

HOW TO ENCOURAGE THRIFT AMONG EMPLOYEES

A series of six lectures written
by experts on Thrift

Especially adapted to

RAILROAD

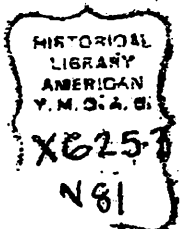
Young Men's Christian Associations

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June 1916



THE REASONS FOR AND POSSIBILITIES OF A LIFE OF THRIFT

Thrift Lecture No. 1.

Eighty-five out of every hundred men in New York City leave no money or property when they die. Somebody else has supported them in the time between the end of their working life and the day of their death; and somebody else has paid the funeral expenses.

Out in the country, as a study of a typical Ohio county shows, 78 out of every hundred men die without leaving any estate.

From the age of twenty to the age of fifty, the average American is able to look after himself. After we pass the age of fifty, at least half of us are no longer able to look after ourselves - we go to the scrap heap.

We who work have but one thing to sell - our labor of hands and brain. We sell it at the best price we can get. At first, when we are young, strong and alert, we can get as much as any other fellow for what we have to offer. But all the time, as we feed our youth and strength and brain-quickness into the business we undertake, there are coming up behind us younger and stronger and more alert men. They ask for our jobs when we begin to slow up - and when we pass fifty we have to give way to them.

More than 7 million workers are needed in the manufacturing plants of America when the demand for what the shops and factories turn out is greatest - that will be in the month of November. Two months later, in the month of January, 800,000 of these factory workers will be idle - no work. In July, you may count 105,000 men working on the brick and tile laying jobs of the country, but in January there will be only 38,000.

Most of us who work are men of family; we have growing children; we live in a rented house which costs us about one-fourth of all we make, and I've never heard that we could stop paying the rent when times got slack and we were laid off for a month. No, the rent goes on twelve months in the year every year. Whenever we stop paying, out we go - the landlord has his troubles; he has bills and taxes, he must get his money - it is the way of life in America.

Half of the world's children die before they reach the age of 16 - they don't have a fair chance for life. Their mothers are overworked and underfed, their fathers are not strong men; they live where too many people are crowded close together; they don't have a doctor when they should have him; they don't eat the sort of food that builds a healthy child from a sturdy baby. We follow the coffins of half our babies to the grave and wonder why they have to be taken from us.

Why do we wonder? Why do we wonder when we know? Somewhere along the line we working Americans fail to do our duty. We know that it's up to us to support ourselves, provide for our families and give our children a fair show - and we don't do it.

No, that's going too far; some of us do meet the issue. Eleven million of us have in the savings banks of the country nearly five billion dollars - something like \$440 each. Perhaps two in five who work know the way to the savings bank; and when we learn the way to the savings bank, we are on the road to wisdom.

The man who knows that it is desirable to save money is the one who can pay his own way to the end, who leaves enough to bury him when he dies, who won't live where he's so crowded that his children get sick for want of fresh air to breathe. He won't go on year after year paying rent to a landlord, but he will get a home of his own where there is elbow room, where he can have a garden patch. He will see that the doctor comes when his baby gets sick, and he will see that the baby gets the right sort of things to eat.

Why save money? Better ask, How save money?

You and I haven't been taught that it is necessary to save a part of what we make. Isn't that true? How many of you here can raise your hands to show that you know what practical thrift is? How many know what a building and loan association does? How many know the road to the savings Bank? How many are paying premiums on life insurance policies?

How can we save money?

It's the simplest thing in the world - and the hardest. Oh, don't make any mistake about that - it's hard, hard, hard! As soon as a dollar comes into my hands, I can think of at least five different ways to spend it. Not waste it, mind you - I can spend five dollars for every one that comes to me and not feel that I've wasted a cent.

So can you, and you, and you. Maybe John D Rockefeller and Carnegie and a few others have managed to get as much money as they can spend, or as they want to spend anyway. But the number who have been so lucky is mighty small. For the ninety-nine million of us, we have got to admit that we can never make as much money as we would like to spend. We're with money like kids with candy - simply there isn't enough in the world to satisfy us.

Well, we've got to stop spending somewhere. It's the simplest thing in the world to stop before our money is quite all gone - and, as I know, the hardest.

I think the fellow who can learn to stop spending before his money is all gone has wonderful force of character, far above the average. That is, unless he was taken in hand when he was a child and taught thrift every day just as he was taught to comb his hair. If he had that kind of a training from a mother who knew what skimping and pinching meant, who believed that the child ought to have good food, decent clothes, and be kept in school until he was fit to do work that paid, he won't get the point of what I'm saying to you now. Saving will be easy for him.

Saving is a habit. Get it? I don't care very much what you do with your savings just at first so long as you actually lay aside a certain part of what comes to you and say to yourself that you'll make that a savings fund.

I don't want to tell you that you'll get rich by saving a little bit out of your pay. It would be lovely to use here the rosy flow of promises which the get-rich-quick artist knows how to turn on so easily. But suppose we look at the earning power of savings when you lay aside a certain small sum regularly and keep it at interest in a savings bank.

There's nothing uncertain about the figures I'm going to use; you can take a pencil and figure it out, or you can ask the man at the bank (when you take that first week's saving to open an account) whether or not I'm right.

Can you save ten cents a day? - 70 cents a week? Can most of you you put up your hand to say that you could do that if you thot it worth while? Very well:

Suppose you tried this plan of saving ten cents a day. You're about twenty-five years old. Let me believe you're twenty-five anyway; and now for the figures:

Save ten cents a day for one year and take your savings to a bank that pays as much as 4 percent interest on deposits, and you'll have to your credit \$36.86. That would be a pretty good sum to spend around Christmas time, wouldn't it? If I had that much about a week before Christmas, I wouldn't be growling about the practice of giving presents and trimming trees with candles and toys that cost a lot of money - and give a mighty lot of joy.

Well, suppose you kept on saving ten cents a day, and didn't draw any of it out for Christmas. In two years you'd have \$75.20 in the bank. How many weeks would that keep you in case the boss said he'd have to lay you off for a while on account of slack times?

But if you had practiced saving ten cents a day for two whole years, I'm inclined to think the boss would pick somebody else to lay off. For this is true: the fellow who has self-control enough to follow a habit of thrift is the most valuable man the boss can have around. You can't get the habit of looking after your own financial welfare without learning at the same time to look after the best interests of the man you work for.

Suppose, then, that you keep on saving ten cents a day for 5 years. You'll have \$200 in the bank - lacking 21 cents. You've begun at the age of 25; at the age of 30 you'll be the owner of enough money to make the first payment on a home of your own.

Maybe you won't need to touch that ten-cents-a-day fund; and you let it pile up for another five years. How much will you have then?

4.

Did you say \$400? That's wrong - it would be \$443.31; you see this ten cents a day is working for you at compound interest, not simple interest. Interest is paid not only on your ten cents a day, but interest is also earned upon that interest - and so on, like that littlest flea that feeds on the other flea that feeds on the dog.

Suppose we take your case when you've grown up to be a man of forty. If you've kept up the habit for fifteen years of saving ten cents a day, the bank will have to your credit \$740.17; when you're 45 years old the bank will owe you \$1,103; and when you get to the age of fifty, where so many of us begin to slow down and lose our value as working units, you can show \$1,543.15 to the wolf if he happens to sneak around to your door. I can't think of a better joke on the wolf than to spring a sum like that.

How save money? Get the habit - and stick to it. Spend a little less than you earn. As long as you earn anything, spend just a little less. Work out in your own mind a system of saving. Find out where you can put your savings so that they will work for you and be safe. Look up the savings banks in town; maybe you ought to put your savings in one of them, and maybe there's a better way to use them.

Don't be afraid to ask questions about the right kind of a saving system and about where you ought to put your savings to work. Maybe I can't answer your questions; but I can do this:

I can, and will, tell you where you can find out. We're experimenters in thrift together, you and I. And we're in the same boat with many millions of other Americans. Let's try this thing together until we know a way to save so well that we can tell the other fellows - and make them want to try it.

Let's get together and form the saving habit.

Lectures prepared for the Railroad Department of
The Young Men's Christian Association of Chicago

March 1915.

HOUSING AND HEALTH - - - WHERE TO LIVE

Thrift Lecture No. 2.

John Ihlder

Field Secretary National Housing Association

Have you ever stopped to think that the house you live in may be the cause of some of the financial problems in your home.

We sometimes figure that our houses cost us just so much because we pay a certain amount for rent, when in reality the rent charge may be only one of many chargeable to the house we live in. To be more direct, we would say that you do not know how much your rent is till you know how that house affects your health and that of your family. Oftentimes a better house in a better neighborhood, with a higher rate of rental may be far the cheapest.

There is no one more interested in the laboring man and his family than he is himself. And there is no one thing that is more important for him and his family than to live in a good house. He is at work away from the house a large part of the day, but even then he spends a good many hours every day at home. If the house is damp or dark, or dirty; if it has not a good toilet or a good water supply, he is going to suffer. If he does not get sick he is sure at least to get rundown, bad-tempered, less able to work. Even if this does not make him lose his job, it makes a lot of difference in what he gets out of life. The man who gets up in the morning feeling strong and well finds a lot of pleasant things during the day. Things are likely to go right with him; his wife and children find him a better husband and father. The man who gets up in the morning, dopey and tired as when he went to bed, cross and fault-finding, will find things going wrong all day, and his family are likely to be glad he hustles off to work. And all that difference may come just because of the kind of house he lives in. If it is damp and dark and dirty it is sure to injure him sooner or later, because these are constant drag on a man.

A Bad House Is Bad For The Family

out of the crowded little rooms and put them on the crowded sidewalks. The sidewalks are not good places for babies, but at least they have light and air, even if mixed with street dust and smells.

What City Planning Means

Several years ago people in America began to be interested in planning our cities. At first they thought only of civic centers which would make the visitor think what a fine city this is, because the visitor seldom goes beyond the parlor of the city, and doesn't see what the living rooms are like. But now, those who plan cities are thinking more of the living rooms, of the parts of the city where the people live. For the people who live in a city are worth more to it than visitors. A well-planned city takes care of two things; business that provided the money by which we live, and houses in which we live. One goes with the other. If either suffers, the other suffers. We want the homes to be good, not only so the people may be better and stronger workers - as they will be if they live in better houses - but also because good homes make life better worth living for all of us. If we are to live we should live the best way we know how.

At present most of our cities are not well planned. Everything is mixed up. In the small cities this does not make so much difference now. They are all like small workshops. You can put a thing almost anywhere and, as there are only a few things in the place, you can find it without much trouble whenever you want it. But with the large cities it is different. They are like great factories or mills where there must be system, where a thing must be put in the right place if you are not to spend more time getting it when wanted than it takes to do the job. One of the first things the city planners are trying to do is to put the shops and homes in the right places, so that time and strength will not be wasted in getting from one to the other.

You can help in this by knowing and letting other people know that you know you want to live within easy reach of your work. You don't want to live across the street from the mill where you get its dirt and smells and noise in your home every minute. Nor do you want to live so far away that you have to spend money on car fares and stand in a crowded, smelly car for an hour or two every day. You want to live within easy walking or bicycling distance. That does not mean so much to you as it does to the wife and children who are home all day. Are the streets filthy, are garbage and all kinds of litter piled up in the yards and vacant lots, are there alleys where people dump all their refuse and where it stays until it rots, are the neighbors immoral or quarrelsome, are there places nearby where you don't want your boys and girls to go? Or is it a good neighborhood, a good school, a playground or other social center with somebody in charge who knows how to manage children? These things make a big difference to your family. The good neighborhood will help to make life worth living for your wife. It will help to make your children strong, successful men and women. It is for you as husband and father to try to live in a good neighborhood.

And no matter what kind of a neighborhood you live in, it is for you to be a good neighbor, both for the sake of your own family and that of the families around you - who in their turn can help or hurt your family. The working man knows better than almost anyone else that he and his family cannot shut themselves off from their neighbors.

The House Is Most Important

If you are living in a rented house, do you know what your rights are? Do you know that on the statute books of your state may be regulations that are intended to correct some of the abuses to be found in so many of the rented properties. It is not necessary to spend money on attorneys always to get results. In all large cities are agencies that give advice and help without charge. They are for the wage earner. Get your newspaper after the wrong conditions.

But important as the neighborhood is, the house you live in is even more important. A damp house, a house with a wet or damp cellar, means rheumatism and other diseases. A house with windowless rooms that get no light or air means consumption. A house without a good water closet, a home with a yardprivy or other filthy substitute, means sickness from the filth diseases. This is especially true if there are flies, and there always are flies, because flies love filth. They carry it on their feet and leave it on your food, on the babies' lips and bottles. Then comes sickness and death. Any house without a good water supply means dirt, and dirt means sickness.

The house to look for is one that is dry and every room of which has light and air - this will save gas bills and bills for eye glasses as well as for the doctor. A house with a good water closet indoors where it can be used only by your family and can be used by

old people and little children even in stormy, cold weather; a house with a good supply of pure water indoors so your wife can keep the children and the rooms and the clothes clean without breaking her back carrying heavy pails from a pump or an outdoors hydrant. So the first things to look for in a house are that it is dry, that it has light and air in every room, that it has a good water closet and that it has a good water supply. To keep dry and clean is the way to keep well. To get wet and dirty while you are busy does not hurt; what hurts is to stay wet and dirty. And nothing helps more in cleaning up than light that shows the dirt and water washes it off.

But this is not all. Your house should be large enough for your family. Have you growing boys and girls, boys and girls more than ten years old? You should give them separate bedrooms to sleep in, boys in one, girls in another. Many of the boys and girls who have gone wrong, began at home. Do you take lodgers? They should not sleep in the same room with members of your family. Trouble comes that way.

Don't move often. Calculate well before you take a property, and then make sure you are bettering yourself before you think of moving. A moves' cost is not to be judged by the outlay for the moving van. One

never moves till he has on his hands a lot of things that are perfectly good in the old place, but become junk in the new location and that means a new outlay. Did you ever stop to think that we American people are great movers. Stop and think what did you throw away in your last move that would have been all right in the old place, and how much did you get out of the outfitters to make the new place suit the family.

If you have to live in a large city and in a tenement house, there is another thing to look out for, the fire danger. Large wooden houses with many families in them are especially dangerous. Fire once started may catch you or members of your family before you can wake up. Even brick tenement houses are not safe. They should have fire-proof stairways and halls, fire escapes and an opening to the roof so that you and your family may have a chance for your lives. These it is the duty of the city to require.

As a tax payer you have another responsibility. Are you concerning yourself about the regulations passed in your city council that affect your homes? Are you sure that regulations are not passed that call for unnecessary expenditure on your part, and are you sure that public commodities are sold as cheaply as they can be. You are the one that is vitally interested, and cannot delegate this thrift problem to another entirely. If your public servants don't do your work as good workmen, you are the only person who brings about their discharge. A great problem in thrift confronts the Americans' homes in the securing of the right kind of servants to do their work in public utilities, and it is your duty as a citizen to ask for them and to stand by public officials who demand them. Such things don't come easily and you must do your part. So too you can make it easier to find the kind of house you want, dry and light, and with good toilet and water, if you stand by public officials who try to enforce laws requiring all these.

Houses of the kind you want, and especially houses of this kind, in a good neighborhood and within easy reach of your work, are often hard to find. Many of our smaller cities are underbuilt, our larger cities have dark, unsafe, crowded tenements. We cannot change this in a day, but we can change it in time, if we demand the change. No one is more interested than the laboring man in seeing that he and his family have a good house to live in. But there are a lot of others who are interested, and the number of them is growing. The health and welfare of the laboring man and his family - especially his children, are of value to his city. So these others are trying to get better houses for him. They are making housing laws which forbid houses that are likely to cause sickness. They are trying to have more good houses built.

But if they are to succeed, the laboring man must help. He must demand a good housing law and demand that it be enforced. He can be sure that his landlords will not demand it. Even the good landlords who keep their own houses in good condition are slow to ask for a law which will bring all houses up. So the laboring man has got to stand back of the city officials. They are his city officials and they need him on other days than election day. He should show that he wants a better house by moving out of a bad one when he can get a better one.

Even if the rent is a little higher he should move because, not only will he be proving to the landlord that a better house pays the landlord, but he will find that it pays him. If he loses fewer days away from work, if the doctor's bills are smaller, if his children are stronger, a little more rent means money saved.

The business man knows that he can make money only if he spends money. So he spends. He pays a higher rent to get a store where more people pass. He spends to make his store look better and so draw more customers. He spends for advertising. And because he spends more, he makes more. So it will be with the laboring man. If he spends more to make himself and family stay well and strong he will not only save in other ways, but he will make more, and his children after him will be able to earn more. And all the while they will find that life is better worth living.

One vital question that every man has to face, is, How much rent can I afford to pay with the wages or salary I make. We will get at it from this angle. Every family should make an allowance more if he is to live where the conditions are not good. Investigation shows that those living in the cheapest tenements, pay proportionately higher rent than those living in better neighborhoods. In the larger cities one cannot get a house of five or six rooms for less than from \$18 up to \$30. We know a man who is a machinist who averages \$90 per month. Can he afford to pay \$22.50 rent? I would say at once that he can't afford to, but he may have to do so. If so, then it means that some other items of expense will have to be greatly pruned, and he can't afford to get sick or have any of his family ill. We know of another man who lives in a flat, who draws a salary of \$250 per month, and he pays \$40 rent. That is 15 percent of the earnings for one month. The first man is paying out 25 percent of his income. Perhaps he would do better if he were to move further out, get more room, raise a garden, and reduce the possibilities at the same time of sickness. If he spent three dollars per month car fare extra he would still have the fresh air, garden spot, and good health on the right side of the ledger. We emphatically feel that every man ought to think thru most carefully the question of rent - how much can I afford to pay, and where can I get the best for my money? Twenty percent of the income is a liberal allowance for rent. How much are you spending?

Some say that every man should own his own home, or be paying for one, rather than rent. That does not mean that the house he lives in may be the one he is paying for, but surely every worker should endeavor to buy a property somewhere. If to rent means to pay a very high rate, then you are face to face with the problem of what is the best thing to do. Be quite sure that to own property that would be advantageous to your work would be to your pocket book. Would it sell, will it increase in value, and many other vital questions should be answered after very careful investigation. Just here let us say a word about advice on real estate. Ministers, Y M C A Secretaries and lots of other good folks, are not necessarily qualified to talk on such vital topics to you, neither should you hunt up some real estate man, but find some good, level-headed business man who knows property, knows the neighborhood,

and has made good in his undertakings, and consult with him. Remember you are not speculating but you are investigating your very own, bought with the price of your hard labor.

Figure out the difference you would be in or out if you owned a certain property rather than paying rent for a certain other. Figure the taxes, the rate of interest the money invested in the house and lot would bring if the same amount were put out at interest, figure two or three percent of the value of the house for depreciation, then add to that one percent of the value of the house for repairs each year. On the opposite side figure what that same house would cost you in rent, and add the increase in value each year of that property if sold, and see which side of the ledger looks the best. Let us illustrate:

Value of the lot	\$1500
Value of the house	3000
Taxes	= 60
Interest on \$4500	225
Depreciation of house @ 2%	60
Repairs average @ 1%	30
	<u>\$375.</u>

You will have to figure that your lot increases in value each year to the extent of 5% if you can say you have made a good investment.

Suppose the house should rent for \$35, that would mean \$450 rent per year. Then suppose the lot increased in value 5%, it would add additional value of \$75 per year. So the house and lot would earn \$525 per year and be costing about \$375, or a net earning of \$150, or \$12.50 per month.

But don't forget that everything depends on the location. Study well the conditions, not of the market so much but of the neighborhood. Don't plunge.

Just a word about building a house. Avoid freak plans or peculiar notions about arrangements. You may want to sell some day, and some notion might cost you a profitable sale. Don't economize wrongly on an architect, for a reputable architect can save his fee oftentimes against unscrupulous contractors and he might save you a good profitable sale if the house were so arranged as to be usable to other folks.

AMUSEMENTS AND RECREATION

Thrift Lecture No.3

W H Ball
International Secretary, Physical Dept.

How long has it been since you laughed until the tears ran down your cheeks?

Some men say that amusement is silly, frivolous, and wrong, but I am not one of that kind. Not but that it can be silly and wrong.

This, however, is not because it is amusement but rather because it is of the wrong sort.

Think this over from the thrift standpoint.

Perhaps the reason some men don't get on better, have better health, have better jobs and more friends, may be that they are GRINDERS. We in the terrible tense world need to laugh, we need to LET GO.

I believe in a good clean joke and a hearty laugh, don't you? Laughter is good for us. Yes, good for both mind and body.

The American Indian of earlier years, as well as the ancient warrior of civilized lands knew full well that if he kept his fighting or hunting bow always taut, that it would soon lose its strength and spring and life, and fail to send the arrow with speed and power and accuracy. Between work periods it had to be relaxed, loosened up. Thus would its usefulness and strength be prolonged indefinitely.

"All work and no play
Makes Jack a dull boy."

This isn't true because some successful author said so, but we believe it because experience demonstrates its truth on every hand. Man was intended to play the same as the animals of the field, the forest and stream. The hills clap their hands with joy and the trees and grain in the fields laugh and sing. The Psalmist calls upon the mountains to rejoice and break forth into song.

Man was created to enjoy his life and men everywhere are seeking with the utmost diligence to attain happiness as their highest ambition in life.

We all live for the same purpose but travel widely different roads in our effort to secure it. The man who strikes a happy balance between work and play will find that he secures the greatest enjoyment and usefulness in life.

The difference between work and play is that we do the former because of necessity. We have the privilege of choice as to the character of our employment. We can change to something else if we greatly desire it, but we must work in order to secure the wherewithal to live. Because of this, some men develop an awful grudge against their job. The yoke of necessity galls and chafes until they soon become dissatisfied with their jobs, themselves and everyone else.

Now play is just the opposite of work in this respect. We play - it's fun. We enjoy it, and we sometimes think that we would like to earn our living that way; but the professional ball player finds his training and practice and travel and public games just as irksome as the rest of us find our work, for baseball has become his job and he has to work at it whether he wants to or not as long as his agreement or contract holds good.

The fact that the professional ball player likes his job is no argument that it isn't work for him any more than that because you or I like our jobs, therefore, it isn't work.

Every man should enjoy in a certain way his particular line of work. If he doesn't, something is wrong with him or the job, and the wrong is mostly with him.

The miners I heard of recently, who after a hard day's work in the mines, climb to the surface, wash up, and then have a lively game of ball have the right idea, for nothing takes the keen zest out of like and makes a man grow old more than to work, work, work, day in and day out without change.

Relaxing engagements and games are called recreation because they tend to re-create, to make us over and keep us young.

It is the man who is youthful in spirit who is cheerful, enthusiastic and optimistic, who always says "cheer up", the best is yet to come". I am Chinese whose best days are past, whose golden age is centuries in the rear. This is the best the world has ever seen, but tomorrow will be better still.

Did you ever hear of the man with a hobby? Well, every man should have a hobby of some kind. A hobby may be a certain line of study, some form of handicraft, or a game of any kind.

There are some men who by using their spare time in the development of their hobby have invented things of large commercial value.

Of two men who worked side by side in a large shop, one made his hobby the study of everything relating to mechanical engineering with the result that ten years later he was the General Manager of the company; while his workshop mate's hobby was to teach tricks to his dog. He soon developed the best trick dog in that community and

spent considerable of his free time in entertaining his friends, but the dog died and then he realized that he had very little to show for his years of patient effort, except that he had enjoyed his experience. This is a good illustration of the fact that some hobbies, amusements, recreations, are better than others. Some forms of amusement and hobbies are seriously hurtful and not recreative, but destructive.

Any form of amusement that leads a man to squander his time or his money, to undermine his respect for God or his fellow men or that unfits him for his daily work, or that leaves a bad taste in his mouth, or results in a loss of confidence in himself, or in any way affects his health is wrong. It is wrong because it injures him or his fellows. That is what makes it wrong.

There are some kinds of so-called amusements that are hurtful in the very nature of the case, such as gambling, going on a spree, attending licentious plays and immoral living but it is possible to participate only in perfectly harmless recreations but by carrying them to excess make them dissipation. Too much of a good thing may be hurtful as well as some of pastime that is inherently bad.

What are some of the beneficial amusements that are recreative?

Many men find the keenest enjoyment in reading the papers and magazines, while others prefer to study and experiment with such subjects as photography, electricity. Some enjoy music in some form or the movies or the theatre. Others find satisfaction in cultivating flowers or amateur gardening while some form of physical game gives a maximum of pleasure to a large number, especially among the younger and middle aged men. Golf, baseball, hikes and tramps, tennis, skating, gymnastics, etc., all have their enthusiastic devotees.

Men have widely different likes and dislikes and various needs from time to time. Each man should decide for himself what his recreations are to be. Here are a few hints on selecting the right kind of hobbies and amusements.

To start with, we take it for granted that every man in this group desires to make his life the greatest success that it is possible for him to do. If this is so, then the thing for him to do is to select some form of recreation that-

1. He greatly enjoys
2. Can be done in the time available for such a purpose.
3. Will not squander time, money or health or in any way be injurious to oneself or others.

As a general rule the man whose work is of a physical nature will find his greatest relaxation in some form of mental activity and just the reverse. However, this is not always true, for a large number of men find games like bowling and baseball or gymnastics and invigorating tonic after a hard day's monotonous muscular work.

The determining factor is the extent and character of the pleasure to be derived plus the fact that the after effects are beneficial rather than injurious to self or others. If you want to live a long time and be able to earn, then you need good health and a rosy view of life. Men, the first chance you get when there is no chance of getting arrested for doing it, go out doors somewhere and run and let out a real old Indian fashioned whoop, yes, a half dozen. You may frighten yourself at first, but that won't hurt you, it will do you good. Life is a serious business anyhow, don't make it more so. Have an old fashioned party at your house, invite all the neighbors in, make it a raffle pulling, or a spelling bee, but don't try to outshine someone socially, and thus spend a lot of your precious money. Have the party without the customary refreshments. Set out to see what you can do and then make everybody have such a good time that they will not have time to think of these unnecessary and expensive things. By this plan you will be able to let the women folks of your household have a fair show at the fun, and they have a right to it too.

We believe you will have another such party soon.

Some folks are old at forty. They are perfectly well, but have the impression that is the time to settle down and be sedate. Many a man might have a rosy cheeked wife at past forty, if all the fun had not gone out of the Old Man's life at a little past thirty-five. The wife needs more fun, jokes and laughter, so she may keep her health and keep the doctor away. Her husband needs to unbend, whistle, play pranks. What do you suppose, my dear man of forty-five, would happen if you were to play a joke (an innocent one) on some member of your family, say your wife, as you did twenty years ago when you were courting her? Do you think they would have the sanity commission sit on your case? Try it. A great deal of lack of thrift can be charged to lack of happiness, which often comes from the lack of fun and health. When the average American citizen learns that he cannot afford to spend so much to have others amuse and entertain him since he can get better for not much less, then will thrift really begin in many homes, for we will be better natured, look at our jobs in the right light and they will become positions; the doctors will have less to do and the divorce mills will do less grinding, and best of all, we will advance faster for we will feel more like it.

Think it over - perhaps your grouch about your job is all your fault; perhaps the reason you forget, that you make mistakes and that your nerves are shattered is because you don't let go for real fun and have been paying the fiddler too much. Here's wishing for you all that the days and hours off may be filled with pleasure that will prove to be genuine.

HOW TO SAVE MONEY - HOUSEHOLD ACCOUNTING

Thrift Lecture No.4

John M Oskison
New York City

Keep Track of What Comes in; Know Where Every Dollar Goes;
and Spend Less Than You Earn; and Learn to Spend Wisely.

Have you a book-keeper in your family?

How many of us can tell the exact amount of money that came into our homes last year, and how it was spent? How many can say that we've spent less than we received?

If all of us could raise our hands to these questions, this talk would end right here. But mighty few of us can.

Now, here's another question: Is it less important to you that your family shall be solvent than it is for a business to be solvent? We know that managers of business concerns, small and big, must keep books to show every item of income and every item of outgo. Time and money are used to make these records complete and accurate; and why?

All book-keeping is meant to answer one simple question: Has a profit been earned? It all leads to the one-line entry of "profit and loss." A business that does not show profit can't last; it goes into bankruptcy. The family that can't show a balance of income over outgo may last, for we are strongly bound by blood ties and there are priceless dividends that cannot be expressed in terms of dollars and cents, but if there is a financial loss from year to year the family goes into a financial bankruptcy that makes it bitter and batters down hope.

It is necessary to be solvent - and the only way to insure solvency, either for a business or a family, is to spend a little less than is earned. It is a simple, and difficult, matter.

In eight out of ten households, the man earns the money and the woman spends it. In a good many homes, the women and children add something to income. Who, then, is responsible for keeping the record?

Every member of the family that earns, and every member that spends must help to keep the record; it doesn't matter who actually puts down the figures. The family is your business, it is the wife's business, and the business of every member that brings in earnings or upon whom earnings are spent. Out of the multitude of items covering income and outgo must come the last simple entry that means success or failure. In some form the records must be kept to show who is responsible for that final entry - whether it be of something saved or of a deficit.

Saving money is a simple, and difficult, matter. All you have to do is to convince yourself and every member of your family that it is the desirable thing to do, and then see that the family spends less than is taken in.

First of all, you've got to know what comes in. The family book-

keeper must put down every cent of earnings - wages, salary, interest paid by the savings bank, profit on any business deal. Keep it clearly in mind that there are two sides to a book-keeper's record - income and outgo. When income exceeds outgo, the record is good. That is, the record from day to day.

At some regular interval - every six months or every year - the book-keeper of a business must make up a statement of assets and liabilities: what is owned, and what is owed. The same responsibility rests upon the family book-keeper. The successful family will always own more than it owes; and the record of its surplus will be better six months from now than it is today.

The day by day record has just one purpose: to make the next periodic showing of assets over liabilities better than the last.

So the record that is kept ought to be simple. On the left hand side of the page there should be three ruled spaces, the first for writing in the date, the second for the amount, and the third and widest space for putting down the source of money received. That left hand page of your record book must show all income. It is simple.

Trouble will begin when you undertake to space off the right hand side of your page - the part that shows exactly how a family's money is spent. One woman I know says that the ideal account book has twenty columns on the expenditure side, with such headings as "meat," "groceries," "clothing," "fuel," "light," "church and charity," "shelter," "saving," and so on. Another book has nine headings: "living expenses," "postage, 'phones, carfare," "clothing, laundry," "health," "recreation, vacation," "education," "gifts," "benevolences," and "insurance, investments." This book was designed especially for self-supporting women, but I see no reason why it shouldn't be used by any family.

We're all entitled to our opinion as to what sort of record is the best. Suppose I offer one of my own.

I would suggest a plain, leather-covered book about six inches high and eight inches wide. Two and a half inches at the left of each page would be set off by a heavy line for the monthly record of money received; the rest of each page would be headed "Money paid Out," and would be subdivided into these heads: "rent, taxes, repairs, fire insurance," "food," "clothing," "dues," amusements, recreation, health," "incidentals," and "savings bank." There would be a narrow column at the extreme right to show the total spent on all these items. Lines across the page would allow the record to be kept day by day. Below the thirty-first line on each page would be a heavy line. Below that the totals of every column would be provided for.

Here would be the family record for the month. Then below the totals I would have two more spaces, the first to write in the figures for the same month last year, and the second to write in what I believe is the ideal figure under each heading - what ought to be spent in order to get the greatest good and do the most to keep the family solvent.

What I want to emphasize about this record is not the particular headings I've named, but the provision for making comparison with what was spent a year ago, and what we believe ought to be spent. With such a record in front of us, I and my family are ready to resolve ourselves into a committee of ways and means. "Here's what came in, and here's how it was spent; here's the comparison with the same month last year; now what are we going to do about next month?"

In such a record, that last line at the bottom of the page will become a budget for next month. You know how a wise business management plans expenditures ahead? Or how the financial officers of a city prepare at the beginning of the year the budget of expenditures for the year? When the business manager determines what the business will require or the city managers find out how much will be required to run the city, then the problem of the money earner or of the tax payer is simplified. The money earner has a right to expect that if he turns in more than the budget calls for, it will be possible to save something.

Every seventh page in this ideal record book I should have divided squarely down the center. Across the top of the left half, I'd have the heading, "What I Own," and across the right half "What I Owe." Then at the end of every six months I'd call a family council to consider the value of my house, my furniture, my building and loan shares, my savings account, my vacant lot, my shares of stock, my life insurance policy, my bond - whatever I owned that I could sell. I'd guard against putting too high a valuation on what I owned - and remember that what is used is always falling off in value. After each item I'd write the value I arrived at six months before. So with the total. In such a half-yearly summary the right hand side will give you the least trouble; there won't be many items over there. Follow, on that side, the same plan of making comparisons with six months ago.

Your six months' statements will receive their increases of what is owned over what is owed - that is, surplus - from two headings of the monthly record: "dues" and "savings bank." What you pay for life insurance, for building and loan shares, for savings and loan shares, or instalment payments on a piece of property you are buying goes into this column, and every such payment ought to increase the total of what you own. The savings bank account will be enriched by whatever sums can be set aside from the weekly or monthly income. It will be the business of every member of the family to see that something from the amount allotted for his keep shall be entered in that column - if it's only five cents a month saved by the boy who has an allowance for books and school lunches.

"Thrift is wise expenditure." That is a quotation from the head of a family who knows the road to prosperity. To spend wisely means to take thought of what is handed over and inquire into the value of what you get in return. If we will take ten minutes a day to keep a record of our income and our spending, and keep it up for six months, we simply won't be able to go on spending recklessly. There is nothing in the world that hurts worse than to be cheated when you know that you're being cheated; and when you get the habit of keeping a record you'll soon learn to know the value of a dollar.

Start keeping a simple record. Cut down the number of heads I have suggested if you want to; only be sure that every cent of income is put down and every cent of spending is accounted for. After you become accustomed to keeping a record I believe that you will add other headings that I have not used. You will learn to put a value on the clothes made by the wife or mother; you will want to rule another column for income made from the back-yard garden that the children cultivate.

On the "paid out" side of the account you will soon discard the "incidentals" head and substitute others that tell exactly what the money was spent for. In the half-yearly statement of what you own, there will appear a heading, "money in check bank." You will learn that it is good sense and good economy to pay bills by check.

Team work is necessary to saving. The men of our American families spend some \$300,000,000 a year for 70 million gallons of whiskey; our women folks spend \$90,000,000 a year on candy; our children spend \$25,000,000 a year for chewing gum; our young men buy \$9,000,000 worth of cigarettes every twelve months. Do you think that a man would go on spending money for whiskey and cigarettes if the family record book showed such expenditures?

The whole thing comes to this: Before we can learn how to save we must know how we re spending our money. The first step is to start keeping a record of what comes in and what goes out. IT IS NECESSARY TO KEEP THIS RECORD HONESTLY! Then it is up to us to see that next month's record is better than this; AND THAT AT THE END OF THE NEXT SIX MONTHS WE SHALL BE BETTER OFF THAN WE ARE TODAY:

* * * *

INVESTMENTS FOR THE AVERAGE MAN

Thrift Lecture No. 5

Wm T Bacon, Manager Bond Dept.
Chicago Trust & Savings Company

This is a day of thrift. Never in the memory of men of middle age or less has the need been pressed home so strongly for the setting aside of a small portion of one's earnings for the proverbial rainy day. Times are hard. There is no use of our denying it. Business has been at a low ebb in this country for the past year and a great majority of our large corporations are working either on reduced time or with reduced forces, and yet I repeat it - this is a time of thrift - a time when people try all the harder to save a small part of their small earnings and, if possible, to invest a small amount of their reduced incomes. The old saying, "easy comes, easy goes", is absolutely true.

In the many years of prosperity which this country has had, people have never given as much thought to saving a certain percentage of their wages as at the present. Work for years has been plentiful in this country and we have spent what we have earned, but now with reduced wages staring us in the face, we are trying harder than ever before to save a little of our earnings. There is a tremendous lesson for us in a time like this. It is a lesson which we must apply in more prosperous times, and remember when fortune smiles upon us, to then save for the harder struggles such as the ones we are now engaged in. I again repeat - this is a time of thrift, and may this day remain with us when we again see prosperous times, when the mills are working overtime, when our freight trains are filled with tonnage, when every working man can find a job.

But the question is before you - What will you do with your small surplus earnings? If you have been fortunate enough to save a little something will you take it home and hide it until the day you may need it? Or will you deposit it in some strong bank where you will get 3% on it? Or will you attempt to invest it at from 5% to 6% in a good safe security that some well known and reputable banker recommends? Or will you let some promoter get this money away from you for an oil stock or a mining venture with promises of tremendous returns of from 100% to 1000%?

No, if you are wise, you will do neither of the first nor the last. You will neither hide your money where it produces nothing and where it may be stolen, nor will you let the smooth tongued salesman of oil and mining stocks get your money, for this latter is no investment but a speculation, gambling of the worst sort, and the man who falls a victim to the false promises of large profits with no hard work, deserves to lose his money as he always does.

But you will take your money first and deposit it in some strong bank where it will pay 3%. Do not be ashamed to do this because

the amount is small, - whether it be ten cents or ten dollars, it should be treated the same. You immediately say, "How are we to know in these times of trouble, what bank is safe and what is not - when we read almost every day of banks failing and depositors losing their money?"

My answer is this - "There is no risk in the right bank - in a large, strong institution managed by honest men". In this matter do not be afraid to ask questions, and ask your superiors for advice. You will find that they are always ready to help you in a matter of this kind.

No man, no matter how small the amount involved, need be afraid to ask a man whom he respects, even tho he may not know him, for advice as to what is the right bank to put his money in.

Secondly, you will take part of these surplus earnings, or if you are sure you will not need the money for any immediate purpose, you will take it all and invest it at from 5% to 6% in a good safe bond. Oh, if I could only meet you face to face and answer the questions that I know are immediately coming to the lips of all of you. I know what you are saying - "Bonds are only for rich men - how can we expect to get enough together - how can we expect to understand a business transaction of this kind when we are so out of touch with it".

Let me say first of all, drive forever out of your minds the idea that there is any mystery in this question of investment. It is as simple as your act of depositing your money in the bank. The banker takes this money and loans it out at 5% and 6%. Have you not just as much right to loan your money at this rate on some good security, as he has, and if this banker who has reputation of years standing, will let you invest in the same security that he buys with his own funds, is it not an advantageous and profitable proposition for you? No, it is not a mystery - it is a simple proposition. Every large bank today has a department devoted entirely to the question of investment and the employes of this department are there to explain this matter to you and to me.

Do you feel that the amount you might have to invest is too small? Have you the idea that bonds are only for people who have \$1,000 or more to invest? If so, I wish again to drive this idea out of your minds. It is true that in olden times it was difficult for the small man to invest his money safely and that is why he so easily fell a prey to the man who had mining stocks to sell in lots of from \$.10 up. But of late years bankers have realized the need of helping everyone to save and all banks now deal in bonds in sizes of \$500 to \$100 that pay from 5% to 6%. Thus if you have succeeded in one year or two years in saving \$100, this is now a safe way of getting an income of \$5.00 to \$6.00 on this money which your banker will gladly point out to you.

You have saved less than \$100 you say? Or you find it hard to save that much money because it is so easy for you to spend it? Then again I say, buy a \$100 bond on the installment plan. When you have saved \$10, \$25, or \$50 you can buy a \$100 bond just as you can buy your household furniture, on an initial payment of \$10. Go to your bank,

explain what you wish to do and the banker will gladly arrange for you to invest your money on the installment plan so that your first payment begins to earn a return just as soon as you invest it. You will never fully realize the value of this plan to yourself until you try it. The Proof of the pudding is in the eating.

This plan has a double advantage. First, your money brings you a larger return than the 3% it draws in the bank, and second, it makes you save because you must pay so much every little while on your bond. You will find that you own a bond almost before you know it, and your income is increased by just that much. In France and Germany this plan of saving is far in advance of this country, bonds there being issued in denominations of \$20 and up, and I am sure we will all see before many years bonds issued in this country in smaller sizes than \$100.00

Of course every man wishes to feel that his money is absolutely safe in the bond he has bought, and this matter I repeat, deal only with a bank of the highest standing. There are so many good banks in which you can deposit your money and where you can buy a bond, that a man is himself to blame who places his money in an unsafe institution. An investment in a bond recommended by a good bank is sure, and you have the satisfaction of knowing that the bank invests its own money in the same bond it sells to you.

I know two men. Both are sixty years of age; both have been honest day laborers all their lives; both started to work at about the age of twenty. The first man started in a railroad shop at \$9.00 per week and being of a thrifty nature, decided to always save, unless he was absolutely forbidden by sickness, 1/5 of his income. Of course forty years ago this was an easier proposition than it is now, but this man decided to always live up to this principle.

At the end of five years his earnings increased to \$12.00 per week, and when he was thirty, they were increased to \$15.00. At the age of fifty his wages advanced to \$18.00 per week, which figure he still gets. This surely is not more than any able working man can accomplish. Do you know what this man has saved by putting aside 20% of his income and investing it at 5%? Do you think you will believe the figures when I tell them to you? At the end of five years he had saved about \$500. At the end of ten years, including the interest on what he had saved, his accumulations amounted to \$1,200, surely a very small amount for the work of ten years which he put in. However, at the end of twenty years his savings amounted to \$3,800 and at the end of thirty years, to \$8,000. Now together with his savings and the interest for them, he has a snug little fortune of \$15,000 all saved from wages which almost any man may earn with forty years of hard work.

This man, by reason of his thrifty nature, was of good habits, was treated well by his employers and the fact that he showed a saving disposition during his first ten years, was one reason by he received a larger salary during the past ten years. He now owns his own home, has a little income with which to help take vacations each year, and something to fall back on in case he has to give up work because of advancing years or for other reasons.

The other man of whom I know, had the same start. He was put to work at the age of twenty at \$9.00 a week, but felt that the amount he could save out of this was so small that he would not start to save until he was earning a larger salary. Consequently at the end of five years he had saved nothing. By that time he had gotten so much in the habit of saving nothing that when his income was increased to \$12.00 a week he did not start to save then. His habits, due to the fact that he was never ahead in his money matters, became slightly shiftless and the result was, his wages have never increased over the item of \$12.00 a week. He has changed his position several times and has always been able to secure a position that would pay him \$12.00, but now at the age of sixty he is still dependent absolutely upon his weekly wage. He has nothing with which to take an occasional vacation, and if for old age or other reasons, he loses his position, what will he have to fall back upon?

Occasionally during the past ten years, feeling that he was not saving as other men have saved, he has attempted to make it up by taking one or two dollars out of his weekly wage and falling a prey to the man who has mining stock for sale. But it is too late for him. This money is absolutely thrown away the same as he has wasted his income in other ways during the past forty years.

Would you believe that two men starting out on the same level forty years ago could have wound up today at such different levels? And yet there they are. Their records speak for themselves and the facts cannot be disputed. Which man will you be?

GARDENING

Thrift Lecture No. 6

Written by Burt Calhoun

* * *

Do you keep a servant in your home?

We have no hired girl, we can't afford it.

Do you get your shoes shined at the shoe shining parlor?

Once in a long time, but certainly not every day. My family always believed in helping themselves, so on our back porch we have a brush and shoe polish.

Then one more question: why do you keep a gardener?

We don't keep a gardener. What's the matter with you?

Wait a moment. Today you sent home potatoes and catsup; yesterday cabbage and beans; last week corn and pickles; so you are keeping a gardener and he's an expensive fellow, too. For the gardener that the vegetable buyer keeps is more than gardener. He is produce buyer, commission man, grocer and peddler. As there are good reasons for men shaving themselves, good reasons for the family doing its own cooking or laundry work, there are more good reasons for a family doing its own gardening.

How many dollars will you spend this year for vegetables?

How many hours can you spend this year in the garden?

If labor is what you sell, why not sell it to yourself?

Get your pencil. Suppose you begin gardening April 1st and spend thirty minutes every work day in your garden till August First. On August First your gardening efforts would be over except the joy of a continual harvest and about fifty hours would have been spent at the work. At thirty cents an hour for your labor, the garden has cost \$15.00. The seed to plant the garden would not cost as much as it would cost to have the weeds out if you do not garden. Vegetables can be placed upon your table from this garden every work day and Sunday, too, from June First till Christmas, two hundred days. If you use eight cents worth a day from the garden for yourself and family during that time you have received \$16.00. That's thirty cents an hour for your labor and the gift of a dollar. If your garden is 44 x 100 feet you are growing vegetables on one-tenth of an acre and making land pay at \$160.00 an acre. Good gardeners do two, three, yes more than four times as well on full acres. The smaller spot is easier to make pay. So many a kitchen garden that is really a thirty cent, forty cent to one dollar an hour job, is neglected because the man who owns it does not know of his mine in the back yard.

Those unacquainted with gardening generally think of the sowing as in the spring and the harvest as in the autumn. In few, if any, investments are returns so quickly possible. Eatable radishes are pulled in less than a month from planting the quick maturing kinds. Nor is it necessary or wise to wait till a late date to begin the planting of seed of the hardier kinds. Spinach planted the first of April should go to the table May 15th, or earlier. Peas also planted when April begins

give us that great delicacy, June peas. The row of early loose-leaf lettuce, also planted on All Fool's Day, can be used almost clean by June First. Even with lettuce on time, beets will be whistling for the interlocker before lettuce gets into clear.

If you are a good garden dispatcher, you will have some vegetables arriving at your market basket terminal three times a day all summer, fall and winter regularly.

When winter cold seals the garden, there may be in the cellar or pits out of doors radishes, turnips, potatoes, carrots, parsnips, beets, cabbage, celery, onions, kohlrabi, pumpkins, squash, salsify, rutabagas and endive. In cans or in glasses, or dried, may be catsup, chili sauce, tomatoes, tomato preserves, soup beans, dried kidney beans, lima beans, canned green beans, canned corn, dried corn, popcorn, the many kinds of cucumber pickles, dried okra and canned peas, with herbs for seasoning. When fall comes a little army of two hundred cans or more should be in the cellar, your first reserve. Many vegetables are possible till vegetables come again upon the earth. Only the gardener need never go hungry. Winters are never so hard with all the vegetables we can eat stored away.

Three meals a day for 365 days means 1095 meals. As leap year has an extra day, most of us try to get our front feet in the trough about 1100 times in the year. The rest of our family closely follow our example here. So if each member of the family uses at each meal a small amount that the garden has given us, the saving is in the end very great.

The quantity of vegetables used varies greatly with the race, the family, and the individual. Much depends upon the cook. To have vegetables properly cooked is very necessary with most vegetables. We generally eat, if not at the beginning, we eat after awhile what we are served. It is very generally recognized that the thing we acquire a taste for is the thing we then most prefer. Many races are now, and have been for centuries, vegetarians. Many prominent Americans, both physical and mental giants, have been and are vegetarians. If he wishes, man can feed himself entirely out of his garden and live well with but slight contribution from outside his garden. The range of tastes, it is true, is very great, but the number of vegetables and the ways of cooking, combining and flavoring them is so great that there is always many vegetables found to please. We hear of Dutch cooks, French cooks, Southern cooks, Mexican dishes, Chinese dishes, Hungarian dishes, etc., so if one studies the cooking of the various nationalities in a great city, or travels very much he will learn that even the good cooks have very little variety.

The suggestions that could be made here are endless. We could serve fried carrots, fried green or ripe tomatoes, fried cucumbers, fried egg plant, fried corn and fried cabbage. We could serve soups made of tomatoes, beans, peas, gumbo or okra, potatoes, salsify or vegetable oyster, and vegetable soup that is a blend of many vegetables. Many cooks do not seem to know that beets can be served hot and buttered instead of in vinegar. Celery can be cooked. Lettuce may be scalded as well as served with mayonnaise. Turnips and beet tops can be used as greens; corn may be steamed instead of boiled; green beans make the very best salad; the Swiss chard stalk may be used creamed like asparagus; the Swiss chard leaf may be used as greens; squash baked. The varieties of study for more instead of

few minutes here. Not to be overlooked, we may have pumpkin pie, mealy, fluffy baked Irish potatoes, sugary baked sweet potatoes, various kinds of melons, Mexican chili con carne, and live from a garden till we are envied.

Food is the big problem of the world. Keep a man well fed, rightly fed, not over-fed, and he feels victory over his other troubles is within his grasp. Over-feeding may become a very great evil, hard to remedy, like starvation may be at other times and places. Many a man who has spent years studying how to feed fuel to a steam or gasoline engine, has never given his own engine-like apparatus under his vest a second thought. You who are expert at throttling an engine feel sorry for the ignorant who mis-handle an engine. Many doctors and some other people who have studied the human engine, know that we are poor firemen and engineers of our own bodily engines, and feel sorry for us. Stomach troubles, nervousness, heart, liver and kidney troubles, rheumatism, hardening of the arteries, an endless list, are often caused by over-eating or eating food poorly proportioned. Even every stock man gives more attention to this feeding question than man does for himself. The stock man knows that concentrated foods won't do alone, so he feeds the bulky rations, too, like hay and fodder. Stock can live upon good hay alone. The fibrous, bulky vegetable is for the human being what hay is to stock. Vegetables are absolutely essential to long continued good health.

You don't fire a light engine on the prairies - that is, an engine without cars is not fired like the same engine pulling a heavy train up grade. When you are loafing in warm weather you should not feed yourself like you do when you are working at hard physical labor out of doors in the winter. Engines of the various types are to be fired very differently. So men of different nervous temperaments and of various builds cannot be treated or cannot be fed the same. Study yourself. Ignorance of an engine may ruin the engine you have been entrusted with, and the company that owns that engine or some other company or person may trust you with another or other engines, but abuse the good engine called I, and it's hard to repair - a new one cannot be supplied.

Too much concentrated food, meat alone, too much meat, burns too hot for the human boilers. The stomach was not built for such use. The muscular action of the stomach and intestines asks bulkier foods, foods that these muscular walls can find - the answer is vegetables.

The craving for tobacco or for intoxicants or for coca cola, etc., is often the result of derangements of the digestive apparatus caused by unintelligent eating. The writer does not believe at this time in a purely vegetable diet, but of no one thing can he be so certain as that a diet in which vegetables are the bigger part, is to be preferred. It is well for us who count the dollars that this is so, for no one will deny that a diet of vegetables is more economical than a meat diet.

It is not only necessary that we have food, but it must be good, clean food. Spoiled or old vegetables, like spoiled or old meat, should not be used. As the purchased article is most frequently old, often handled and exposed to disease germs in the vegetables' long journey, the

kitchen garden is then the surest way of securing these vegetables fresh. Old vegetables and old meats mean decay, disease, and then doctors and undertakers. Fresh vegetables from your garden is another way of reading "Safety First."

Very well, you say, as vegetables are necessary to my health, as they are much cheaper - even when I have to buy them than meats and other foods, as the kitchen garden is without doubt the cheapest and most healthful way of securing vegetables, as all the family and myself like vegetables very much, how am I to get them from a garden of my own?

The answer is this. A big garden is not necessary, and vegetables are not difficult to grow. At your present work you see men doing work different ways, so there are very many different ways of gardening and doing most everything in the garden.

Gardening is not difficult. The work can be made as easy as any one can expect any effort to be. Get every member of the family to help you with your farming in the back yard.

If the garden is large and situated so it can be plowed, have some one who knows how plow it. Good plowmen are not plentiful, but if the garden is small, buy a spading fork and hoe. Begin the spading at one side.

Do not spade or try to work ground when it is wet.

If possible, spade your garden in the fall or before seed time long enough so the seed bed can settle.

Spade good and deep. Every time you turn over a spadeful hit the earth with the spade to pulverize it.

If it is already seeding time, spade a strip, then plant it. Spade another strip and plant it, till your garden is finished.

But before gardening the garden should be planned on paper. Make a little map of the garden lot, showing what you want in each space.

Then buy seed early for these plantings. Frequently if you wait the seeds you want have been sold. Buy standard seed of some reliable seedman, good seed, not cheap seed. Don't buy novelties. Let expert gardeners experiment for you.

Plant seed in long rows, not little beds.

Don't bury seeds. Don't set seed too deep. The planting is not a funeral of the seeds. Nature sows weed seed on top of the ground. Look at the seed you wish to plant and cover it four times its thinnest way through.

There are few seeds that germinate 100% even in the most perfect conditions. The average of seeds bought at the country stores, the germination is below 50%. Too much or too little moisture, insects under and above the ground, the slip of your hoe in cultivation, along with the poor germination of seed, means that we must plant two or three or four times as many seed as we want plants. Later thin plants out to stand as you want them. Some seed houses furnish free seed catalogs that show exactly how to plant and care for each particular kind of seed, along with other valuable information for the one who wishes to garden.

Three dollars will buy seed for a big family garden.
Half that much will buy the tools to work it.
Drain your garden and lime it.

Wood ashes, stable manure, scot, bones, all smother-burned refuse, with fertilizer purchased at the stores may be used.

Don't grow weeds. Each weed takes out of the garden as much fertility and takes up as much space as a vegetable of its size would use. Yet don't get discouraged. A few weeds won't ruin a garden. It's easier to kill a little baby weed than a big father weed. Don't be tender-hearted here.

Do not plant everything at once. Plant radishes every second or third week. Plant bunch snap beans every third week.

Plant the early varieties of vegetables first, then the main crop varieties.

Peas, spinach, onions, turnips, parsnips, lettuce, radishes and cabbage may be planted when the ground is quite cold. Wait for the ground to warm up for most other things. Some things, like lima beans, egg plant and pappers will stand no cold at all.

Seed requires from four to twenty-one days to show above the ground. It depends upon the kind of seed, the heat, moisture, etc.

Often it is a good practice to buy some plants, as cabbage plants, lettuce plants, tomato plants, cauliflower plants, etc.

Hot beds are not difficult to make. They are just a glass top, usually a three by six foot hot-bed sash, costing from \$2 to \$4 each. This sash, or a number of them, are then fitted into a frame. The frame is as high as a small plant in front, say twelve inches, and high enough at the back to cause the water to run off the glass, or about eighteen inches. Fresh stable manure is tramped in the bottom of the frame and moistened. Earth is placed on top of this. When the heat subsides seed is planted in the little glass covered garden. A cold frame is a hot-bed without the stable refuse to heat it and some times in cold frames cloth is used instead of glass. Mats of straw and shutters or both, are often used over cold frames or hot-beds on cold nights. Hot-beds and cold frames must be drained, aired, watered and cultivated like any other green house.

Even if you move to a new location late, say in mid-July, you can still expect radishes, beets, turnips, kohlrabi, lettuce, spinach, beans, peas, etc., from seed. If you own the garden, or expect to stay there several years, it is good to add strawberries, then other things, like blackberries, raspberries, currants, gooseberries, asparagus, etc.

Flowers, too, have their uses. Grow a few nasturtiums and sweet peas, if not other kinds of floers.

Take care of the lawn, make it a little park of your own.

Chickens and garden do not mix, but the refuse from a garden and the kitchen can with profit be fed to a few chickens or a pig.

In your garden there is no fellow employe who is disagreeable to mar your happiness. In your garden there is no boss. You are the chief. In your garden there are no strikes, no lay-offs, and no discharge.

Your garden furnishes you with something to give to your neighbors and friends. The man to whom you give generally manages to return valuable favors.

Your garden furnishes you vegetables to trade at the store or elsewhere for other things. Good vegetables are in demand.

Your garden, if rightly handled, will put something or several things upon your table three times a day throughout the year.

In writing a seed catalog, the author of this lecture said, what he believes and wishes to repeat: "If you should come to be so poor that the wolf came to the door, remember the vegetable garden is the best barricade ever erected between that animal and yourself."

While it is in a way true that any one can garden, intelligence tells more quickly in agriculture, possibly, than in any other line of endeavor. If you are interested and wish to continue the study, the departments of agriculture of both the State and United States governments will furnish you with numerous bulletins for the asking. Papers, magazines, and books treating of every phase of gardening and farming are cheap and plentiful.

One-half of the world makes its living by agriculture.

Don't wish you had a farm all your life and leave neglected the best part of one behind your house.

If the garden was a good place to begin a world, it is surely now a good place to which to return.