

# MAKE START

## Prudent Man Begins With Savings Bank

By JOHN M. OSKISON

FOR the average man, as the Business Almanac points out, all investment starts with the savings bank. A few men make money suddenly or inherit a considerable amount and become sudden investors. The rule is that a man must be a saver of money for a considerable time before he becomes a buyer of securities. So the first and most vital question is, "What shall I do with my small savings?"

There are more than forty forms of co-operative, mutual benefit, savings and other similar associations in the United States. They are organized to take care of savings in any amount from the smallest to the greatest sums. Many of them are excellently managed, honest in intent and are worthy of encouragement. Some are properly looked upon with suspicion.

Most generally used, of course, are the savings banks. They have been tried by fire. Speaking generally, they are the most secure financial institutions we have. Our states have wisely regulated their operations—most of them have. Massachusetts, Connecticut and New York have done best. Ohio has a good law. Less protection for the savings bank depositor is offered in the south and west than is judged wise to furnish in the past. Here are some of the prohibitions the New York law puts upon its savings institutions:

They cannot loan money on notes, drafts, bills of exchange or any personal securities whatever.

They cannot buy stocks.

They cannot buy bonds or other forms of security issued by any industrial, manufacturing or street railway company.

They cannot buy or loan money on farm lands nor on mortgages outside of New York state.

They cannot buy bonds which are not, at least in part, first mortgages on the property bonded.

They cannot buy real estate bonds or mortgages until after a committee of the bank's trustees makes a thorough examination of the property on which the bonds or mortgages are to be placed.

All of these restrictions are salutary. They indicate some of the safeguards a prudent man ought to throw around his savings and also the tests he ought to make of his investment selections.

Upon the authority of a Chicago physician it was recently asserted that to deprive the human race of salt for even a few months would have a disastrous effect upon the health of the people. This, I believe, has always been the teaching of our textbooks, and I am not prepared to dispute its truth, in so far as civilized man is concerned.

There are, however, upon this earth many animals, wild or domestic, which get little or no salt and yet are healthy. True, they have a craving for it, as is shown by the fact that when given the opportunity

they devour it in astonishing quantities, and hunters have long taken advantage of the fact that wild animals will return to the salt lick. But when there is no such spot known to them they live their whole lives without it.

Of the use of salt for seasoning and preserving their food the North American Indians knew absolutely nothing, yet all authorities agree they were a particularly healthy people, until they were afflicted by the white man's vices and the white man's diseases.

It is true there are some accounts to the effect that their medicine men had noted the action of animals above referred to and administered salt to their patients, and they may thus have benefited individual cases. But as a race they were a meat-eating people, without salt, and yet a healthy people.

Furthermore, white men who went among them and lived as they lived scarcely missed the salt after they became used to its absence.

The other day it was suggested again that instead of going into factories women and girls should turn more generally to housework. The suggestion is all right, but there is a big field for improvement in the life of the average woman who does housework for others, and the leading American women could do lots of good for their sex by introducing a better plan for the poor girls who do the housework.

At the present time and for as long as I can recollect girls have had to work from 6:00 a. m. to 8:00 or 9:00 p. m., without time to eat properly or to take care of

their bodies. I know positively that many girls are nervous wrecks after doing this kind of work for some time.

They have Sunday evenings and Thursday afternoon to themselves, but most of them are too tired to enjoy their few hours.

In no other country are the girls forced to work so fast or to do so much in so short a time as here.

Stop this cruelty and the girls will not go to the factories or be willing to marry lazy men, drunkards and gamblers.

Pedagogy is the most neglected of all sciences. Before there are good pupils there must be good teachers. If a school system turns out inefficient, stupid graduates and that same system is responsible for the turning out of the teachers—how can the latter be anything except stupid and inefficient? The pedagogues teach the pupils—but who teaches the pedagogues? It is all a vicious circle.

The teaching faculty is a distinct faculty. A man may know all there is to know about chemistry, say, and yet not be able to impart a definite knowledge of the

elementary principles of chemistry to a class. The school of the future must aim at conferring on the pupil the maximum of happiness. In happiness only is there real growth.

The educational system proceeds now upon the old medical theory that the more unpleasant a medicine tastes the better it works.

# Possible for Man to Live Without Salt

By R. N. BUNN, M. D., Chicago

# Stop Cruelty to Poor Working Girls

By MARIE J. MOREHAM, Boston

# Teachers Must Be Taught Their Business

By DR. WILLIAM OSWALD, Director of Schools, Leipzig, Germany



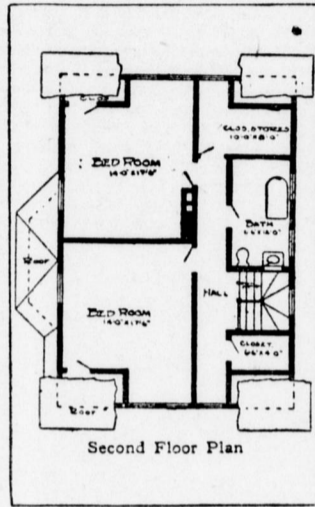
Mr. William A. Radford will answer questions and give advice FREE OF COST on all subjects pertaining to the subject of building, for the readers of this paper. On account of his wide experience as Editor, Author and Manufacturer, he is, without doubt, the highest authority on all these subjects. Address all inquiries to William A. Radford, No. 173 West Jackson Boulevard, Chicago, Ill., and only enclose two-cent stamp for reply.

It is generally conceded that the employment of concrete in construction has added a marked impetus to architectural study in recent years, especially in that branch of it relating to home architecture. The pliability of cement plaster makes it readily adaptable to any form the architect may evolve. In many parts of the country architects are applying themselves to this subject, and beautiful effects have been produced. Charles D. Watson has been giving much study to the problems connected with home architecture. He says:

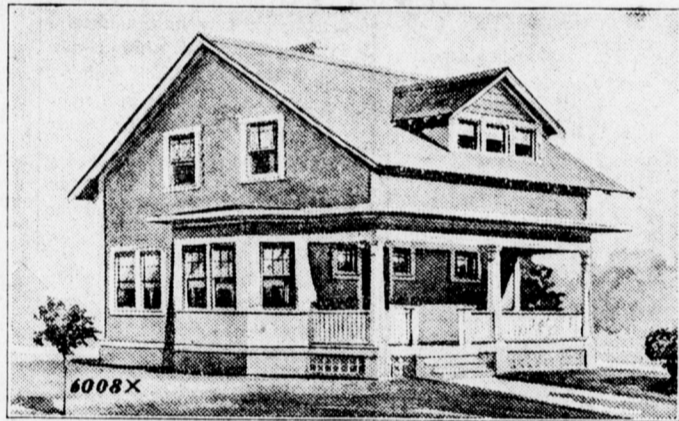
Progress in concrete construction has recently been notable along the lines of improvements in its appearance, to enable it to be used for face work in the higher class of buildings where good architectural effect is essential. For many years the unsatisfactory appearance of structures built of this material has prohibited its use for facing of high class structures, and this difficulty in the use of a material which is otherwise superior to the majority of other materials used for a similar purpose, on account of its durability, has long been lamented by architects and engineers. It is only in the past few years that much progress has been made in devising means for an improvement in its appearance and to do away with the objections. Cement surfaced houses depend upon two factors for their artistic effect. First, design; second, execution. By far the more important of the two factors is that of design, which comes entirely within the jurisdiction of the architect, while the execution depends upon the builder. To produce the best results, therefore, we must have co-operation between the architect and the builder. One of the most acceptable forms in which cement is employed in home construction, as well as the most eco-

nomical garden. Those are factors that should be taken into consideration in building a residence. It is a fine thing to have windows in a house and a still finer thing to have something to look at out of the windows.

This house has a width of twenty eight feet six inches, and a length of twenty-eight feet six inches, exclusive of porches. Entrance is had directly to the living-room, which is seventeen by fifteen feet in size. The ceiling of this room may be paneled at the pleasure of the owner. The exposed side

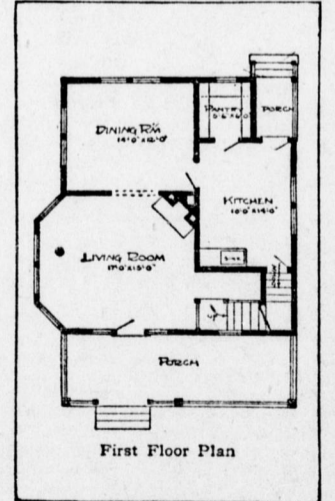


of this room has a bay effect, and in one corner is a large fireplace. The dining-room, immediately back of the living room, is fourteen by twelve feet in dimensions. The kitchen and pantry are conveniently arranged. The kitchen and pantry are conveniently arranged. The stairway leading to the second floor has provision also for a hall tree, as will be noticed. A hall on the second floor leads through the entire building, and with windows at each end provides for plenty of cool air on hot summer nights. There are two chambers, each fourteen feet by seventeen feet six inches in dimensions. The bathroom is placed at a



nomical, is its use for the exterior coating over lath. Color effects can be produced to harmonize with any desired tint of the wooden trim, by the addition of mineral coloring matter to the cement before it is mixed. Then the surface may be either troweled smooth or may be given a rough pebbled dash finish.

The design of the house here shown is typical of the style we mention. This house would have a highly artistic appearance finished with a



coat of dark gray cement in which a small percentage of lamp black has been introduced. With the porch, the bay window and the window frames painted white it would be most attractive. It will be noted that the porch of this house is included under the roof of the main structure. This gives a compact appearance and an effect of coziness. This residence is of a design admirably adapted either to suburban or country location on a large lot where there will be ample room for trees, shrubbery and a for-

side in the central part of the structure and is convenient to both bedrooms. It will be noticed that the space over the porch has been utilized for closet room and for storage purposes.

### TROUBLES OF SMALL BOYS

Teachers' Proper Desire to Inculcate Cleanliness Has Not Always Smooth Sailing.

In the model school in the 1 A—which is next to the kindergarten, as every one knows who hasn't forgotten—every day there is appointed a tidy angel. The one whose shoes are the shiniest, hair the smoothest and hands most immaculate plays the role. He walks around, inspects every child and touches the ones that are "fit," and they immediately stand. All second class angels—those who haven't been "touched"—are, of course, in disgrace. Sometimes the "angel" isn't as angelic as his name implies. Should he want to "get square" with one of the boys he doesn't "touch," teacher has to come to the rescue to save some hair pulling.

The poor boys have their own troubles, too. One lad who comes from a shiftless home had never been an "angel." Once teacher spied him back of the room spitting on and rubbing his shoes with his cap. That day he was "tidy angel." Going through her son's suit one day a mother found a pocket and handkerchief soaking. Suspecting his drinking cup had been put to misuse, a trouncing was in store. The explanation: School being so far away, little boy had to take lunch. He wanted to be "touched." He found a place to wash up, and in lieu of a towel used his hanky. Little lad's troubled look vanished when he got a hug instead of the hickory stick.—New York Press.

Small Things That Count. In the race of life a foot ahead wins the race; a pin turns the scale.

# INTERNATIONAL SUNDAY SCHOOL LESSON

(By E. O. SELLERS, Director of Evening Department, The Moody Bible Institute of Chicago.)

## LESSON FOR JULY 28

### THE WHEAT AND THE TARES.

LESSON TEXT—Matthew 13:24-30; 36-43. GOLDEN TEXT—"Gather up first the tares, and bind them in bundles to burn them; but gather the wheat into my barn." Matt. 13:30.

The thirteenth chapter of Matthew's gospel is the great kingdom chapter of the Bible. Seven parables in this chapter give us each of seven aspects or applications of the principles of the kingdom. In this lesson we are taught the mixed character of the kingdom and also of the ultimate separation of two classes of which it is composed. "A man," v. 24, goes out to sow good seed in his field. This man we are told in v. 37, is the Son of Man, and elsewhere that the field is the world, the hearts of men. Then followed the propagating stage, that period over which man has no control. During this period while men ate and slept awaiting the time for cultivation and of harvest, the enemy of men's souls came and sowed tares, the common darnel which so closely resembles wheat in its earliest stages. After this propagating period had passed the man and his servants went out one day to find in their field evidence that another had also sown seed. The test of every life is the fruit produced. During these earlier stages the tares had looked so nearly like the wheat as not to be readily distinguished, but now that the harvest time approaches the difference is all too evident. It is significant from this parable that no blame is laid upon the servants that they should have allowed the two to grow up during this first stage. Surprise, anger and disappointment stirred the hearts of the servants when they discovered the mixed character of the approaching harvest. The master, however, clears them of all blame, for, said he, "Our enemy hath done this." Not an enemy, as the King James version has it. Satan is ubiquitous, but the Son of God is greater than he, see I. Peter 3:22.

### Parables He Taught.

If the servants had sought to uproot the tares they would in all likelihood have done more damage than good, though this does not imply any conflict with Jesus' words as found in Matthew 5:29, 30. The seed had the same environment and in God's good time the separation should take place, so "let both grow together" until both be fully developed. Then he will say to the reapers, gather first the tares and burn them, but gather the wheat into my barn. Notice the tares did not evolve into wheat. Like begets like. Gather into bundles is the command. If we sin together, we must expect to suffer together. The wheat was ripe for full salvation, blessing and a further usefulness, while the tares were ripe only for destruction.

After teaching these parables, of which this is but one, Jesus sent the multitude away and more fully and completely taught his disciples the inner meaning of this parable. The field is the world, and if we ask we shall have the heathen for our inheritance and the uttermost part of the world as a possession (Ps. 2:8). The good seed are the sons of the kingdom, but the tares are the sons (children) of the evil one. Both the sons of the good and the sons of the bad grow from, and develop out of seed, the sons of the kingdom from the good seed.

We must remember the three lessons we have been studying. The first concerned the nature of the seed and the soil; the second deals with the mystery of the growth and development of the kingdom, whereas this lesson has to do with the mixed.

### World the Field.

As the Psalmist puts it (1:5), "The angodly shall not stand in the judgment, e. g., has no standing, nor sinners (abide) in the congregation of the righteous." It is not our place to gather the tares into bundles. God will send forth reapers (v. 30) and his reapers are the angels (v. 39). The fact is we are here warned against useless or profitless activity. Ours is to sow the right seed and then stand back and let God work. We are not even responsible for any process of separation, for God will take care of his own and in his own time will send forth his reapers who will do what we would make sorry work of attempting to do. How often we see men zealously attempting the separation process during the propagating and developing period, only to uproot the wheat with the darnel.

Evil, we are clearly shown, will not gradually disappear from the world, but on the contrary it will grow, develop and bear along beside the wheat until "the harvest." After the harvest it will be all too clear which is good and which is bad. The language of Jesus is graphic—"cast and fling" express indignation and contempt; "furnace of fire" denotes the fierceness of the torment of punishment, and the "gnashing of teeth" and the "wailing" is a terrible picture of anguish and despair. As against this, he tells us that the righteous shall shine forth free from all cloud or shadow.

# SPLENDID OUTLOOK FOR CROPS IN WESTERN CANADA

RELIABLE INFORMATION FROM THE GRAIN FIELDS SHOW THAT THE PROSPECTS ARE GOOD.

This is the time of year when considerable anxiety is felt in all the northern agricultural districts as to the probable outcome of the growing crops. Central Canada, comprising the Provinces of Manitoba, Saskatchewan and Alberta, with their 16,000,000 acres of wheat, oats, barley and flax, of which 6,000,000 acres may be said to be sown to wheat alone, has become a great factor in the grain markets of the world. Besides this, government returns show that every state in the Union has representatives in these provinces, and naturally the friends of these representatives are anxious to hear of their success. It has never been said of that country that it is absolutely faultless. There are, and have been, districts that have experienced the vagaries of the weather, the same as in districts south of the boundary line between the two countries, but these are only such as are to be expected in any agricultural country. The past has proven that the agricultural possibilities of this portion of Canada are probably more attractive in every way than most countries where grain raising is the chief industry. The present year promises to be even better than past years, and in a month or six weeks it is felt there will be produced the evidence that warrants the enthusiasm of the present. Then these great broad acres will have the ripened wheat, oats, barley and flax, and the farmer, who has been looking forward to making his last payment on his big farm will be satisfied. At the time of writing, all crops give the promise of reaching the most sanguine expectations.

In the central portion of Alberta, it is said that crop conditions are more favorable than in any previous year. Heavy rains recently visited this part, and the whole of this grain growing section has been covered. Reports like the following come from all parts:

"Splendid heavy rain yesterday. Crops forging ahead. Great prospects. All grains more than a week ahead of last year. Weather warm last week. Good rains last night."

From southern Alberta the reports to hand indicate sufficient rain. Crops in excellent condition. Labor scarce. Throughout Saskatchewan all grains are looking well, and there has been sufficient rain to carry them through to harvest.

From all portions of Manitoba there comes an assurance of an abundant yield of all grains. Throughout southern Manitoba, where rain was needed a few weeks ago, there has lately been abundant precipitation, and that portion of the province will in all probability have a crop to equal the best anticipations. A large quantity of grain was sown on the stubble in the newer west, which is never a satisfactory method of farming, and may reduce the general average.

Taken altogether, the country is now fully two weeks in advance of last year, and in all grains the acreages sown are much larger than in 1911. This means that with auspicious weather the west will have the grandest harvest in its history. Two hundred and fifty million bushels of wheat has been mentioned as an estimate of the present growing crop, and it looks now as if that guess will be none too large.

### Misinterpreted.

William Shaw, the secretary of the famous Christian Endeavor society, said in a witty after-dinner address in Boston:

"There is a little Back Bay girl who is much interested in her auntie's Christian Endeavor work. The little girl was writing a letter to her brother at Yale one day, and in the midst of the epistle she looked up and said: "'Auntie, how do you spell devil?' "'Devil!' cried her aunt, with a shocked smile. 'Why, child, don't you know you mustn't use such a word as devil?'"

"'But, auntie,' protested the little girl, 'I want to tell brother about your Christian and devil meetings?'"

### To Protect the Flowers.

Edelweiss and other characteristic Swiss flowers are said to be in danger of total extinction because of the craze of tourists for collecting them. Women tourists especially are always anxious to take away souvenirs in the way of a plant, and do not simply pull the flowers, but dig up the plant. It is proposed to introduce a law that will prevent the buying, selling or digging of edelweiss, fire lily, Siberian spring crocus, Alpine columbine, the Daphne, Alpine violet or other national flower.

The Paxton Toilet Co. of Boston, Mass., will send a large trial box of Paxtine Antiseptic, a delightful cleansing and germicidal toilet preparation, to any woman, free, upon request.

### Advantage.

Stella—Has that summer resort any views?  
Bella—Er—no, but it is close to the moonlight.

Mrs. Winslow's Soothing Syrup for Children teething, softens the gums, reduces inflammation, allays pain, cures wind colic, etc. a bottle.

Many a girl strives to make a name for herself rather than attempt to make a loaf of bread.