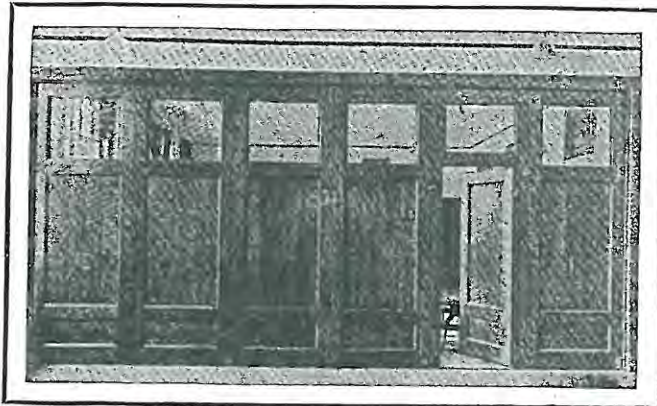
ENGLANDER SPRING BED CO.

NEW YORK SHOW ROOMS
100-102 West 32nd St., corner 6th Ave.
Factories: Brooklyn and Chicago

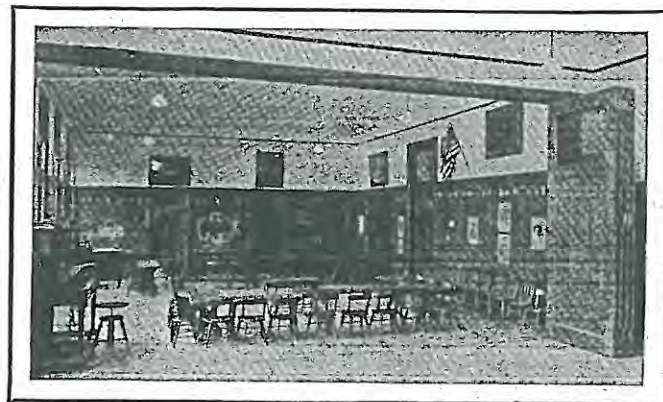


WILSON FOLDING PARTITIONS

make it possible to provide for increased facilities in your
Y. M. C. A. building.



Partition Drawn Out



Partition Folded

WATCHUNG SCHOOL
MONTCLAIR, N. J.

STARRETT & VAN VLECK
ARCHITECTS

Wilson Folding Partitions are used in Y. M. C. A.'s, schools, churches, or any building where it is desired to divide large rooms into smaller units.

They are easy to operate.

They do not require overhead support.

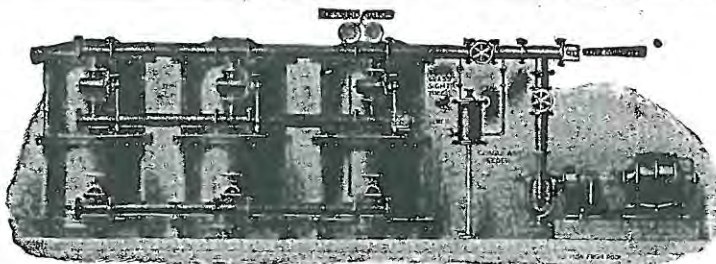
They harmonize with existing trim.

They are provided with connecting doors whenever required.

SEND FOR FURTHER INFORMATION TO

THE J. G. WILSON CORPORATION,
8 W. 40th Street, New York

Manufacturers of Rolling Partitions, Hygienic Wardrobes, Diffuselite Blinds,
Rolling Steel Doors, Etc.



TYPICAL BATTERY OF THREE FILTERS

"With Pump and Motor for Refiltration of Swimming Pools"

SEND US YOUR REQUIREMENTS.

NORWOOD ENGINEERING COMPANY
FLORENCE, MASS.

FOR PHYSICAL DIRECTORS

RUN a group athletic contest consisting of "Hexathlon" events and spot the "comers" for the big event.

Forget the regular gym class a time or two, and inject a period of rousing, fun-making, mass games. Bring the folks down to see the sport.

Did you ever try Indoor Hockey?

Rout the dormitory men out for a few inter-group basket ball and volley ball games. This can be best promoted during the hour just following the closing period for the night. These men are at home. Help them to feel that it is home and club combined, and not merely a bunking place.

Have a New Member's Contest, captained by some of the reliable old timers. The appreciation of one group, coupled with the sense of responsibility of the other, permits of a rapid assimilation and assures permanency of membership.

Would it be a novelty to put a canoe in the pool for a short time for stunts? A polo ball may suffice.

"A CURE ALL"

A short Gym Class,

With a jog out doors

Sets the nerves a tingling,

Opens wide the pores.

Let the "leaders" get together around the table and tell each other how they can make next month the snappiest of the year. Note the increase in membership at the end of the month.

A half day hike on Lincoln's or Washington's birthday anniversary has been known to put "hickory" in the muscles and a sparkle in the eye.

A business men's exhibition volley ball game and social, for them and their families, for their friends and their families, may impress these same men that their Y Club is "some place" and should have their support.

Wm. J. Francis, Brooklyn Central.

TO SERVE A NEIGHBORING NATION

PERU will be led in its new plan for physical education by a friend of the American Y. M. C. A. who has been studying for several months at Springfield Training School. President Legui of Peru appointed Carlos de Caceres, Jr., Director of Physical Education for that country. In addition to his studies in Europe, Mr. Caceres is a graduate of the Normal School of Physical Education of New York and of the Swedish Institute for Medical Gymnastics and Massage. He is now visiting American Associations and on his way home will stop off to study the work in Cuba and Porto Rico.

FOR ALL MEN

It makes every man feel more fully that he is a member of a great world Brotherhood.

It presents to every member, every month a review of the ideals and work of the Association.

It prepares the field for financial and service appeals to the membership that no other agency would do.

In Houston ASSOCIATION MEN has gone to all our membership for the past three years and during that period our membership has steadily grown to a larger number than ever before. Subscriptions also come easier.

The wide circulation of this magazine helped to put over the war drives in a big way in our city.

Every live organization ought to back up its national medium.

ASSOCIATION MEN is an intensely interesting, readable magazine; one that we can be proud to circulate in our community.

W. C. Paige, Houston, Texas.

Prosperity is not in the other business across the street or down the way or in the next town; but, like the Bluebird of Happiness in the household, prosperity is in your own business.—
WEST SIDE MEN.

Mr. Billy Finds A New Asset

(Continued from page 287)

pockets, Billy went to the window and stood frowning down at the court. It had been a rude awakening, but he was determined to make his dream come true.

"And say, what else do you suppose Anderson told me? His last promotion came because he owned a home, and he knows several other men in big positions who got 'em for the same reason—at least it helped a lot."

"Well, I don't think that's fair, expecting a man to build a house on a small salary," she pouted.

"Maybe not, but how many things seem fair—at least at first? Anderson said when his chief called him in, he asked him, 'Do you own your own home? Frankly, that is a question we always consider an important one, particularly with reference to our managers. A man who owns his own home is more settled and better qualified to shoulder responsibility; more of a fixture in his own community, interested in civic betterment, in churches, schools, public improvements and the like.'"

Mrs. Billy rocked back and forth, holding Junior very tight. Her little mouth was a straight red line. She was mad—mad clear through. She felt injured because Billy had his mind all made up before he even came in the house. And what show did she have anyway? But she wouldn't move out in the country; she wouldn't give up her friends; she wouldn't go without new clothes.

Then she glanced at Billy. He had slumped down into the big willow chair and sat with a despairing droop of his big shoulders, his chin in his hand. After all, he *was* nice, and he had always been unselfish—maybe her clothes *would* do another year, maybe her friends *would* do enjoy coming to the country to spend the day, and Junior might be—

"Billy," in a very small voice, "do you honest and true think owning your own home would help you in business?"

"I sure do," without turning around. "That settles it then. I'm not a kill joy. We'll go out to Rossmere Saturday, and if that lot doesn't suit us, we'll find one that does. And Junior'll grow up in a home in place of a flat. Maybe if I worked out in a garden I could get rid of my headaches, and Junior can tumble around in the sunshine all day long, and at night I can tuck him away in his own room, in place of pulling his bed out from under ours."

"And just think," and now she was talking with eyes, hands and mouth, as excited, "maybe we could have a long living room with a fireplace and do you suppose we could have a real kitchen?"

Then she started to laugh, and Mrs. Billy's laugh usually bubbled and gurgled all over the place. She laughed and laughed, all by herself, for Billy was staring at her as though she had suddenly gone daft.

"Don't mind me," she sputtered, "I

ASSOCIATION MEN

"The Leading FIRE INSURANCE Co. of America"



*Aetna Policies
Give Full Protection
and cover*

Fire, Marine	Riot and Civil Commotion
Automobile	Parcel Post
Rent	Registered Mail
Tornado	Tourists' Baggage
Use and Occupancy	Salesmen's Samples
Sprinkler Leakage	Transit Floaters

Losses Paid in
100 Years over

\$183,000,000

AGENTS AT ALL IMPORTANT POINTS

GYMNASTIC APPARATUS STEEL LOCKERS

Playground Apparatus

Anthropometric Apparatus

Write for Catalogs

Narragansett Machine Co., Providence, R.I., U.S.A.



MILLER
"Tire Protector"
 SET NO. 860
 FOR
 LOCKING SPARE
 TIRES

36 inches hardened
 steel chain covered
 with heavy "VIM"
 rot-proof leather and
 one cast bronze pad-
 lock with 4 secure
 levers and forged har-
 dened steel shackle.
 Will reduce stolen
 tires to a minimum.

Price \$5 each postpaid

MILLER LOCK CO.

PHILADELPHIA, U. S. A.

Acid Proof
 Plier Proof

File Proof
 Non-Pickable



*is a name which has been, is and will continue
 to be recognized as representing*

**Drawing Materials, Surveying In-
 struments and Measuring Tapes**

of the Highest Quality

The development of our organization
 to its present efficiency has been accom-
 plished by simply keeping in mind the
 natural and justly expected demands of
 our line; namely, *reasonable prices, ser-
 vice and satisfaction.*

Buy the best—the Dietzgen product—
 and obtain the quality and merit which
 has caused our line to be accepted as

"STANDARD"

by all users of Drawing Instruments,
 T Squares, Triangles, Boards, Scales,
 Curves, etc.

10th Edition Catalog on request.

EUGENE DIETZGEN CO.

Branches:

Chicago New York San Francisco New Orleans Pittsburgh

Sales Offices: Philadelphia Washington

Factory: Chicago

guess that bug came back and bit me
 three times."

"I knew he would—I just knew it—and
 listen, I didn't even get started to tell
 you of *all* the advantages—"

"Now, Billy Fairchild, one of the first
 things suburbanites learn is to go to bed
 early—and here it is eleven o'clock."

"Well, anyway, even if you won't let
 me get this all off my chest tonight, by
 this time next year you'll be waiting for
 me in our own home some place out in
 the country, or I'll know the reason why."

A Man and His Money

(Continued from page 302)

- c. Suspicious use of such expressions as
 "absolute safety," "best investment
 ever offered to the American pub-
 lic," "immense profits on small in-
 vestments," "you take no chance,"
 etc.
- d. Guarantees or promises of large divi-
 dends from future earnings before
 earning power has been thoroughly
 demonstrated.
- e. Guarantees on part of the broker to
 resell the stock at a higher price
 than it is then selling for.
- f. Promises of advance in the stock
 after a specific date.
3. Do not buy stocks of any unproven
 prospects and developments, such as oil or
 mining securities, unless very carefully
 investigated and convinced of their posi-
 tive merit.
4. Remember that exceptionally large
 returns frequently involve not only greater
 risk, but the possibility of total loss of
 principal.
5. Do not buy hastily. It is difficult to
 make money, but very easy to lose it.
 When in doubt as to either the standing
 of the broker or the legitimacy of the
 security offered, *consult your banker.*

*It's better to snap a trace now and
 then, than to tighten the hold-back
 strap.—Bill Wright*

The Saving Grace of Saving

(Continued from page 289)

right off the top of the pile and put it
 away, save it. That leaves you a differ-
 ence of say \$45. What are you going to
 do with that? Spend it, of course. Pay
 your rent, your grocery bill, your light
 bill, buy clothes, go to the theater and do
 whatever else you wish, so far as the \$45
 goes, but not a cent farther. Be resolute
 in your determination not to go in debt.
 Bear in mind that the big thing is to take
 the amount you are going to save right off
 the top of your entire pay.

Stop a minute now and see the differ-
 ence between this plan and the usual
 method. Suppose, again, that you have
 just received your \$50, and you proceed
 to pay your rent, buy clothing and spend
 for other necessities and pleasures. When
 you get through, there is a little left, not
 much. Someone suggests that out of what
 is left you try to save. Do you think it
 would be very easy to take \$5 out of the
 little you have remaining and save it?
 Not at all. It will not work out that way.

ASSOCIATION MEN

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ASS

Genuine 65¢ Army Mess Kits

Regulation Army Mess Kits, made of high grade aluminum, with deep pan and cover. Steel handle fastened to pan with brass hinge folds cover over when not in use. Made to carry on belt. Just the thing for Boy Scouts, Campers, Hunters, the Fishing Trip, Picnics, etc. 65¢ each, prepaid; \$6.00 per Doz. **Order Now!**

FREE Write at once for Big Free Circular of Army Goods at Bargain Prices. Hundreds of wonderful bargains. Shelter Tent, size 7-foot square, shown below, **Special at \$3.75**. Same as used in France. Many other items at lowest prices. **SEND NOW!**

Carnie-Gondie Mfg. Co.

Dept. M Kansas City, Mo.



Make the New Year

100% CLEAN

1920

The coming year, more than any other, demands greater attention to cleanliness.

Cleanliness is incomplete unless it extends to the floors as well as elsewhere—and they are not clean unless they are 100% so.

Floors can be 100% clean only when scrubbed and rinsed by a process such as is provided by the Finnell System of Power Scrubbing.

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ASSOCIATION MEN

Book Indices

The book of the month for us is The Autobiography of Wilfred Grenfell, the Labrador Doctor (Houghton Mifflin, \$3). This is a book to take time to read through and re-read. Begin and chuckle over boyhood sports, shooting and swimming, when the English boy was roaming land and sea like a hardy Norseman, as he was destined to be a man of the sea. Follow him as he scrapped through school and into medical college when he came in touch with Moody, his fighting zest in missions, his brush and touch with the underworld; and then the finding of that glorious service among the seamen of Labrador, the telling of which has led thousands to get a new view of rugged, rich, great and gentle Christianity and its fine ministrations to needy folks.

Another book of the year that will suit our kind of folks is Roosevelt's Letters to His Children, the best revelation to us of the ardent soul of this great busy, bustling man. And then there is Lawrence Abbott's Impressions of Roosevelt, the strenuous man whose every achievement is a challenge (Doubleday, Page, \$3).

Of the series of books of the war that are continually appearing, there are many by Y men, all with their picture-story of service told with increasing interest. The author of Raffles, the Gentleman Burglar, prints his Notes of a Camp Follower on the Western Front, a strong, big picture of his fine mixing with men, the real he-men of the army (Dutton \$2.). Another is by Harold Morton Cramer With Seeing Eyes (Lothrop, \$1.50), and especially well told.

Another of the bracing messages from Orison Sweet Maiden is Ambition and Success (Crowell, \$90c).

The fight against liquor must be kept up by clear convictions on the physical, moral and social injury to the race. A book well worth placing on the reading room table is R. P. Hobson's Alcohol and the Human Race (Revell, \$1.35).

There is a little book, The Art of Saving by Harvey A. Blodgett that is worth putting in the way of a young man who is wavering about selling his Liberty Bonds to buy a dress suit or to pay the price for dancing lessons.

Stories which point a moral and do not disappoint are those told by Dr. George Adam of Montreal (Doran, \$1.50), under the title I Wonder Why Stories, well edited, and help to put truth.

The author of The Christ We Forgot has given us a second volume The Church We Forgot. In this P. Whitwell Wilson paints a picture of the early Christians, their power, their purposes and their personality. (Revell, \$2.)

The Four Roads, by Sheila Kaye-Smith, a tale of middle class folks of a little English village, is an admirable study of rustic characteristics and environment, reflecting the effect of five years of war (Doran, \$1.60).

In his vigorous Yale lectures on The War and Preaching, Dr. Kelman sums up his thought in the statement that "the war has recalled preaching, as it has recalled religion, also, from dogma back to experience." Any one who wants to know what the soldier believes will find it in his chapter on The Soldier's Creed. Whoever is interested in learning how to speak in public will be glad to read this book.

Building on Rock, Henry Kingman, is a worthy addition to the "Everyday Life" series. It starts with Jesus' illustration of the house on the rock, and goes steadily forward, with deepening interest in ten short chapters, divided, for daily study. (Asso. Press, 75c.)

The Executive and His Control of Men, by Enoch Burton Gowin, should be of interest to students of social psychology, and to business executives. (Macmillan, \$1.50.)

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Rugs and Clothing

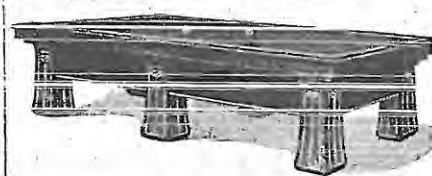
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in plain, fancy or Oriental patterns—any colors you want, any size—the equal of high-priced Wilton and Axminster rugs. You get beautiful reversible, seamless, bright, new rugs, guaranteed to wear for years. Used in Y. M. C. A.'s and best hotels. Read what Y. M. C. A. secretaries say. We pay for your old material if not satisfied. Every order completed in 3 days.

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Talk with your "Y" secretary and fellow members about Billiards. All in favor of it should not hesitate to express themselves.

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are the choice of experts because of their scientific accuracy, quick-acting monarch cushions and ever-level beds of genuine Vermont Slate.

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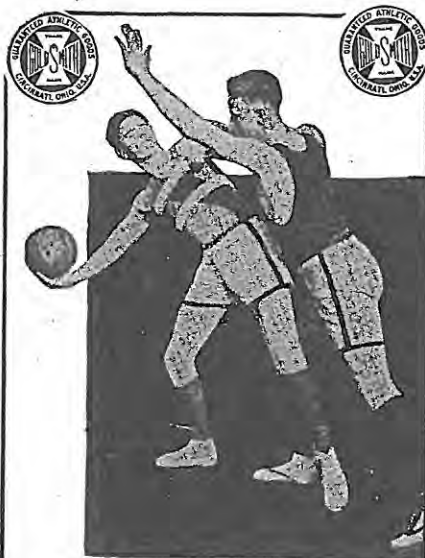
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Please send me catalog, prices, full details, and names of some Y. M. C. A.'s using your tables.

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Buchan-Murphy Manufacturing
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417 Lafayette Street, New York City

Men and the Bible

By Fred S. Goodman

"THE sun itself is not more common and open to all than the teaching of Christ. For I utterly dissent from those who are unwilling that the sacred Scriptures should be read by the unlearned translated into their vulgar tongue, as though Christ had taught such subtleties that they can scarcely be understood even by a few theologians, or as though the strength of the Christian religion consisted in men's ignorance of it. The mysteries of kings it may be safer to conceal, but Christ wished his mysteries to be published as openly as possible. And I wish these were translated into all languages, so that they might be read and understood, not only by Scots and Irishmen, but also by Turks and Saracens. It may be that they might be ridiculed by many, but some would take them to heart. I long that the husbandman should sing portions of them to himself as he follows the plough, that the weaver should hum them to the tune of his shuttle, that the traveler should beguile with their stories the tedium of his journey."

Introduction to new translation of New Testament, Erasmus, 1516.

THE DETROIT CONVENTION sounded a strong, compelling note on the religious opportunity and responsibility of the North American Associations. No open-minded and loyal delegate could go home and remain indifferent to the spiritual needs of young men within reach of the Associations' influence and service. Truly, a great door, and effectual, is open unto us and there are many adversaries. The adversaries make the task the more attractive. How can the dominant note of that greatest of all Association Conventions be made quickly and vitally effective?

A SURVEY OF OUR IMMEDIATE TASK, in the light of the actions of the Convention and its Section Conferences should be made by the Associations which were represented at Detroit. Some such questions as these will emerge. Does our Religious Work Program meet the present needs of young men of this community? Is the promotion of religious education among young men and boys a central objective or is it a "side-line"? Have we an organization of laymen worthy of this great objective? Are we making the discovery and training of leaders of Bible classes of first importance? What are we doing to create and develop a spirit of effective personal evangelism among our young men? How many young men have been enlisted, trained, inspired and passed back to the churches for definite forms of service within the past year? Why is the number of these so small in the face of our growing membership? What proportion of the unchurched young men of the community are within the scope of our present program of religious meetings and Bible classes? Has the "community spirit" gripped us and how is it expressing itself? How much longer shall we wait before adding to our staff a man of parts, with vision, enthusiasm and courage, to give all his time and energy to working out and putting across, a worthy Religious Work Program?

"THE SIGN OF QUALITY"



Delicious Chocolates and Confections

the same excellent quality we have been manufacturing for over forty years. On sale at Y. M. C. A. canteens and candy and soft drink counters.

Write to us for special offer



The Solid Steel Backbone



that
Cannot
Break

Concealed Inside the Wood

Inner Braced Furniture is guaranteed for ten years. Each joint is tested under a 1700-lb. pull. We don't depend on the glue or wood to hold the joint, but rather on a solid steel "backbone". The joints cannot loosen. Impervious to climate or steam heat. Tried and tested for seven years, and all the joints are still tight. Its style and beauty is admired. Its service satisfies. Send for our new catalogue.

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Select your Showers as you would a motor car

Two important things guide a man when he selects a motor car—cost of operating and amount of satisfaction or service he will receive.

Showers should be selected on the same basis.

Speakman Showers are designed with these important factors in view—conservation of water (think what it costs to heat water these days)—low cost of up-keep, and absolute control of the water's temperature by means of our Mixometer Valve.

If you'll tell us you are interested, we'll send more information about Speakman Showers.

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R. U. V. Sterilizers protect pool of Mo. Athletic Ass'n., St. Louis.

Swimming Pool Requirements

SWIMMING POOL requirements are considered special. Before you lay out your plans let us send one of our specialists in swimming pool design to talk it over with you.

We will co-operate with you in the design, specify the proper apparatus and suggest the proper method of installation to secure the best sanitary condition of the pool,—the most vital consideration.

Sterilization of water by Ultra Violet Rays is obtained without the use of heat, chemicals or gases. Address Department "D".

The D. I. V. Company, Inc.

165 Broadway New York

THREE SUGGESTIONS ARE OFFERED. They are based on concrete examples in the writer's mind.

(1) Put into immediate effect the tested plans and methods for small group Bible classes in dormitories, classrooms, offices, etc. Form on each dormitory floor of the building, a Dormitory Club and watch the results of wholesome, good natured rivalry between floors. Boston is trying this plan with fine results.

(2) Plan for a man to man campaign for "Comrades with the Book" or the Pocket Testament League plan of getting young men to form the "Carry and Read Daily" habit. The results are amazing when the task is wisely and thoroughly done. In this connection, the great work in progress under the direction of the Business Men's Council of Philadelphia, is worthy of study. They are actually placing from one thousand to two thousand Testaments a week through personal workers and group meetings, the Testaments being given only to those who sign the Pocket Testament League pledge. This Council has entered over one hundred shops and factories in the past few months and have scores of others on their waiting list. They are now engaged in a carefully planned "follow up" scheme in cooperation with the leading churches and the Y, to see that the eight thousand and more cards signed, receive prompt and tactful attention.

(3) Endeavor to secure a program of Community Wide Religious Education in which the church leaders, both clerical and lay, Sunday schools, and kindred organizations, have a part in the initial as well as later stages. The Association's own program should be made a part of the larger movement which takes account of all the boys and young men. Not competition, but cooperation, in planning and execution, should be the key word. Several cities are at work on such a program. Washington has reorganized its Religious Work on this broader basis, and has more than doubled its staff of Religious Work secretaries and also its budget.

What Association Men Does

It makes members intelligently sympathetic. Informed, then interested, then giving, working and influencing.

It can and may lead members into Y.M.C.A. work—maybe a John R. Mott.

It develops the member—gives him vision. Helps him to see what a great world-wide brotherhood he is a member of.

It shames the little workers and little givers into doing the thing in a larger way.

It is the only magazine of its kind. It deals with Interdenominational, international Christian work on an all-round development basis.

It serves a triple purpose to reader—Good inspirational reading, world-wide news on Christian work, and practical suggestions for one's own development physically and otherwise.

It is excellent advertising. By faithful follow-up work with members, returns can be increased.

It is a magazine by men, about men, for men.

As a "wireless" in the interest of bequests and endowments, Association Men presents the cause attractively and sufficiently in the large to enlist the attention of big prospects.

D. C. GORDON, Nashville.

Mother Pins Her Faith to Musterole

In days gone by, mother mixed a mustard plaster when father had bronchitis or brother had the croup, but now she uses Musterole. It is better than a mustard plaster.

She just rubs it on the congested spot. Instantly a peculiar penetrating heat begins its work of healing—and without fuss, or muss or blister.

Musterole relieves without discomfort.

The clean white ointment sets your skin a-tingle. First, you feel a glowing warmth, then a pleasant lasting coolness, but way down underneath the coolness, old Nature is using that peculiar heat to disperse congestion and send the pain away.

Made of oil of mustard and a few home simples, Musterole is uncommonly effective in treatment of the family's little ills. It takes the ache out of grandfather's back. It soothes sister's headache. It helps mother's neuralgia.

Mother pins her faith to it as a real "first aid."

She is never without a jar of Musterole in the house.

Many doctors and nurses recommend it. 30c and 60c jars; hospital size \$2.50.

The Musterole Co., Cleveland, Ohio

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Largest Purveyors of COFFEE to Y.M.C.A. CAFETERIAS & RESTAURANTS

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Samples and quotations on request
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Sanitary
"O.K."
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Just the thing for
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They Erase
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Makers of Washburn's "O.K." Paper Fasteners and Letter Openers

Metal Holder keeps Rubber Clean, Firm and Keen-edged. Works Better—Lasts Longer.

Two Rubbers, the length of the Holder, are made, one for Ink, one for Pencil. By slight pressure, clean Rubber is fed down as used. Price 15c each; Fillers 5c each, 50c per doz. "O.K." Booklets FREE.

Adjustable Brush to Fit Holder 10c.

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NEWS AND COMMENT

News for the February issue should be in New York by January 15th and must be in by the 21st.

Some Sick Men.—George W. Mehaffey of Boston has undergone a severe operation for appendicitis. J. Gustav White is sent to California for months to recuperate. Henry Israel, who broke under the strain, is in Battle Creek. J. H. Bangs, coming out of the hospital, writes, "It has seemed almost quite worth the strain of illness to have the letters of sympathy and good-will come from every section of the country to me." Therefore, write them, asking for no replies.

The President of a Southern Association could not interest his nineteen-year-old boy in it. "The boy just didn't like it." When he went to Detroit to study the automobile business he was secured a room in Central's building. He was interested in its Progress Club, introduced to a church, lived in a religious atmosphere such as he had not been living in the southern city. That to the President was worth all the effort that he had put into the home Association, for it helped his own boy.

Boston's Membership is 8,306. A year ago it was 7,381. Brooklyn Central's is 8,400, a gain of 2,000. West Side, New York, is 7,416, which is a drop from last year on account of the great number of service men in war training. Twenty-third Street is 4,337, against 3,561 a year ago—350 larger than ever.

The Associations About Troy and Albany have appropriated \$6,000 for an advertising campaign by papers, billboards, to thoroughly acquaint every man in that district with the Association's opportunities and appeals.

More Than 10,000 People Passed Through the new Fort Wayne building during its seven days' opening "surprised and delighted," not having realized the extent and attractiveness of the new home building in their midst. Mr. Messer made a great address at the dedication. Over 2,600 members are enrolled, with a waiting list of 50 for the dormitories (a capacity of 205). The first Sunday men's meeting was big and the Hi Yi Club dinner had 195 boys out.

New York's Budgets Reach \$1,500,000. For the balance needed by subscription 400 men sweep out to raise \$200,000 January 20 to 30. A building extension program follows some time later.

Christmas Was an Index of National Conditions. Since prohibition "business" at McGregor's Detroit mission has fallen off 60 per cent. The Christmas dinners in New York dropped from 1,300 last year to 300 this year. No candidates for the bread line.

George J. Fisher Keeps Active in Association Service. He is on Brooklyn Central's Committee of Management and chairman of its Physical Department Committee.

Associations Are Warned that among the 12,000 men returning from overseas work there are a few who seek in unwarranted ways to make capital of their one-time connection with the Association. All in good standing can show papers to establish that fact. However, some having done good service, on returning have concerned themselves much with political activities involving international relationships which the Association, true to its non-political character, must repudiate. If in doubt about a speaker wire C. V. Hibbard, 347 Madison Avenue.

"Built to Serve" Association Men presents to every member, every month a review of the ideals and work of the Association. We have maintained a list of over a thousand subscribers for three years. In this time our membership has steadily grown. The magazine has helped to put over the big drives. It is a national medium of the organization that we can be proud to circulate in the community." So W. C. Paige Right-of-Way week Feb'y 2 to 9

ASSOCIATION MEN

THE "ECONOMY"

AUTOMATIC GAS

HOT WATER BOILERS

With Positive Thermovalve Control

This remarkable piece of equipment renders instant and continuous hot water service on the storage principle with Gas as the Fuel.

It keeps constant supply of hot water available, producing hot water at the rate of 75 gallons per hour.

Its service for dish washing machines is such that the manufacturers of dish washing equipment are giving it their unqualified endorsement.

"ECONOMY" BOILERS are modest in first cost and their cost to operate is less than that of any other gas heating hot water device.

Height of all boilers is 60 inches; capacity ranging from 66 to 120 gallons.

Owners, builders and architects should know the advantage of always using "ECONOMY" COMBINATION GAS HEATING BOILERS instead of plain range boilers.

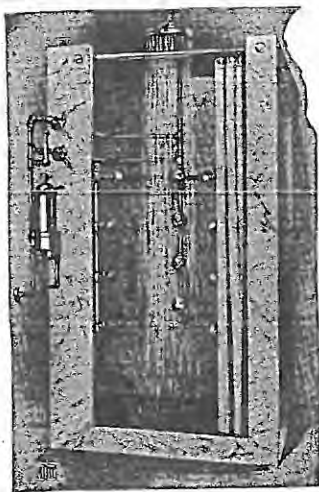
Illustrated catalogue and prices upon application.

Economy Heater Company

106 South La Salle Street
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MOTT PLUMBING



Any temperature
—at the turn of a lever

Suppose you wish a bath or shower at, say, 90°:—You get it by swinging the lever-pointer to 90° on the valve-scale.

Write for Booklet "L."

The J. L. MOTT
IRON WORKS

Fifth Avenue and 17th Street
New York City

Right-of-Way week
Feb'y 2 to 9

Have you not a friend who would appreciate or be helped by receiving Association? Then take advantage of the special rate of \$1 this week. A leading Omaha lawyer, in subscribing for his nephew as a Christmas present, said, "That story of McCowan's appealed to me. Indeed, the whole magazine with its new makeup and strong articles makes it of vital value to young men." Why not subscribe for your friend at \$1.

Fighting Odds Including Industrial Unrest, soaring living costs and criticism, Coatesville, Pa., put over its annual membership thrust strong. With 1,507 added, the enrolment reached 2,358 of which 60 per cent is industrial. This is out of a total population of 18,000, of which 6,000 are colored and foreign. The first annual drive—for 200—was held in 1910. Campaign workers were melters, heaters, boiler-makers, machinists, electricians, pipe fitters, cranimen, screwmen, recorders, foremen, clerks and superintendents. Topping the campaign was a great banquet, addressed by Ole Hanson. At this time over \$5,000 was contributed in small bits. Men's Sunday afternoon meetings, now in their 10th season, attract crowds with their straight religious and economic messages. More than 1,100 were at a recent gathering. Besides local citizens, farmers from miles around drove in—70 auto loads of them.

Men over 35 Years Cannot Hold Rooms in Pottsville, Pa., a recent ruling to clear the way toward service for younger men. The first endowment, \$5,000 left by Miss Louise Sheaffer, has been received.

A. G. Bookwalter becomes Regional Director of the East Jan. 1st, with headquarters at New York. Mr. Bookwalter finished his work at Cincinnati, by raising funds to complete and increase the big new building, opened a year ago and provide for a new colored branch building. His work overseas as personnel and regional secretary was of greatest value in the reorganization of the work in France on Association principles.

A Series of Meetings in Churches of Lincoln, Nebr., are attended by the secretarial staff in a body. Department heads there outline their work. Shop meetings, mass singing, a "night" a week, Bible classes and play keep the industrial men in fine spirits.

Into the Black Hills of South Dakota went the Association pioneer to project service among vigorous business men and rugged ranchers. After ten days organization was completed with two towns getting under community work. The state-wide campaign will provide for a district secretary.

David P. Barrows Was Student Secretary at the University of California in 1896. He is now president. The intervening steps were—commissioner of education in the Philippines, professor of political science, an aid to Hoover in Europe and an A. E. F. officer.

Setting the Pace for the Country, Atlantic City leads in extension of the educational lecture scheme, using volunteer educators—professional and business men—in isolated churches of the county. A three months' course provides 169 lectures, serving thousands. The year ends with all bills met and the floating debt cut to \$6,000. "Things humming as never before."

Newsboys at Houston will have a club, with gymnasium, showers, and reading and social rooms. To reach 300 is the aim. A salesmanship class of 42 was figured on—92 enrolled. At the Junior Hi-Y meetings average attendance is 140; at Senior sessions, 75.

Right-of-Way week
Feb'y 2 to 9

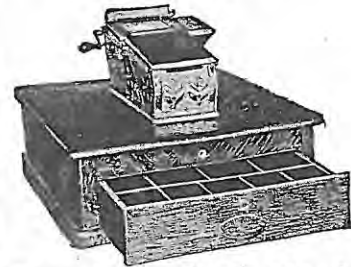
If you wish you may clip this notice, pin a dollar to it, add your address or a friend's address and the magazine will be sent for a year. Better do it this week before it is necessary to advance the price to \$2. Will it help your friend? A Virginia secretary writes, "The articles are definite accounts of concrete happenings that make Christianity seem the intensely practical religion that it should be, but is not always given credit for being."

"Built to Serve"

BUILD NOW FOR BETTER BUSINESS

**ADOPT
EGRY REGISTER SYSTEMS
IN EVERY DEPARTMENT
OF YOUR BUSINESS**

securing the utmost in
**PROTECTION
EFFICIENCY
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ECONOMY**



Just as the Egrý System makes the customer, the salesperson, the cashier, the merchant, and the articles of purchase, part of it; so automatically does it spread its broad mantle of protection over all, producing the full effect and results of Better Business.



**THE
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EDWARDS STEEL LOCKERS

solve space problems. Built in units. Fit any shaperoom. Most economical because they are interchangeable. Quickly installed

by unskilled labor. No complicated parts. Complete with hooks, hat shelf, number plate. Thief-proof locking device fastens door at center, top and bottom. No space to catch dust or germs. Perfect ventilation. Attractive baked enamel finish—hard to deface. These lockers last a lifetime. Write for estimates on Edwards Steel Locker equipment for factories, offices, gymnasiums, stores, clubs, schools, etc.

Edwards Adjustable Steel Shelving

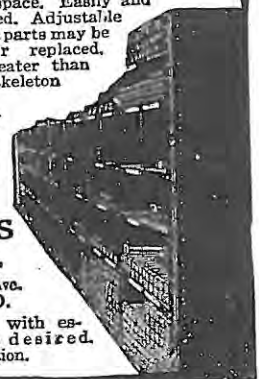
gives most shelf space. Easily and quickly rearranged. Adjustable to any height. All parts may be interchanged or replaced. Stronger and neater than wood. Made in skeleton or bin type.

WRITE today for catalog on many styles of lockers, bins and steel equipment.

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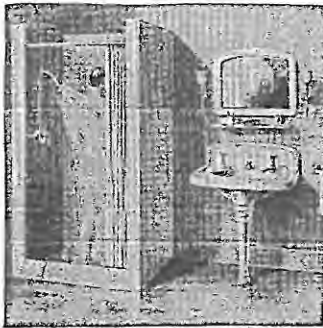
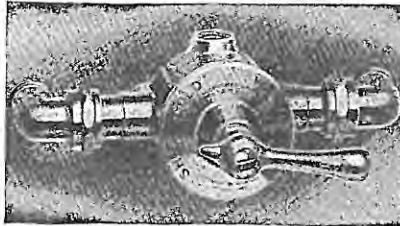
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Representatives with established offices desired. Get our proposition.



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With the Incomparable
NIEDECKEN MIXER



Hoffman & Billings Mfg. Co.
MILWAUKEE, U. S. A.
WRITE FOR BULLETIN A-15-X

**Make your Mattress Last Longer
Make your Bed More Comfortable**
by using Quilted Mattress Protectors.
Can be washed easily—come out of
the tub as light and fluffy as when
new. Restful, comfortable. Keep the
mattress entirely sanitary and health-
ful.

Come in all sizes to fit beds and cribs.
Used for years by best families—en-
dorsed and recommended by physi-
cians.



Don't accept any pads unless you see this
Trade Mark stitched in the corner of the
Pad—this is your protection from damaged
pads. Cheap imitations "just as good."
Sold in all high-class Department Stores

The Excelsior Quilting Co.
15 Laight St. New York

EIGHT YEARS OF SUCCESS



built upon the foundation of
Good Service to the Public.
Such a history needs no
comment.

THE MEN'S HOTEL

Buffalo, N. Y.

Accommodations for 350 men.
Rates: 50c and 75c per night.

Operated as a Branch of the Y.M.C.A.

"Never Was Easier to Enlist Young Men
in Bible classes," writes Canton, Ill., and
"the same is true of high school students
and younger boys." Leadership is avail-
able, and 20 per cent of the membership is
tied to Bible study.

Crowded Out. So. Columbus, O., de-
scribes its plight, and the new building will
not be started until spring. A fair example
is educational enrolment, for 1,500 are
served now as against 1,060 last year.

Pledges to the Christian Life and ser-
vice came from over 300 students through
evangelistic services in six Tennesseean
preparatory schools—a two months' record
from a service backed by a chain of prayer.

Unorganized Eight Months Ago, Hanover,
Pa., got into the game and to date has
opened a night school enrolling 57 indus-
trial workers; developed an English class
for foreigners; served 75 per cent of the
district's ex-service men; launched relig-
ious meetings; served 16 of 21 industries.
Erection of a \$60,000 gymnasium and pool,
first unit of a \$180,000 project, is under
way.

"Yes, I'll Take a Membership," declared
a "doubtful" prospect to a Muncie, Ind.,
solicitor during a day's drive that drew
621 men, "I believe in that place over there,
for while I was eating my dinner today
the boys' secretary called my son to re-
mind him to come to Bible class." For four
straight years these Hoosier boys have
led the nation in winning Boys' Bible Study
certificates.

Ten Churches Alternate in conducting
Sunday meetings in Muskegon, Mich. What
the Association can do with the churches
will shape up when pastors and directors
get together to work out a real basis of co-
operation. To have 5,000 men in Sunday
Schools is the aim in Federating Men's
Bible classes in Canton, O. Previous aver-
age attendance, 1,500.

Every Cent of Debt on Reading's (Pa.)
new home is paid. Each department is
testing equipment. An addition will have
to be built. Paid membership is 1,700 and
the soldier list 900. Six months tickets
were given them—double measure.

Detroit Reports "Throughout the com-
munity there is a new sense of confidence
in the future of our organization in view of
the splendid reports, clear and conclusive
discussion and the clear cut conclusions
that were arrived at at the Convention,
although for a time the Convention stimu-
lated criticism. The final results are going
to mean a great deal to the city and to the
Association."

Nine churches joined in a religious pro-
gram laid out at Eau Claire, Wis., on Chris-
tian leadership, personal interviews and
shop work lines, from January until mid-
April, pastors, secretaries and laymen
keeping in action.

"Gummed the Works" is what ex-service
men did to Orange, N. J., and Central is
joyful. To date 975 veterans have accepted
privileges and a 50 per cent membership
growth is traced to regular renewals of
these men—total enrolment being 1,525, and
2,500 if Oakwood branch is included. The
increase during the first half of December
was 80 per cent over the same weeks of
1918.

Ministers of Augusta, Ga., appointed a
committee to arrange a series of shop ser-
vices in welfare institutions, to be Asso-
ciation directed. Six Sunday afternoon
theatre meetings, led by a Bible teacher,
drew 3,000 men. On the last day 30 deci-
sions were made.

At An Ox Roast and Barbecue, Adrian,
Mich., welcomed new and old members,
after a drive boosting lists to 700 of the
5,000 men in the town. So crowded is the
building that a class in economics meets
in the office.

"Forgetting the Saloon, keep the kitchen
fire burning and the lights of the dining-
room aglow. Spread good fellowship over
a cup of coffee and the booze fraternity
will soon be a thing of the past," suggests
Meade, Sharpsburg, Pa.

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Fellow Secretaries

Your Right-of-Way Week lists will arrive shortly after you read this. Your usual co-operation is coveted

February 2-9

"Built to Serve"

Teaming Up in a City-Wide Drive, Louisville churches and the Association recruited 2,000 in adult Bible classes as a starter. On the third Sunday attendance neared 5,000. The goal is 7,000. Central has six Bible classes, enrolling 225 men. Theater meetings open with Senator Kenyon. At the end of this series in March, Gospel teams of business men will lead services in outlying districts. Five shop meetings reach 500 workers daily.

At Institute Branch, New York, membership has gone from 434 to 709 in the year. The entire program drew 6,775 at 204 November meetings. Community work among boys is featured.

Hospital Patients in Waterbury are lifted every week by singing. Old time carolling brought Christmas day in, 10 auto trucks of singers, 20 to a truck, traversing the streets from nine o'clock Christmas eve until dawn.

Father and Son Week plans in Asbury Park are on a big scale with Sunday school cooperation. Harry White, lately from overseas, is the week's chief speaker at schools and churches.

A Personal Efficiency Course at Glens Falls, N. Y., for foremen and executives drew 72 at the first, 91 at the second.

At a Dinner, paid for by a director and given to directors and ministers and leaders in Pittston, Pa., the great story of the Detroit Convention was told. Foreign work pledges and all debts are paid in full, 110 more students attending the night school this year than last.

To Teach Colored People Saving is a Conservative Congress objective of National Thrift Week. Dr. Moorland, announcing the congress, declared the negro religious, industrious and learning to save. His investments in government securities are \$25,000,000, and deposits in one Washington bank \$10,000,000. Not more wages, but more advice in handling money is their prime need. So these questions will be taken up at the meeting: conservation and right use of income; personal efficiency, illiteracy, conservation of talent and religious energy.

"I Must Make Mother More Cheerful about my being over here," a young soldier said to an Association worker in France. "Shall I write to her?" the woman secretary asked. Weeks after the soldier returned. "I have a letter from mother," he stated. "She was so pleased with your letter that she read it to a wealthy friend, who in turn invited some of her friends in and read it to them. Then she took up a collection for the Y. M. C. A. and it amounted to \$82,000." Later the boy's mother wrote the secretary. "Your letter did so much good that my husband had copies made to use where they would do the most good. Our minister read it to his people and the collection was \$21,000. So you see what your unselfish act toward a heart-broken mother has done for the Y. M. C. A.!"

Soldiers in American camps were keen for Bible study. In 1,010 classes, one month's attendance was 143,082. The 1,691 religious meetings attracted crowds, and there were 20,202 Christian interviews. The month's report showed \$118,170.88 in money orders sold, 1,346 entertainments attended by 357,650, athletic games played by 517,591, 9,406 educational classes, 542 lectures, and 81,518 books loaned.

Place Cards at a Dinner given two ex-soldiers by their overseas Bible study teacher, were subscriptions to Association Men. The guests were pleased. "It was the first magazine I looked for at Valdehan (France)," one related. "It has things in it you cannot find in any other magazine." He took the first copy home with him the next morning, found his father reading it. "I can hardly state in words what he said," the young man wrote to his teacher, "but I assure you Association Men made a hit in the family and everyone is reading the contents thoroughly. My two brothers, who were also in the service, enjoy it very much."—Right-of-Way Week is February 2-9. Push the subscription. It will speak for the Association.

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Men, Not Money, was an effective shibboleth in Hazelton, Pa., where in four days 400 were added—immediately after the failure of three national and two local financial drives. Ex-service men were among the keenest workers—the winning team being captained by one.

Creed is Disregarded in the Community Bible class, opening in Crestline, Ohio. To bring the Scriptures into the lives of workers at all local plants is the objective. Class meets each Sunday afternoon at the Association.

There's An Ex-Soldier in Pottstown, Pa., who recently gave his check to cover his membership fee for the two years he was in the army, when he was "carried." He insisted that the Association "had it coming." In this city of 18,000, 1,400 hold tickets and 134 are in 12 night school classes.

Helping Churches to Get Speakers is a way of cooperation at Clearfield, Pa. The Drop-In Bible class averages 45. Membership, 500.

"One Thousand New Members in One Day? Of course we got them. Total membership 2,115—the largest ever."—and Utica adds no more to the report of her great drive. Why say more? She "got them."

Forward Steps are being taken at Duquesne, Ia., where the new building is finding eager use, and will be filled to capacity by a one-day membership effort in January. To care for scores turned away, a fourth dormitory floor will be opened.

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 National Thrift Week.....Jan. 17-24
 California State Convention, Stockton.....Jan. 23-25
 Oregon-Idaho.....Jan. 30-Feb. 1
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