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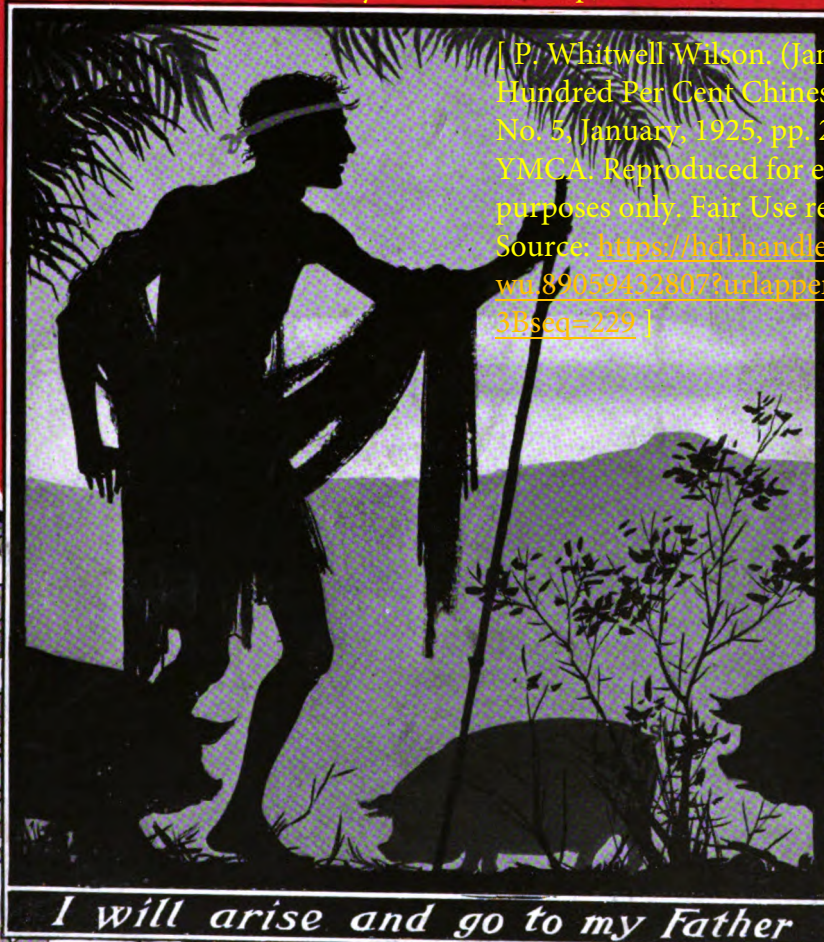
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THRIFT NUMBER



Junior-Senior High School, Waterloo, Iowa

Wm. B. Ittner, Architect



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FLOYD C.
FREEMAN,

Director

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For January and all of 1925

FOR another generation practical recognition of common good—world peace—and Lord Tennyson wrote his immortal poem. For another (in that wonderful closing New Year's Day it was composed, a time when his pleading was for the ushering in of life worthwhile, and the leaving behind of faults and failures.

And yet, surveying conditions in our world of today, the laureate's "Ring Out Wild Bells," might well have been directed at us.

Ring out the false, he sings—the feud between classes—racial differences and bitterness—greed—war—want—sin.

And ring in all that is true—redress to all classes and races—the noble life—the

verse)—
"Ring in the valiant man and free,
The larger heart, the kinder hand;
Ring out the darkness of the land,
Ring in the Christ that is to be."

Because of the applicability of the poem it is featuring this first issue of the New Year. It's message should not be forgotten—after all, conditions do not seem to have changed greatly, despite material progress, since the first half of the nineteenth century.

As for the rest of the number, we have emphasized the past year's activities in the Y. M. C. A. campaign and building fields. In many ways it has been the best of our long history. Partial figures—it has not been possible, even through a month to month check-up, to prepare an absolutely complete list—reveal that in buildings opened and now under construction, and for debt, improvement and current expense, upwards of \$27,000,000 has been procured and invested.

The National Council meeting, thrift, religious emphasis and inspirational matter, help to make this number timely and worthwhile.



Ring Out Wild Bells

Illustration by J. Thomson Willing

RING out, wild bells, to the wild sky,
The flying cloud, the frosty light:
The year is dying in the night;
Ring out, wild bells, and let him die.

Ring out the old, ring in the new,
Ring, happy bells, across the snow:
The year is going, let him go;
Ring out the false, ring in the true.

Ring out the grief that saps the mind,
For those that here we see no more;
Ring out the feud of rich and poor,
Ring in redress to all mankind.

Ring out a slowly dying cause,
And ancient forms of party strife;
Ring in the nobler modes of life,
With sweeter manners, purer laws.

Ring out the want, the care, the sin,
The faithless coldness of the times;
Ring out, ring out my mournful rhymes,
But ring the fuller minstrel in.

Ring out false pride in place and blood,
The civic slander and the spite;
Ring in the love of truth and right,
Ring in the common love of good.

Ring out old shapes of foul disease,
Ring out the narrowing lust of gold;
Ring out the thousand wars of old,
Ring in the thousand years of peace.

Ring in the valiant man and free,
The larger heart, the kindlier hand;
Ring out the darkness of the land,
Ring in the Christ that is to be.

—Tennyson

The Pigs of a Far Country

It is the magic of the New Year's promise that brings back, unbidden, the memories of other days, and stirs the resolution to shake off unholy environment and living and turn the gaze to finer things.

By Bernard C. Clausen



THINK it was New Year's Day. Of course I have no way of proving it. The story is undated. There is no positive indication of the season. But it is the kind of event which is characteristic of the beginning of a New Year.

There seems to have been no outward circumstances which reminded him of the prosperity and plenty of his father's home. No recollected strain of music, no word from a friend who had lived in the home town, served to start his wistful thoughts in the direction of better days.

He came unto himself, so the narrative reads.

You may disagree with me. But that sounds like New Year's Day to me. . . .

It is this consideration which makes a preachment like this seem freighted with such extraordinary possibilities. I am talking across miles to thousands of men, young and old, who under the pressure of the season's circumstances are beginning to come to themselves. The sins and the failures of the old year are haunting them. The fleeting speed of time, the solemn, silent procession of the passing months, the transitory appeal of material achieve-

New Year's Day cannot be a success unless resolutions are translated into a definite program.*

Speak the words of your determination out loud, without fear or shame, even if there are no ears, but pig's ears, to listen.

For hidden resolutions, modestly kept from expression lest they fail of execution, very often die still-born, and our hopes are bitterly mocked by them.

ment, the pathetic cry of fine resolutions unfulfilled, the unbelievable chances of the new year, unsoiled by any failure as yet,—these things are all thronging their minds.

Where do they go? And do you know

Do they come back at fall of dew,

*The little ghosts of long ago
That long ago were you?*

And all the songs that ne'er were sung,

And all the dreams that ne'er came true,—

*Like little children dying young,—
Do they come back to you?*

So for this sermon there has been no mere ordinary preparation. No hymns and prayers have sought to play upon your psychological combinations. You were ready before I started to preach.

The season had already solemnized every thought. You were coming to yourself. Just as he came to himself. In the long ago. Perhaps at New Year's Day.

Pigs! His reawakened mind sensed them with new poignancy. They had not been so bad before. All in a day's work. He had managed his duties without complaint. Hun-

ger can drive a man to almost anything. And he was hungry. There were times when he would have taken for himself some of the food which the animals noisily guzzled,—if he had dared. But on New Year's Day, he fell to thinking about home, and all the sordid shame of his surroundings poured in over his mind like a dark storm cloud overshadowing the whole dome of the sky. . . .

DO not deceive yourselves. I know that the formal and beautiful King James calls them swine. But the stilted word makes no difference. Call them what you will,—they were just pigs. Their noises were the uncouth gruntings, the greedy squeals, the raucous roars, the flap-flop of heavy fat-laden bodies in the soft morass of the mud. Their manners were the boorish selfishness, the swinish shoves, the eager snoutings of any pig-

pen. And their odor was the indescribably offensive stench which has been one of the typical torments of the ages. It was in the midst of such companionship, environed by such circumstances, that this young man found himself on New Year's Day.

So does every man who sells himself to sin. Laugh about it as you will, coin fine words for it if you can,—but the citizens of sin's far country are unfaithful friends, hard task-masters, and pigs. The habits of sin are the habits of pigs,—the noises of sin are swinish noises,—the odor of sin is the stench of the pen,—and the dark-brown taste on the furry tongue in the morning is only an added detail of misery. You men who are blinking your eyes a bit as you read this and come to yourself,—you contradict me if you dare.....

NOW this lad had known better things. The memories of happy days on the farm were still real to him. He had known the fragrance of a farm kitchen at breakfast time, he had known the quiet hum and buzz of bees droning through the summer afternoon, and the buoyant "ho-hilly-ho!" of men who worked through the fields together—he had known the pleasant talk of long evenings when the work was done and the sky was just beginning to fade into night. Aye, there's the rub! He fell to remembering.....

HOW is it with you? Have you tried to blot out the intruding memories of better days? Have you sought forgetfulness as you hurried through the hectic gestures of your sin? You have failed, and you know it. They are coming back unbidden. You are remembering in spite of yourself. It is the magic of the New Year's promise.

*Across the fields of yesterday
There sometimes comes to me
A little lad just back from play,—
The lad I used to be.*

*And O, he smiles so wistfully,
Once he has crept within,
I wonder if he hoped to see
The man I might have been.*

That is the experience of coming to yourself, phrased by Thomas S. Jones, Sr., in the haunting melody of true poetry.....

OF course, this lad would have died among the pigs had he been fool enough to suppose that New Year's Day could be a success without translating his mental experience into the program. He said, "I will arise and go to my father."

I think he said it out loud, so that the very pigs could hear. He was wise if he did. For these hidden resolutions of secret desire, modestly kept from expression lest they fail in execution, very often die still-born, and our

hopes are bitterly mocked by them. Even if there are no ears but pigs' ears to listen, say the words of your determination out loud, without fear or shame.

He prepared in advance the exact statement of his appeal, when he should arrive at his father's house.

Then he arose!

Man, what drama in those unobtrusive words!

Out of the ruck of a million perished resolutions, this man had the grit to stand.

He had been down in the mud with the pigs.

He clenched his hands, his lips flattened into a thin red line of determination, his eyes flashed, a purpose galvanized his limbs.

He stood to his feet and started.

Way down the road, his father caught a glimpse of him. The boy had been gone for months. Yet this day, the father was watching.

Was it because this was New Year's Day, and fathers know what always happens on New Year's Day, and just cannot give up hoping?

Or had this broken hearted father been watching every day, with his patience still surviving? Certain we may be that this was no mere stray glance. When the boy was yet a greatway off, his father saw him, and was moved with compassion, and ran,—O! what a New Year's Day it was!

Of course, the boy began blurting out his carefully prepared sentences of repentance—the creed of his correct apology. But before he had managed the first sentence, the father broke in with an order to his servants, and the canned words of his pleading were lost in tears and caresses.

There was one pig yet to be considered. He stood in the background of the welcome-scene. And when the silly noise of sentiment quieted down, he ventured to suggest that if all this fuss could be made over a sinner, it did not seem to pay for a man to be good.

"Why, he's dirty,—he's ragged,—he's lost all his money,—and can't you imagine what bestial things he has done?".....

I CONFESS to some amazement at the ability of young men who know what decent life is to cast aside all restraint and find the far country and its pigs. But I am not at all amazed to find some of them going back to the distant pig-sty after one look at the frozen glances, the sharp-featured cynical sneering countenances which wait at home and blast the returning wanderer with a compassionless remark.

Bartenders may be soul-less brutes but they will hand a fellow a dollar when he is down without investigating his criminal record and sending him through the involved machinery of an Associated Charities Bureau. Boon companions in sin at least laugh with you and slap you on the back as if they meant it. Up-roarious peals of laughter often sweep hilariously through dens of vice, which put to shame the faint cackles of a Christian's joy.

BUT with all this granted, and with the lesson of it pressed home upon Christians everywhere, it is worth the risk for the wanderer to start for home. There has been no more cruelly deceiving delusion in the history of faith than the idea that the pigs of sin are the natural comrades of man.

The fact is that God is the home of our souls, that sin is a far country of pain and disappointment, and that the Christian is to "speak home to their souls." O blessed, happy privilege, especially on New Year's Day, when thoughts of home are thronging through the mind. Especially to this great host of men whose hearts have been prepared for the summons through the gentle insistence of the resolution season.

You cannot avoid "coming to yourself." The idea will not go away at your bidding. But the day will be a holy one only if in the might of your manhood, you turn the thought into a deed, and "arise and come to your Father."

Greatness

"... but whosoever will be great among you, let him be your minister and whosoever will be chief among you, let him be your servant."

MATTHEW 20:26-27

WHAT false ideas of greatness shackle men,
Restrict the growing powers of the soul,
And in some narrow bypath lead astray
The true ambitions of the heart.

AS on a ship some nearby metal turns
To its base self the guiding compass point
Until the rudder gives no certain course,
So earthly fame, wealth, power, place of trust

That do not lift the soul to higher things,
Or make each man a humbler servant still,
Alike betray, although the world acclaims.

THAT man is truly great, who serves
The deepest purpose of his soul, who brings
To each appointed day his earnest powers,
And in the matchless beauty of his place
There gain as a man, the confidence of all.
And great is he, though by the world unknown,
Who wins the love and honor of his own.

W. J. HOLLIDAY.

Are You Intelligent?

Cleveland banker points out that Thrift is not practiced best by hoarding money, but by sensible spending, or knowing the value of a dollar.

By Norman Beasley



He had sat quietly across the desk from me as I talked . . . an average-sized man he was, average-sized, with a smile that appeared under his mustache, and bright, keen, blue eyes watching me. He had listened while I related one regretful financial experience of not so many years ago.

As I finished he remarked:

"I presume you believe you are intelligent but your action was not!"

For a moment, I was doubtful of his words. I had heard them distinctly but their import gave me a mental wallop.

"What did you say?" I asked, a trifle irritably.

"Didn't you hear me?"

"Yes."

"Don't you admit it?"

"No."

"You should. Let's look at your experience coldly. You made an investment in a business for yourself, and you lost that investment. You lost it because of one fundamental fact—

"You didn't understand the value of a dollar."

"I have already told you that. But, there were other reasons—

"Those other reasons were unimportant. The important reason was that you did not understand the value of a dollar. Let's pin it down to that one fact. Isn't it true?"

"Yes."

"All right. Because you were not intelligent in one important sense you lost that business." I wanted to argue this point but Colonel Leonard P. Ayres, vice president of the Cleveland Trust Co., in Cleveland—it is one of the largest banks in the United States—stopped me. "Realization of the value of a dollar is one of the fundamental bases of intelligence," he went on. "The dollar clothes you, feeds you, cures you of sickness, gives you many of the blessings of life. Everything that goes into your welfare was bought by . . . a dollar.

Intelligence, then, includes the ability to know how that dollar is used.

"Thrift, it has always seemed to me, is a hollow word. Hollow because of the misinterpretation of its meaning. Thrift isn't saving the dimes and quarters and dollars. If every mature person in the United States set out to save, for himself, one thousand dollars it would bring on a serious situation in

our financial structure. A few years ago, before the federal reserve system came into force, it would have brought on a panic. Saving, to most persons, means taking money out of circulation. If all the mature persons in the United States began to save one thousand dollars a majority would be likely to hide the money away and this would compel the government to readjust from our national financial resources in order to keep business moving.

"Saving, to hoard dollars, is not thrift. It is a lack of intelligence just as is the loss of earned dollars a lack of intelligence.

"I can better put it this way—

"Thrift is sensible spending."

"It is getting the value out of a dollar.

"I recall, in connection with this, an experience I had with the son of one of the wealthiest men in the country. This young man intended marrying and he told me of his plan. Told me of it and then asked my advice regarding the purchase of furniture for the home he was making. I showed him charts and proved to him that furniture was selling at high figures—and that it would come down in price. A number of letters passed between us through the ensuing months and, finally, he bought the furniture he wanted at an appreciable saving.

"He could have purchased that same furniture in the beginning and it would not have inconvenienced him, financially, but he waited—and made a profit on the lessened cost. That was thrift."

"**Y**OU know," and Colonel Ayres smiled broadly, "I have a relative who is brilliant in many ways. Up to a short time ago, a dollar, with her, was incidental. After she had told me one unfortunate experience I told her the same thing I have already told you.

"Your use of money is unintelligent," I said. She became indignant but I set out to explain to her the precise thoughts I have given to you."

"What has been the result?" I asked.

"She is becoming more intelligent."

He smiled again. "Which recalls to mind that men who succeed aren't greatly different, in appearance, than men who fail. I remember a dinner I attended in New York City a few years ago. At the dinner were some of the most prominent men in the country. Such men as Judge E. H. Gary, the late



Col. Leonard P. Ayres

Fred Goff, president of the Cleveland Trust Company, and others. A group standing in one corner included Mr. Goff, Mr. Gary and other famous bankers and manufacturers and the talk came around to clothes.

"I'll bet any man here that I have on the oldest dress suit in the crowd," laughed Mr. Goff.

"I'll bet you haven't," disputed Judge Gary.

"Others chimed in, protesting, and the argument finally simmered down to where each man turned to an inside pocket and registered the date on which he had made his purchase.

"This was the result—

"Judge Gary had on the oldest suit . . . it had been made for him fifteen years previously.

"The 'newest' suit in the crowd was seven years old.

"And, as I have said, they were all wealthy, and prominent, men.

"So, you see, it wasn't the clothes that made them. They were wealthy because they understood, and appreciated a dollar!

"It is possible that each man in that group paid more for his clothes than does the average man. Hand in hand with that possibility is also the truth that they got more for their dollars.

"We have a young man here in the bank—William Goff, son of the late president—and he is just naturally thrifty. The ideas were inculcated in him, I imagine, early in life. 'Bill,' as we call him, is just past twenty-one, but he invests his savings wisely. A bond here—a bond there—he has his

(Continued on page 239)

"I'm Fresh as a Daisy"

What's the secret of never being tired? Overwork kills some, but overeating does more to break the bodily machinery. "The fault, dear Brutus is not in our stars, but in ourselves."

By Carl Easton Williams

Photographs by Underwood



HY do some men break down? While others do not?

Is it because some are naturally stronger, tougher than others? Well, perhaps partly. Or is it because of individual conditions of living—the things that each individual is responsible for?

Within the last year you may have seen a whole string of magazine articles about how we overwork our Presidents, until they break down. Probably we do overwork them. And yet Lloyd George did not break down. I'll tell you something about him shortly—about why he didn't. However, some say that overwork never killed any one. I am not quite sure about that. But yet you can see for yourself that hard work never killed and never hurt Thomas Edison.

There are many men who work hard and don't break down. You can name some of them for yourself, without hesitation. And the unique fact is that some of these hard workers, when they finally make up their minds that the "pile" they have made is big enough and that they are ready to retire from active life, very soon do break down in their idle retirement, their names figuring in the obituary columns shortly after. Even cancer sometimes takes a period of years in which to kill a man, but retiring often kills him in one or two. Hard work isn't the worst thing in the world.

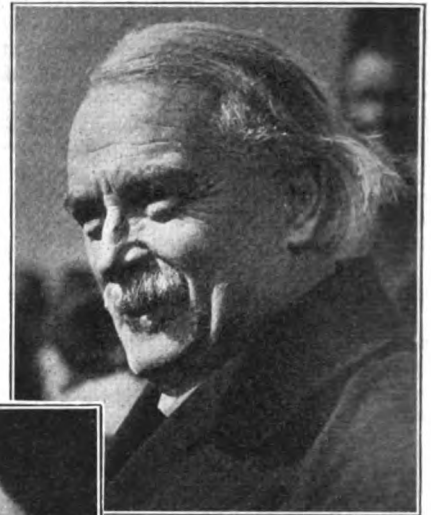
Your very best hunch is that this business of breaking down, which happens to some men but not to others, is a matter governed by individual habits. "The fault, dear Brutus, is not in our stars, but in ourselves, that we are—*physically*—underlings." The man who has been saving money all his life has a nice deposit in the bank at the age of fifty. The man who has wasted his bodily resources finds himself physically bankrupt at this age, just when he is ripe for doing his best work, but has no longer the strength with which to do it. What does it matter if he has a real brain under his hat, and has now acquired a high technique, as an executive, statesman, artist or writer, if at this time his bodily machinery breaks down and all his friends gather to say, "Doesn't he look natural?"

Not long ago two great editors, one of a distinctive magazine, the other of an important newspaper, broke to

pieces and were laid away at the ages of forty-seven and fifty-three, respectively. Both were looking forward to years of creative activity. But on the other hand, look at Henry, still straight and lean and active at sixty-one, with the figure of a boy, and a boy's ability to run and jump. Yes, he walks, and runs, and jumps fences, and eats sensibly and forbears to poison himself in any way. And that's why he is going to keep on being the most productive man in the world, and incidentally the richest, until he is somewhere in his nineties. He keeps "fresh as a daisy," all the time.

Now, going back to the subject of hard work, which is neither the worst nor the best thing in the world. I know a man whose ideal of life is hard work and plenty of it, especially where ambitious employees are concerned. He doesn't really expect an employee to work eighteen hours a day, or night and day, but one who did that would represent his ideal. And yet so many of these faithful old pluggers don't get on well at all.

Working too many hours keeps one in a state of chronic fatigue, keeps one slow, keeps one dull. The idea of today is that of quality work, which is done while one is fresh, under conditions of high energy, with the enthusiasm and drive that goes with surplus energy. The big trick of personal efficiency is to be always fresh. Better be fresh for six or seven hours a day—or less, than dull for fourteen hours. You will do more in the course of the year. It is creative thinking that counts, and



Even during the war Lloyd George kept fit by taking, in addition to exercise, a short nap in the middle of each day. While Henry Ford, at 61, has a boy's ability to run and jump because he forbears to poison himself in any way.



managing, not weary long hours of plugging.

LET'S stop and think—if you could only be as fresh in the afternoon as in the morning, so that you could use those afternoon hours as effectively as the morning hours, wouldn't that mean something? That was how Lloyd George managed. Let's tell you about him now. How did the sturdy little Welshman stand the gaff? Why didn't he break down? He "held the world by the tail during its worst six years," as Richard Barry said. It was to Richard Barry that Lloyd George told the secret of how he keeps fit. Of course he plays golf; he walks; he doesn't abuse his stomach; he has a good constitution; and a tranquil mind, a good working psychology. But that isn't all. When pinned down to the one essential secret, he said that it was his practice of taking a short nap of a half hour in the middle of the day. "Thus making two days out of one," he said. Even during the war? Yes. The

pressure of events during those furious drives of the Germans and other climatic situations sometimes allowed him not more than ten minutes for his nap, but he always got it. And he is still "fresh as a daisy."

So far as the problem of eliminating the element of fatigue is concerned, this notion of a few minutes of sleep in the middle of the day is ideal. Cleveland Moffett told me of a man in Paris who undresses and goes to bed, between the sheets, to sleep a half hour every noon. There are some who allow themselves to doze in an office chair, a pencil or ruler in hand, until the complete relaxation of "dropping off" causes them to drop the pencil or ruler, which then wakes them up. But that moment of complete relaxation has relieved the tension and taken the edge off their accumulated nerve-fatigue.

This is not to say that all of us can find it convenient or possible to get even a moment of sleep in the middle of the day. But it does emphasize one point of importance, namely the matter of relaxation. Relaxation must balance effort. Your dog knows that. One minute will see him scuffling and racing with the dog from next door, and no speed is too fast for him. Another minute he is lying down, utterly relaxed. Theoretically, your night's sleep balances your work, but it is not always sufficient. You may think that pressure of affairs requires you to work evenings, and so you go on accumulating fatigue. You may not hurt yourself, but you slow up. Make sure that your extra evening work is really productive. If your work is of a creative character, you may find that more play means more work.

However, it is so easy to go wrong on the too obvious or too easy assumption that fatigue arises from work. Often we are tired for other reasons. Far more often we are tired through wrong eating, particularly too much eating. It takes nervous energy to digest food. Furthermore, you cannot divert a large part of your blood supply to your stomach and to your head at the same time. Ty Cobb doesn't eat lunch before a ball game. He plays with his brains. Opera singers

do their feasting *after* the performance, knowing that they can sing well only on an empty stomach. And you can think best only on a fairly empty stomach. Full stomach, empty head. This does not mean that you should never eat heartily, for you may do that at the end of the day—unless you are an actor, or something. But you just cannot work your stomach hard and your head hard at the same time, unless you have oceans of excess energy, which most of us have not.



What is the secret of Ty Cobb's "eternal youth?" For 20 years he has been going a killing pace, and yet he's fresh as a daisy.

PERSONAL efficiency is largely a matter of self-management. If your main purpose in life is to enjoy food, all right. But even that purpose will call for temperance. If you wish to get the most pleasure out of your food you must keep your appetite on edge. For epicurean purposes I would eat once a day. Blunt your appetite with too much eating and you will defeat your own purpose. However, personal efficiency is gained first by avoiding any total excess of the food consumed within twenty-four hours, so that your system is not overburdened, and secondly by scheduling the big job of digestion for a time of the day when you have no important work to do. The plan of a hearty dinner in the evening, with a light breakfast and a light lunch, works out. You may be surprised

to find how little food you really need, how much less than you thought you needed. I have known men to go out and eat a big meat lunch and then almost go to sleep at the desk between two and three o'clock. Besides, one does not need meat more than once a day. This business of keeping fresh requires that you avoid unnecessary taxes upon your strength, unnecessary drainage of energy that might be used productively.

While we are speaking of food and energy, don't forget the deadening effect of auto-intoxication, due to habitual constipation, by which more or less chronic poisoning of the whole system slows one up, depresses the spirit and clogs the mental as well as the physical machinery. Constipation is a matter of wrong eating even more than of sedentary habits, though it follows partly on both. Chiefly, it is due to

eating white bread and other refined food. Eat honest whole wheat bread, whole grain cereals, natural brown rice, plenty of raw fruit, green salads and fresh vegetables, with all the milk you wish and meat or eggs not more than once a day, and you will find that you can keep internally clean. Use as little sugar as you can, but use natural sweets, honey, figs, dates, raisins and the like. Let no day pass without some uncooked green food or some raw fruit.

Will it work? You can wager your whole year's wages it will. I know a man who was always tired. No matter how much he ate to keep up his strength, no matter how much he slept to rest himself, no matter how little work he got done, he was always tired—while having done nothing to earn the sense of healthy muscular fatigue. Actually, he was not only doxy—he was doped. Then he figured it out that it was due to his own mode of living. Now he eats only half as much as he did, but it is real food, such a lay-out as I have just mentioned. Almost nothing for breakfast, except fruit. Baked apple and a glass of milk for lunch. Then a hearty dinner at night, with salad and vegetables in plenty—and an apple before going to bed. And he has his own scheme of exercise. The result is that he does not sleep as many hours as before, and yet he never feels tired. He does not need so much sleep. His system is free from self-manufactured poisons.

Feeling fresh is of course also a matter of energy. And energy is developed by effort. If one stagnates he loses energy. That's a law; you cannot sidestep it. Build your life upon a philosophy of effort and you will always have strength. Strength and cleanliness are the essentials, whether in a human being or a motor. Make them your cornerstones. Strength of spirit, strength of mind, strength of body. Cleanliness of body, cleanliness of mind, cleanliness of spirit. But without effort, without activity, one becomes rusty, bodily or mentally.

The kind of activity for you is really a matter of personal preference, partly a matter of opportunity. Your preference may be golf; your opportunity may be walking home from work. Or, it may be the gymnasium, or sport, or bedroom exercise—the last resort, though by no means the poorest if you can drive yourself to really do it.

HOWEVER, from the standpoint of personal efficiency, and of keeping fresh for your day's work, the time of taking your exercise is important. Although you may enjoy your exercise in the morning, when you feel fresh and full of pep, and the morning walk to your work is an occasion for delight, just remember that in this way you are using up energy that you would like to have with you about three o'clock in the afternoon, when you have a problem to

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THE WATCH TOWER

"But if the watchman see the sword come, and blow not the trumpet and the people be not warned, and the sword come, and take any person from among them . . . his blood will I require at the watchman's hand."—Ezekiel. 33:6.

IT was the clear, cool, precise voice of Judge Adrian Lyon that opened the first National Council Meeting and the vibrant, bustling barytone of F. W. Ramsey that closed it; the members assembled under the spell of careful, formal deliberation and departed with the impulse to strenuous endeavor. This is as it should be, though time will tell whether or not the deliberative process was hurried too rapidly into the fighting mood. Convictions, like plants, strike deeper roots when they are allowed to mature without the aid of too much artificial heat. However, it certainly appeared that this democratically elected Association assembly really accepted the national organization as an enterprise of its own.

EARNEST reformers in the ranks of the members of the National Council who felt that the democratic process was short-circuited several times must bear in mind, first, that there was a huge block of business to be put through, and, furthermore, that those busy men had their weather eyes cocked for Saturday night as far back as Wednesday. It is to be feared that a resolution to carry matters over into the next week would have gone begging for a seconder. The machinery itself being new, was bound to work a little slowly: and this first meeting naturally had a greater variety of business than will fall to any one gathering in the future. Still we must not blind ourselves to the facts. Americans too obstinately prefer efficiency to democracy. We lack patience. Sometimes we start a democratic process on its way with the finest enthusiasm: then when it really begins to gather momentum, we feel a sudden chilliness in our lower extremities—whereupon we ditch the runaway, finally and effectively.

THIS gathering at Buffalo had a lot of fine fight in it. Whenever a question got out in the open, it was debated with amazing vigor. These fragments of discussion were carried on with an energy and intelligence far surpassing the sham battles of the International Convention. But the grim necessities of the committee system inevitably brought the chairman's gavel down with a thump of finality. Apparently there is no way out of the legislative complication save the elaborate committee system, but it is very disappointing to have the floor debates on the committee reports cut off just

as they begin to prove interesting.

Consider the action on the Budget. The various parts were reported out of committees and sub-committees. Then it was decided that the Budget must be considered as a whole; so, when each committee report was presented, the chairman referred the budget section of that report back into committee, limiting the debate to the program features of the report. But when the Budget as a whole came out on the floor again, the committee requested that certain features, about which there was little difference of opinion, be passed forthwith and that the other matters be referred to the General Board, which was given power to act under certain minor restrictions. The Budget Reviewing Committee recommended drastic cuts in the Budget, before the Council met; the committees and sub-committees of the Council uniformly restored the deductions; the final action referred the whole case on to the General Board. There is not a shadow of doubt that the General Board will consider all these questions with complete fairness. By the most strenuous efforts it was not possible to report on the Budget before Saturday afternoon. Extended discussion would have carried the Council meeting over Sunday. Yet it remains true that men feel a responsibility primarily for those policies which they help to form. Such as are delegated, even to responsible boards, are not really personal matters.

NO doubt, our readers have now grown quite tired of our learned disquisitions on democracy, appearing as they do in nearly every issue of the magazine. They say, why not praise the good features of the Council and forget the impossible ideals of a mythical equality? Do you not know that people are tired of talk and want to get things done? There is only one answer to that: the Editor hires the Watchman to blow his trumpet. To aim every move of the whole reorganization toward genuine democracy is a step ahead, while every element of minority direction and control is a drag on the wheels. Democracy is a jealous goddess, she will not be served with lip-service or with incantations: we must act with a sense of faith and reality. It is quite possible that men do want to get things done, but there is a deeper desire than this—the desire of a man to do things himself. Continuity of loyalty rests upon actual sharing the work. Unity of purpose in an enterprise like the National Council will depend ultimately upon a one

hundred per cent sharing of the total responsibility. Men in council are easily led astray by the desire to get away by Saturday night: it is when they get home that they realize that they did not pull their weights as regards this total responsibility.

IT is true surely that in the future much might be cleared away before the Council assembles. Could not the Organization Committee be elected by the states when they elect their delegates? This would save time on the first day—when time is so precious. This year, due to special circumstances, the review of the Budget was available only when the Council assembled. Though the Watchman disagrees with most of the Budget Reviewing Committee's recommendations, yet he feels keenly that their report actually received far less attention than it deserved. It enunciated and applied courageously principles that should have had the frankest and fullest discussion. Such reports—on this or any other subject—should have the widest circulation before the Council meets. The Association lacks still an organ of discussion. *The Forum* does not appear often enough for purposes of debate. Men like Robert E. Lewis and Harry Stone apparently earn largely heedless ridicule when they try to better the situation. We can only hope that a new attitude will obtain toward pre-Council discussion. Within the limits of space, The Watchman will ventilate on this page any question sent to the Editor of this magazine for this purpose.

FINALLY, one cannot pass from this Council meeting without a word regarding its chief officers. F. W. Ramsey, the new President, has contributed immeasurably to the progress of the consolidation and inspiring of the new national movement. He has won the respect of everyone for his competent management of the many details entrusted to him by the Committee of Thirty-Three. He shows a keen sense of relative values and takes a broad view of all questions. The Associations are fortunate, indeed, in their new leader. The Vice-presidents are all men of extraordinary worth, and among them—*mirabile dictu*—appear really young men. The General Secretary, under the new management, is granted powers that in reality exceed those ever before conferred on an Association secretary. He is, as far as any employed officer may be, absolutely free in carrying out the mandates of the Council. From the executive point of

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The National Council Meets

Steps taken at Buffalo will profoundly influence the future of the Young Men's Christian Associations because of the achievement of solidarity resulting from the culminating process of reorganization.

By Henry D. Dickson



venture the prediction that the steps taken at Buffalo, at the first meeting of the National Council of the Young Men's Christian Association of the United States of America, December 3 to 6, as the culmination of a process of reorganization, will more profoundly influence the future of the Associations than any other event in their whole history. This statement is based on the belief that no one factor could be so accentuate, intensify, and multiply the effectiveness of the Movement as the achievement of solidarity. The atmosphere at Buffalo was surcharged with evidences of genuine concentration of heart, purpose and resources upon our common objective as stated in the preamble of the Constitution:

"We the Young Men's Christian Associations of the United States and Canada, through our representatives in Constitutional Convention assembled, reverently and joyfully confessing our faith in Jesus Christ our Lord and only Savior and our unswerving allegiance to His Church, recognizing humbly the creative hand of God along the pathway of three-quarters of a century of corporate experience, and dedicating ourselves afresh to our great mission of bringing under the sway of His Kingdom the young manhood and boyhood of North America and of the other lands served by our Association, and with the desire of conserving all the values of our past and likewise of unifying and strengthening our work so as to enable the North American Associations to meet the requirements of the modern age and of the coming day, hereby adopt the following Constitution of The National Council of the Young Men's Christian Associations of the United States of America."

In the Constitution adopted at Cleveland a year ago and in this first meeting of the National Council, our Movement adopted the form, furniture, and formulas of democracy.

A bit of history is illuminating at this point and Buffalo furnishes the setting. The American Associations

Officers of the National Council

(Elected to serve until the end of 1925 Council meeting.)

President, F. W. Ramsey, Cleveland, Ohio.

First Vice-President, Hugh A. Thrift, Washington, D. C.

Second Vice-President, J. Dean Hinger, Omaha, Nebr.

Third Vice-President, Geo. W. Perkins, New York.

Fourth Vice-President, Dr. W. T. Nelson, Cincinnati, Ohio.

Recording Secretary, B. A. Hoover, Springfield, Mass.

Assistant Recording Secretary, C. E. Buchner, Tulsa, Oklahoma.

Assistant Recording Secretary, C. J. Jackson, Jacksonville, Florida.

held their first Convention in the city of Buffalo June 6 and 7, 1854. Nineteen Associations were represented by thirty-seven delegates. They met in Odeon Hall (the rooms of the Buffalo Association, second floor, corner of Main and Mohawk Streets. The exact location is significant because on the next corner, (Mohawk and Pearl) in 1884 was dedicated a new building, then considered magnificent, a forerunner of a long period of building construction on the part of the other cities. Conventions continued to meet annually until 1876 when they became biennial.

In 1904 the Association celebrated the Fiftieth Anniversary of the First Convention by again meeting in Buffalo, this time across the corner from the then outgrown "Y" Building and opposite the splendid new building that had been dedicated only a few months previously. This "affair" has come down in history as a battle royal over National, State, and Local rights and relationships—intense and picturesque. The final action unquestionably received the majority of votes cast but was indecisive because it lacked the unanimous later support throughout the Brotherhood that has so signally marked the procedure of the last two years.

WE add another link to our chain of corners by noting that this first meeting of the National Council assembled in the Convention Hall and committee rooms of the new Statler Hotel, across the corner from the Buffalo Y. M. C. A. building and on ground formerly occupied as the residence of Millard Fillmore, the thirteenth President of the United States. There may not even be

the interest of a cross-word puzzle in following this chain of corners, but we like to think of Buffalo with its fifty-eight thousand of population in 1854, now grown to over a half million as a fitting place at which to add another historic event in the forward march of our Movement.

Probably no Association possesses a more complete historical library than can be found in the office of A. H. Whitford, Buffalo's general secretary, where we spent a delightfully reminiscent and stimulating hour between sessions. Right

here, we are eager to say that Mr. Whitford and his associates anticipated every conceivable provision that could contribute to the comfort and convenience of the members and at the final session were given a most deserved and spontaneously enthusiastic vote of thanks.

In the early days, the machinery of confederation was wholly a matter of annual Conventions, committee correspondence, and volunteer visitations. State Associations began in 1866. Now there are forty-two State and Inter-State Associations with a combined budget for 1925 of \$1,494,283.75. The Convention of 1866 located the Central Committee (afterwards the International Committee) permanently in New York City and in 1868 instructed the Executive Committee to secure its first employed agent. For several years this required only a single office and a budget of a few thousands of dollars annually.

Today the National Organization is still the International Committee, enlarged, occupying several floors of one of the large office buildings in New York City, having four branch offices in regional centers in this country and others in thirty Foreign Countries. The secretarial staff numbers nearly four hundred and the budget for the work at home and overseas authorized for 1924. the expenditure of over three million dollars. The most rapid rate of expansion has come within the past twenty years and has paralleled and helped to stimulate and conserve similar growth on the part of the local Associations.

THE mandate for the program of the International Committee has come

from the deliverance of the International Conventions. Each Convention in turn authorized some new type or types of service calling for national application through Bureaus of Research, Program Making, and Secretarial Leadership. As these operations multiplied, budgets mounted. State organizations were developing in a similar manner and problems of overlapping programs and personnel and conflicting views concerning the mission and relationship of all concerned became increasingly difficult of solution.

The period of most rapid expansion, local, state and national, was coincident with the reign of mounting costs. Local associations, called upon for an ever increasing participation in financing the general enterprise, insisted they should have a larger voice in controlling the policies and expenditures of their agent, the International Committee. Most Americans are non-conformist in temperament. Add to that another American trait, a genius for progress, and you can discern why many men, both lay and secretarial, will vote for a new enterprise and eternally protest against the cost of it even if they have approved the budget down to the last detail.

Since 1901 the International Conventions have met every three years. They are unwieldy for legislative work. Attendance averages over twelve hundred. They are too infrequent for the rapid march of events in recent years. The leaders of the Association, Local, State, and International, after a series of conferences followed the logic of necessity, carried through the International Convention at Atlantic City in 1922 a program for a Constitutional Convention and a plan that was designated to take every advantage of the latest findings of the rapidly developing science of social engineering. Here it is of interest to note that in 1922 the International Committee asked for and secured through the interest and generosity of John D. Rockefeller, Jr., the most thorough and exhaustive study of the International Committee organization and financial problems ever made of any religious or philanthropic agency.

This Convention held at Cleveland, October 17-23, 1923, with its attendance of four hundred and twenty-five delegates, will long be remembered for the unanimity finally achieved in the face of the widest possible divergency of views. It proposed a National Council, meeting annually, and a realignment of the National and the State Committees making them partners instead of possible competitors. It provided also for a Judicial Board with machinery for quick adjustment of disputed matters. The Constitution agreed upon at Cleveland was placed before the Brotherhood for their referendum vote. Out of sixteen hundred Associations qualified to vote, fifteen hundred and thirty-five voted favorably. They represented 450,260 voting members out of a possible 474,805, or nearly ninety-five percent.

THE first Council meeting at Buffalo acting under the instruction of the Convention had the task of constructing By-Laws that should define, not only the method of procedure, but the actual form of organization for the National Movement. It had also to adopt a budget for National and State Organizations and Colleges and to devise a method by which they were to be financed. Three hundred and fourteen members were in attendance out of a possible three hundred and forty-two percent. Two hundred and fourteen were laymen. One hundred were Secretaries. Their selection had been by electoral districts following a procedure that insured to each corner of the country and each type of organization a voice in nominating and electing members. Sixty-four in addition to above were present by invitation for consultation.

A continuing committee of the Constitutional Convention had been at work on by-laws, methods of organization, methods of financing and other problems, and their studies and recommendations were in the hands of delegates well in advance of the meeting.

From the first it was evident that this meeting was not to be primarily inspirational but legislative. Ninety-seven of the hundred secretarial mem-

bers averaged forty-six years in age and twenty-one years in Secretarial service. The oldest was sixty-six and the youngest twenty-nine. The longest individual period of service of these Secretaries was thirty-seven years and two had only three years of service each to their credit. These figures are from records in the files of the Personnel Division. Richard C. Morse, Consulting General Secretary, (present by invitation), became General Secretary of the International Committee in 1869 and has achieved fifty-five years of continuous service. He was three years old when the London Association was organized, seven when the first Association was organized in America, thirteen when the first Convention met in Buffalo, and now at eighty-three is as penetrating and broad in his outlook as any delegate present.

One could only guess at similar data concerning the lay members. For the most part they appeared to be around the early forties, although some were much younger and some older. It might be fair to estimate that apart from the fourteen student delegates, the majority had a background of at least a dozen years of local leadership experience and the same number of years of either State or National or combined leadership. Quite a number like Alfred E. Marling and Clyde R. Joy have been national figures for more than thirty years.

PERHAPS one-third were entirely new to National Association problems. The lack of information possessed by some of the members in the face of the necessity of functioning as legislation reminded one of the heroic method sometimes used to teach a boy to swim, namely to throw him overboard. Even these who evidently had not read before arriving (and inwardly digested) the pre-Council reports, though confused, decided to paddle around. By noon of the second day they learned to tread water with the rest. We didn't hear of any casualties.

It was plain to the most casual observer that the lay members were picked for their representative capacity

Members of the General Board

ONE YEAR TERM

William Francis, Chicago.
Thomas Graham, Oberlin, O.
Robt. Garrett, Baltimore.
E. W. Grice, Richmond, Va.
W. L. Hartman, Pueblo, Colo.
John Hope, Atlanta, Ga.
A. E. Marling, New York City.
F. B. Shipp, Pittsburgh.
Jas. M. Speers, New York City.
A. H. Whitford, Buffalo.
B. B. Williams, Mount Vernon, O.

TWO YEAR TERM

O. E. Brown, Nashville, Tenn.
E. J. Couper, Minneapolis.
Cleveland E. Dodge, New York.
E. W. Hazen, Haddam, Conn.
Lyman L. Pierce, San Francisco.
W. A. Scott, Dallas, Tex.
Harper Sibley, Rochester, N. Y.
J. E. Smitherman, Shreveport.
Jos. M. Steele, Philadelphia.
Harry W. Stone, Portland, Ore.
Chas. P. Taft, 2nd, Cincinnati.

THREE YEAR TERM

F. S. Ball, Montgomery, Ala.
Burke Baker, Houston, Tex.
Philip Colbert, Atlanta, Ga.
Wilfred W. Fry, Philadelphia.
Clyde R. Joy, Keokuk, Ia.
Adrian Lyon, Perth Amboy, N. J.
Walter J. Raybold, Pittsfield, Mass.
G. F. Rearick, Danville, Ill.
J. G. Rosebush, Appleton, Wis.
A. G. Studer, Detroit, Mich.
Lucien T. Warner, Bridgeport, Conn.

In addition to those elected to the General Board by the National Council, the following, by virtue of their offices, are also members:—F. W. Ramsey, Cleveland, President of the Council for 1925; and the chairmen of the Home Division, Personnel Division, and Foreign Division Committees, who are still to be elected by their respective Divisions.

back home and indicated the substantial character of the home base. It might be expected that every proposition would meet with thorough consideration, and come to well-poised decisions. Incidentally, this process of concerted consecutive thinking on the part of all the delegates will have high values for the future program of many local Associations.

Here are the officers elected for the period of the first meeting only: President, Judge Adrian Lyon, New Jersey; 1st Vice-President, James E. Speers, New Jersey; 2nd Vice-President, Charles P. Taft, 2nd, Ohio; 3rd Vice-President; Major R. R. Moton, Alabama; 4th Vice-President, F. E. Eckhart, California; Recording Secretaries, M. R. Shelton of Colorado, J. I. Muffley of Washington and L. T. Skeggs of Ohio.

Thanks to careful preparation, the proceedings went forward with a regularity and precision that made adjournment possible on the fourth day of the meeting, whereas it was expected that at least a week would be required. Clyde R. Joy was chairman of the committee that made all nominations. The members of the Council were divided into the following seven committees who worked strenuously between the sessions of the Council and into the small hours of the night:

Committee on Program and Budget of the General Board, F. W. Ramsey, Ohio, Chairman.

Committee on Program and Budget of the Home Division, Burke Baker, Texas, Chairman.

Committee on Program and Budget of the Business Division, H. A. Thrift, District of Columbia, Chairman.

Committee on Program and Budget of the Personnel Division and Training Agencies, Dr. W. D. Weatherford, Tennessee, Chairman.

Committee on Program and Budget of the Foreign Division, E. J. Couper, Minnesota, Chairman.

Committee on Program and Budget of the State and Inter-State Division, F. W. Beckman, Iowa, Chairman.

Committee on Method of Financing the General Agencies, A. W. Wilkin-son, Pennsylvania, Chairman.

WHILE serious business was the order of each day, the meetings were not lacking in inspirational features. Devotional services were conducted by Prof. O. E. Brown of Vanderbilt University, H. Lightbody, General Secretary of the Scottish National Council, Edinburgh, Scotland, Dr. George Sherwood Eddy, New York and everywhere, and David Yui, National Secretary for China. Greetings were received from R. F. McWilliams, Chairman of the National Board of the Young Women's Christian Associations, and Dr. A. T. Fowler, representing the General Counselling Commission of the Churches.

In spite of its dignified character, the Council broke loose on several occasions, one when Dr. John R. Mott, at the first session was called to the

platform; another when F. W. Ramsey of Cleveland was elected as President of the Council for the ensuing year; another when it was announced that the General Board had elected Dr. Mott as General Secretary of the New National Council. Dr. Mott had expected to retire as soon as another General Secretary could be found but the unanimity of the call and the spirit of the Council in reference to future programs challenged and received his acceptance of executive leadership for a limited period. Another demonstration came when Judge Adrian Lyon was given a vote of appreciation for his able leadership of the Committee of Thirty-three for the past two years, and for the courtesy, fairness, and precision with which he had presided as President of the first meeting of the Council.

As the Committees completed their work their findings were brought before the Council meetings, where generous time was given for debate from the floor. Some of the pre-Council recommendations were entirely upset by the Council Committees and again amended after floor debate. There could be no question that the "country" let its voice be heard. The real battleground, however, was in the committee debates. Final recommendations in every case represented the "give and take" that are essential to solid co-operation.

THE by-laws, as adopted, provided for annual meetings to convene on the third Tuesday of October, and an executive, ad interim General Board of thirty-three members, eleven to be elected at each annual Council meeting. At least twenty seven of the thirty-three must be laymen. Nominations must be made with due regard to equitable representation of geographical areas and groups and types of Associations. To this number is added the President of the Council and the Chairmen of Service Divisions. The annual meeting elects three Service Divisions of five Council members each as follows: a Home Division, a Personnel Division and a Foreign Division. To each of these Committees is added a representative from each State from nominations made from within the area concerned. A method was provided for the election of the Judicial Board, the Council secretaries in their service to executive Secretaries. The latter are to report direct to the General Secretary, aid State Committees, coordinate and further full programs of National Council Secretaries in their service to State and Local Associations, within the respective regions. The General Secretary is to have one associate for the general work of the Council, and three others as executives of the three Service Divisions. The General Secretary nominates and the General Board elect the Executive staff.

The General Board is authorized to elect an Executive Committee of nine members, a Finance Committee of twelve members, a Membership Com-

mittee of five, and such other Standing Committees as may be needed. The officers and committees elected for the coming year will be, we believe, in every sense most acceptable to the whole Brotherhood.

PROVISION was made for meetings of the National Secretarial Cabinet of all Senior National, State, and Training College Executives, and for Regional Cabinets similarly constituted.

The Council adopted recommendations and standards concerning the training and certification of personnel, the programs of the Training Colleges, of the General Board, and of the State Committee, too numerous to be even catalogued here.

The acid test of the new democratic method came during the adoption of the budget. The budgets of all the general agencies had been prepared on the project method plan months before and sent to each local Association. The Budget Reviewing Committee brought to the Council recommendations for drastic cuts. These were restored during the debates in committee and when the final report came from the Committee on the Program and Budget of the General Board it recommended approval of a budget requiring the raising of \$727,825 for Home Work, and \$1,524,762 for Foreign Work to which was added \$161,226 for European or "Overseas" Work, a total of \$2,413,813, and an increase of \$227,610 over the budget for 1924. Of this amount \$84,250 was in a suspense account. The entire International staff and work will continue as at present, adjustments and possible cuts if any to be made only after most exhaustive studies on the part of the General Board.

Thus it will be seen that the much heralded revision downward was not achieved. The big item for European work was entirely new but met with hearty acceptance. A large share of the additional increase is represented by the cost of financing the National Council itself. Democratic machinery generally adds expense, at least at first. The National Council meeting and preliminary work cost close to \$50,000. The National Board will have great difficulty in keeping this annual expense down to \$75,000. Probably the operation of the International Committee as the administration agent of the conventions never reached a third that sum, but the money is well spent if it brings universal cooperation, and that now appears to be assured. The budget was adopted without apparent dissent and March was fixed as General Agency month for a Nation-wide concentration on raising the funds.

A COMMITTEE had been appointed to propose a plan for determining quotas. A Committee on "Methods of Financing" had successfully offered a National procedure based on the expectation that after the budget had been

adopted delegates would meet by States and accept quotas.

One minority group earnestly advocated laying the quotas on the local Associations as a tax. Failure to meet the tax was to result in disqualification as participants in the National Council. We are reminded of the Irishman who was held up by a bandit and in answer to the usual command "Your money or your life," replied, "Well begorra, take me life. I need me money for me old age."

By a different philosophy the members voted that the General Agencies could have the money but that nothing should effect the freedom of action of the local Associations except the following moral implication contained in the Constitution, "The Associations having control of the General Agencies as herein provided shall be responsible for their moral and financial support."

The agitation over taxes and penalties has, however, rendered real service and made it increasingly clear that no local Association has a moral right to share the momentum of this great Movement without providing its full sacrificial share of moral and financial support.

The Associations that have done so in the largest way in the past have demonstrated the wisdom of the statement from Proverbs: "There is that scattereth, and increaseth yet more; And there is that withholdeth more than is meet, but it tendeth only to want."

The readiness and enthusiasm with which the state delegations reported, on roll call, the acceptance of their quotas for the year, 1925, was pro-

foundly impressive. It meant in nearly every case the accepting of a goal greatly in excess of any previous performance.

If the States and the local Associations carry through their tasks of support in the spirit that characterized that last session, then we have not overshot the mark in predicting that our Brotherhood has at last achieved real solidarity. It will also answer the criticism of the high cost of raising support.

The President urged the great desirability of closing the year 1924 free of debt. This will require the securing of nearly \$200,000, in new subscriptions for the Foreign and Home Work. James H. Post at that point electrified the Council by offering to add \$25,000 to his former subscription on condition that the books are closed December 31 free of debt. Edward W. Hazen of Connecticut volunteered \$5,000 and Francis Louis Slade of New York a similar amount. Fletcher Brockman announced an anonymous conditional gift of \$5,000.

WILL the new machinery satisfy those who were most insistent for a change? Time must answer that question. By some, it is believed to provide too much centralization, by others to make possible complete devolution of the former centralized authority. It is at least flexible, and the means of adjustment are always within the hands of the Council.

Who could read the one hundred and ninety-four page report of the International Committee without deeply stirred emotions! The new builds on

this unassailable foundation! The builders are the same, under new marching orders that we "Go Forward!"

If the Council seemed to have an air of conservatism, it disproved the implication repeatedly, as for instance when it heard the full presentation of the complicated problem of the Student Associations and unanimously voted their enabling resolutions.

We came away believing that our greatest days are ahead, believing that the Movement possesses courageous faith, loyalty, a will to accept the responsibilities of democratic control, and a world-wide horizon.

In the words of Dr. Mott:

"Ten thousand doors are open to us now that were closed a decade ago. They call us to unite our strength in meeting the issues of the present hour; issues that have to do with breaking the strangle hold of sin upon the lives of young men and boys; issues that seek to build new thought realities underneath the religious thinking of men, that search for the underlying principles of right acquisition and use of wealth, that seek for a true path in the cross currents of industrial life; issues that concern our Interracial responsibilities, the colossal possibilities also for campaigns of evangelism and for the promotion of unity of Christians."

One is solemnized as he asks the question whether God may not have some unfolding purpose for our newly unified Movement that far transcends our present power to discern.

Immediate Plans of The National Council

By John R. Mott, General Secretary

1. THE General Board, the ad interim body of the National Council, held its first meeting in Buffalo immediately following the adjournment of the Council. Mr. F. W. Ramsey will serve as Acting Chairman of the Board and Mr. F. B. Shipp as Acting Secretary pending the permanent organization of the Board in January. A Committee on Nominations, a Membership Committee, and the nucleus of a Finance Committee were appointed to deal with matters of immediate concern.

2. The next meeting of the General Board will be held in New York, January 7-8 for the purpose of perfecting the organization of the Board, for preparing the way for the launching of the work of the three service committees appointed at Buffalo, and for attending to the many important matters committed to the Board by the National Council.

3. It is expected that the three service committees—the one on the Home Division, the one on the Personnel Division, and the one on the Foreign Division—will be called together in late January or early February for the purpose of organization and for outlining their work. Official word as to the time and place of these meetings will be sent well in advance to the members concerned.

4. A condensed but comprehensive report of the recent meeting of the National Council is in preparation and will be sent in the first part of January to all Council Members, to all Member Associations, and to all General Agencies. It will include all important actions taken at the Buffalo meeting, the By-Laws as adopted, a revised list of all Council Members, and the membership of the various service committees and Boards of the Council.

5. The General Board have requested the members of the Staff of the International Committee to go forward following January first with their present duties and in the execution of all their present plans and policies until such time as the Council is able to perfect its organization and to determine fully its plans in the light of all the actions taken at Buffalo. They have also requested the International Committee and its Treasurer to look after the finances of the national and international work until the Council can assume the full responsibility.

6. The special committee on methods of financing have held a preliminary meeting and agreed on general plans and procedure with reference to giving effect to the financial policy adopted at the Buffalo meeting for the year 1925. These plans will be announced in due time.

One Hundred Percent Chinese

Christian, statesman and scholar, David Z. T. Yui, represents the type of leadership to which China must turn for stability and guidance and counsel if she would become governmentally strong.

By P. Whitwell Wilson



O the Western mind, the word China has always suggested a puzzle. It is from China that we have derived the problems of chess, and in the last year or two, the fishermen of China have fascinated us with the speculative intricacies of the game called mah jong. Here is a country where the intellect and the physique of the people are alike vigorous, alert and astonishing in adaptability. And yet China somehow has failed as yet to find her new self. Of all her secret societies, she is, as a nation, the most secret. Of all her enigmas, she is herself the hardest to solve.

What chiefly perplexes the detached spectator of China's evolution is the question why the race should be so strong when the government is so weak? The individual Chinese citizen is sure of himself. But the collective politics of China are in confusion. Never was there an Empire less aggressive than China. Yet her provinces are frequently at civil war. And at Peking, Chinese interests are sacrificed to external and international pressure. Why have Chinese Governments so often yielded to influences which they should have resisted? The answer is that China with all her ability and all her age-long philosophy, has too often been guided by men who have been open to various inducements and humiliating menaces.

It is the problem of awakening the citizenship of China that the Y. M. C. A. has been facing. The General Secretary of the Movement is not an American nor is he European. Dr. David Z. T. Yui is one hundred per cent Chinese. No man living has been animated by a more genuine patriotism than is he. And he is a statesman as well as a Christian. He meets the statesmen and bankers and industrialists of China on equal terms. In a land where erudition has always been



David Z. T. Yui

But, in his case, the limits of Chinese erudition have been broken down and his outlook is wide as the world.

Dr. Yui is himself an interesting study. His irony, his beaming smile, the twinkle in his eyes, his perfect English and his easy diplomacy suggest reserves of knowledge and emotion. He has the broad brow—the full head—which, according to Bacon, comes of much reading. He believes in books. What he admires in Sun Yat Sen, the President and leader of Southern China, is his omnivorous appetite for the latest that has been written. And among books, Dr. Yui includes the time honored archives of his own country. To him, Christianity does not involve the surrender of these stores of profound sagacity. On the contrary, it is in Christ that Dr. Yui would have them conserved.

For I asked him about printing. How was the use of the Chinese phonetic alphabet proceeding?

It cannot be said that Dr. Yui was enthusiastic. He wondered whether, in substituting phonetic symbols for the Chinese characters, the Bible Societies had not gone too far. He doubts whether the simpler alphabet of thirty-nine characters thus devised is really expressive of China's varied and often confusing idioms. He is zealous for the exact subtleties of his speech.

highly regarded, he is, too, a scholar. It was at St. John's University of Shanghai, China that he graduated, so becoming, as it were, an alumnus of the foreign mission. Thence, he proceeded, as so many orientals now proceed, to an American University, to Harvard, where he took his degree of M. A., specializing in education. And at St. John's University in China, there was conferred on him the honorary degree of Doctor of Letters. He thus belongs to that class of *literate* or learned men who have been, for thousands of years, the real rulers of China.

"But is there not a deplorable illiteracy in China?" I asked.

"There is," he said, "and possibly the Dynasties encouraged it because it concentrated power in their own hands. But our way of handling illiteracy has been to select from our language the thousand characters which are fundamental. We find that it takes four months to teach these thousand fundamental characters. We offer this course of instruction free, on condition that the student undertakes, at graduation, himself or herself, to give six evenings a week, for a similar course of four months, to teaching others. In this way, we are attacking illiteracy by private and voluntary effort. And we are preserving the traditions of our country."

GUIDED by Dr. Yui, the Y. M. C. A. in China thus stands for China's own language, as used from time immemorial. Innovations have been suggested which are calculated to simplify reading and writing. But of these innovations, Dr. Yui is cautiously sceptical. He wants the Chinese still to retain a thorough, as distinct from a shallow, mentality.

The point at issue is much more vital than the question whether it is more convenient to write 39 or even 26 letters across a page or to write some thousands of characters from top to bottom thereof. The Chinese characters are to Dr. Yui the symbols of Chinese culture. And as a Christian he values that culture. He believes that, in the books of China, there lies concealed a storehouse of the wisdom which the western world needs. If he is Christian, it does not mean merely that he wishes to change China for the better. It also means that he wishes to preserve China from changing for the worse.

Hence his manner of approaching Japan. He is profoundly convinced that China and Japan must learn to live peacefully as neighbors. One of the Y. M. C. A.'s in Shanghai is entirely Japanese. But he attaches great importance to the fact that, up to the present, Japan has not withdrawn her twenty-one demands upon China. Despite the Washington Conference and all it achieved, Dr. Yui thinks that Japan, by holding to the twenty-one demands, at any rate formally, lays herself under suspicion. According to his observation, however, China's boy-

cott of Japan has weakened and is not now the serious factor that once it was.

He would be a bold man who, in talking with Dr. Yui, were to suggest that Japan had advanced her civilization beyond the Chinese. One may indicate his rejoinder by an allusion to history. It will be remembered that the United States, in surrendering her share of the boxer indemnity, devoted its proceeds to education in China. To the Japanese, as years passed, that has seemed to be a splendid stroke of American diplomacy.

"And so," says Dr. Yui, "Japan decided recently that she also must devote her share of indemnity to the promotion of culture in China"—at which remark his eyes—as the saying goes—danced with amusement.

"To my Japanese friends," he went on blandly, "I put the question—why not spend some of this money in Japan? Years ago, the elder statesmen of Japan were, as a matter of course, educated in Chinese learning, which, indeed, is the basis of Japanese civilization. Nowadays, there has been a tendency in Japan to drift away from these foundations. And what has been the result? Japan finds herself between two worlds, to neither of which she belongs. She has lost touch with the old world of China. And she has yet to come into touch with the new Europe."

It is a view which—whether we accept it or not—reveals the analytical quality of Dr. Yui's mind. He admits Japan's success as imitator. He is not so convinced of her initiative.

"What," I asked, "does China think of Christianity?"

"The Chinese," he said with emphasis, "are a practical people. What they ask about a religion is—Does it work? Christianity has indeed come to us, but how? To begin with, there are 130 missions, all separate and all trying to convert the Chinese. Why is that? Then we look at your wars and we ask, Is this Christianity? Christian nations come to Peking and interfere with our Government—and again we ask, why? They smash our treasures of art or steal them. And once more, we want to know whether or not this is Christianity."

I SUGGESTED that China also had her "Christian Generals"—for instance, Feng—and knowing that Dr. Yui is a man of humor whose quiet satire recalls the Chinese enjoyment of the grotesque, I hit back. What about footbinding in China and long finger nails?

Dr. Yui laughed outright. "Fashions that pass away," said he, shrugging his shoulders, "All countries have fashions. Even in Atlantic City"—and he looked around that resort where we were staying—"there are fashions—high heels for instance. Are they justified by anatomy? Footbinding! Was there not a time when western ladies used to bind their waists?"

I asked him about the opium trade.

"That," said he, "is bad."

"Is the trade carried in by the Chinese themselves or by foreign importers?"

"By both. And each helps the other's business. Because some foreigner—say an Indian—smuggles opium into the country, therefore some Chinese person thinks that it is all right if he plants a few poppies. And when the poppies are thus planted, the foreigner comes along again and says, 'Why do you object to us importing opium? You grow it yourselves! One abuse thus reacts upon the other. It is a vicious circle.'"

In the opinion of Dr. Yui, many of China's social evils are aggravated by what diplomats call "extra-territoriality." In the large cities, there are reservations, controlled by foreign powers. Within these favored localities, the writ of the Chinese Republic does not run. It is a privilege, defended on the ground that foreigners, domiciled in China, must have protection. But what is the result? The reservations are veritable cities of refuge for the smugglers, criminals, brothel-keepers or other offenders, all of whom know that if they once reach the extra-territorial area, they are safe from pursuit and practically safe from prosecution. It is the reservations that have become the hotbeds of the opium traffic. And under her treaties, China protests that she is powerless. In these illicit transactions must be included a lucrative import of arms and munitions.

Dr. Yui knows, of course, that there is another side to this question. A country, with a population so numerous and so virile as the Chinese, has in a sense itself to blame if it fails to inspire respect for its laws, both at home and abroad. The fact that China entrusts the collection of her maritime customs to an international civil service, over which a Briton presides, is evidence that she has yet to develop in her citizens the civil conscience. To this day, Chinese are not as a rule employed to collect the customs.

I T is to the students, as a class, that the Young Men's Christian Association devotes its attention. In the progress of the Republic, the students have already played an important, or at least, a vocal part. I invited Dr. Yui to give an estimate of what significance should be attached to the student demonstrations, of which, from time to time, we hear so much.

"The students," said he, "have no business or family responsibilities. And they can thus speak their minds freely. If public opinion is on their side, they get their way. But if public opinion is against them, they fail. It is a question, not of the students as such but of the support which they can secure."

"Do you anticipate," I asked, "that there will ever be a return of the Manchus to reign in Peking?"

"No," said Dr. Yui decisively. "The

entire nation is for the Republic. The only question is how the Republic is to be established. Some people want the Government at Peking to be strongly centralized and backed by military force. Others desire that there should be a considerable measure of autonomy in the provinces. The issue is what, in this country, would be called, state rights."

"Still," I said, "the tuchuns—are they not, in effect, military dictators?"

"The tuchuns are, as you know, the governors of the provinces. And they are actually appointed by the government at Peking."

It was evident that—immersed as he is in the maelstrom of Chinese reorganization—Dr. Yui fosters in himself what President Wilson called "the neutral mind." He is for China. He is not for any party in China. And he assured me that, as a result of this attitude, the Y. M. C. A. is everywhere welcome. There are no leaders and no authorities who refuse contact with what has become an ameliorating and unifying influence.

The Y. M. C. A. has 80,000 members.

"To these members," said Dr. Yui, "we do not say, 'See what you will get out of the Y. M. C. A.' We tell them rather, 'See what the Y. M. C. A. insists that you give to others.' We want our men to be not the favorites of faith but a force. Our members are the shock troops of the new era in China."

"I can well believe," so I remarked, "that the influence of the Y. M. C. A. over individuals is all that you say. But how far has the movement captured the imagination of China as a whole?"

"There are two features in the Association that impress the Chinese mind. First, it is seen what is meant by a sound organization. And it is organization that China needs. It is in co-operation that as a nation we are weak."

"And, secondly," he went on, "China is impressed by the fact that, in a Y. M. C. A. an attempt is made to educate and to train the whole man—his body and his mind and his spiritual facilities. The Chinese philosophy is full of this ideal—seeing life whole. The Chinese thus appreciate so all round an application of the Christian faith."

"Sun-Yat-Sen—how far has he succeeded?"

"I have known Sun Yat Sen for many years. Beyond controversy, he will ever rank as the father of the Chinese Revolution. And although he has served for so long a time as the head of a great party in China, he remains today in the most honorable sense of the words, a poor man. And, in his later period, his life has been an example for us all. The essential fact about him is that he is China's prophet. He sees far ahead of what others see. Looking solely to ultimate ends, he makes what some of his friends think are mistakes in the immediate present."

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Proving Solomon Was Wrong



F Solomon the Wise had met up with Dr. A. G. Studer before he transferred to papyrus his observations regarding mankind, he probably would have refrained from writing that bromide about

hope deferred making the heart sick, or words to that effect. For Dr. Studer, more than a third of a century physical director and general secretary of the Detroit Young Men's Christian Association, and his associates are living refutations of the Solomonic sophistry that disappointment begets despair. Quite the contrary, having thrived in the face of bitter adversity, and having met each successive postponement of their crowning ambition with a grim smile, they are prepared to once more tackle the problem which would have discouraged a less doughty band, firm in the belief that victory will this time be their portion.

The goal that has been set is the raising, in a ten-day period next May, of \$5,000,000 for expansion of the work in the fourth city, where the need has long been urgent, and where only a combination of circumstances, that has materially strengthened the Association with men of affairs in Detroit, prevented the fulfillment of comprehensive plans some years ago.

There is a bit of inside history in this connection that will bear repeating as illustrating the never-die spirit of those charged with shaping the des-

Hope deferred has made no heart sick in Detroit, where a campaign for \$5,000,000 for building expansion will be undertaken.

By Len G. Shaw

tinies of the Y. in the fastest growing city in the country. When the Y. M. C. A. moved into its present home, back in 1909, it was counted sufficient for many years to come. In fact it was held by many that it would serve the needs of the young men for all time. But man proposes, and some other force disposes, so almost before the newness had worn off the Adams Avenue branch, as the central building is designated, a survey of the city in the face of its phenomenal growth disclosed the urgent need of added equipment. To cope with the situation it was decided to erect seven branch buildings, located in outlying districts. Enthusiasm ran high. Plans were prepared. Campaign details were worked out. Success seemed assured, and Dr. Studer and his associates approached the undertaking confidently.

Then came the upheaval overseas, at first only a distant rumble. Close on the opening of hostilities came tales of atrocities in Belgium that caused civilization to stand aghast. The Red Cross called for funds to relieve the suffering children, and Detroit, with its dynamic determination, responded quickly. As between suffering humanity in Europe and neglected youth at home there could be no hesitancy. The Y. could wait.

It did. In September, 1914, it was decided to postpone the campaign for funds because of the World War. Detroit pledged a third of a million to Belgian relief. Dr. Studer furnished the mechanics of the campaign undertaken to raise this amount. Money poured in to the moving appeals. The goal was in sight when the United States decided that this was a matter for the government to handle, and Detroit found itself with

several hundred thousand dollars given for a specific purpose that no longer existed. Every subscriber was reimbursed in full, but by this time the Association project had been pushed hopelessly into the background. The anticipated interchange of support from civic bodies failed to materialize.

CAME 1917. In February it was decided to again undertake an expansion campaign. The forces were lined up, plans prepared, and April 26 to May 8 set as the cleanup period. April 10, a bare fortnight before the move was to be launched, there came a hurried postponement because the United States had entered the World War. That was blow Number 2, but it was received with a smile. Conditions thereafter were not propitious. Prosecution of the war called for every ounce of energy, and the depression following the armistice was not such as to warrant any attempt to raise money.

During this past year, however, a re-survey of Detroit was made, and the good fortune accompanying what at the time was looked upon as a disaster revealed itself. Some startling facts were disclosed. Since the opening of the Adams Avenue Branch the population of Detroit had practically trebled. A complete redistricting was found to be advisable. The extent of the territory uncovered amazed even those who prided themselves on their familiarity with the situation.

Expressed concretely, it was found that in the western part of the city, where a branch is to be located, there is a population of 173,000, nearly equal to Dayton, Ohio, which has a Central Y. M. C. A. representing \$650,000, with two branches. In the northwestern district there is a population of 200,000, greater than Omaha, Neb., with its \$820,000 Central and two branches. In the northern district, which includes Highland Park, a corporate entity entirely surrounded by Detroit, there are 202,000 residents, more than are in Atlanta, Ga., with a \$610,000 Y, and four branches. Even greater, is the northeastern district, with 271,000 people, more than Columbus, O., that boasts a \$1,488,000 building and four branches. Even the eastern section musters 180,000 inhabitants, equal to Worcester, Mass., with a million dollar central plant and two branches.

With the exception of Highland Park, (Continued on Page 228)



When the Adams Avenue Branch was completed in 1909, citizens thought Detroit's young men would have a home to serve them adequately for all time. Now it is decidedly outgrown.



Safed the Sage

meditates upon

The Parable of the Retouched Photograph



Safed the Sage writeth unto the Editor, greeteth him in the joy and hope of the New Year, and maketh inquiry on a Matter of Recent Experience:

I went unto the shop of the Photographer. And I had to take the Elevator to the top of the Building and then walk up a Flight. And I found the Photographer was not working at his Camera, but he had a Glass Negative under a Black Hood and he wrought with a Lead pencil.

And I said, What art thou doing?

And he said, I am Re-touching this man.

And I said, Considering the cost of the Original Touch I should think no Re-touching would be necessary.

And he said, If I retouch not these Negatives, then will no man come to me for Photographs, and as for Women, I will not mention them in this Connection.

And I said, How is it done?

And he said, Where there is a Wrinkle or a Wart or a Mole, then do I gently touch it all about with the point of this pencil, till I darken the place where it showed, and make it on the Photograph as if it had not been.

And he said, Behold these Proofs of

the Un-Re-touched negatives, and these of the completed Photographs.

And the Re-touched negative was a Beauty, reflecting more Honor on the Skill of the Artist than on the Beauty of his subject.

And he said, It mattereth not unto me whether I retouch a Photograph or not, but if I make people look as they are, they will turn again and rend me.

And I said unto him, I have no pride in my beauty, but I should like to look as well as it is proper for me to look.

And he said, That is what they all say. Better leave the matter to me, and if I make a good looking man of thy portrait, ask me how much thou owest to the Lead Pencil.

And I considered how few men have the courage to look at themselves as they are, and how all men like to kid themselves into thinking that they are better and finer than they can be proved to be by the Camera.

And I thought the beginning of the New Year a fit time to advise all men in their Spiritual Life to be what they would seem.

And I said unto the Photographer, He would be a brave man who would tell men just what they are and how they look, and a large part of life is taken up with Re-touching the negatives of our experience to make us look better than we really are. For this reason I fear there will be some Surprised People in the Day of Judgment when they are shown the Proofs from the Un-Re-touched negative that shows just how they really look to God.

Thus spake Safed the Sage.



Seeing the Real Job

Past experience has been only preparation for the important life work of Lester C. Haworth, and therein lies conformity with a theory outlined to him years ago by a noted banker.

By Harry T. Brundidge



Lester C. Haworth



NCE a noted American banker told Lester C. Haworth that from an idealistic standpoint a man's life should encompass three jobs in his chosen line, the first, after leaving college, in territory where he is a

complete stranger, the second in another place where he can wipe the slate clean of errors made in the first, and his last in the field where he expects to work out his life career.

"If he has the right kind of stuff in him," said this banker, "he ought to make a remarkable success in his second field and by the time he is thirty-five should be ready to do something worth while, the following twenty years proving to be his most productive."

Haworth, just turned thirty-five, wonders if this theory is not working out in his own life and his friends who have watched his methods since he became general secretary of the St. Louis Young Men's Christian Association in August, 1923, are convinced that he has a productive career ahead of him in that position.

At college he was president of the Student Council, president of the Student Y. M. C. A., member of the debating team, and business manager of the college paper. In the spring of 1910 when he received his Bachelor's Degree he had definitely decided to enter Y. M. C. A. work. But the college president planned otherwise. There was a \$60,000 debt hanging over the little school, a denominational institution, and Haworth was offered the task of liquidating it.

He accepted and went about it with youthful enthusiasm. He determined to move about among the small towns and rural churches from which the school was supposed to derive its support and by personal appearances demonstrate what the college had meant to him. He thought he would follow up his Sunday addresses with calls on members of the congregations and then the money would roll in.

As he went ahead with this plan he worked out another scheme which proved more successful. He first persuaded the senior class of the school to pledge \$1,000 on condition that the "white elephant" had been driven from the campus by commencement day; then he inveigled the faculty into a subscription for \$3,000 on the same condition, and got a promise of \$15,000 from the Board of Trustees with a like understanding. One step led to another and the deed was accomplished by commencement day, leaving Haworth without a job.

HOWEVER, several opportunities in his chosen field presented themselves. He decided to go to Buffalo, a well organized association field with strong secretarial leadership. During the three years he was there he served in turn as membership secretary, religious work secretary of the Central Branch, assistant secretary of the Central Branch and finally as assistant general secretary.

At the end of this period, at the age of twenty-six, he received a call to Youngstown, Ohio, as general secretary. This being job number two, he left his mistakes behind him and started unhampered. The Youngstown association was erecting a new \$500,000 building. Haworth set about creating a staff from the ground up. At the end of nine years that association ranked fifth in America among cities of its class.

So thoroughly was it organized that Haworth obtained a year's leave of absence during the war to serve the Association in India. For that period he was general secretary at Bombay. The records show that when he left Bombay high army and government officials attended a meeting in his honor and that two hundred leading citizens, including Europeans, Hindus and Mohammedans, had become actively identified with the Association.

In 1923 Haworth made his third move, this time to St. Louis.

IN August, 1923, St. Louis was sixth in population but forty-second in Association equipment. Now it has shifted its position from forty-second to potentially third, for \$3,000,000 has been raised with which to provide five new buildings and make necessary additions to the three buildings already in operation. This was the largest amount of money any city ever undertook to raise for local Y. M. C. A. purposes.

Incidentally during the year a Student Association was organized at Washington University and hundreds of citizens got a new conception of what the association ought to mean to a modern city.

Haworth sees that the task has just begun. The board of directors, the board of managers and committeemen have pledged themselves to put the job through. What is the job?

"It is not to raise money," Haworth declared. "That is the easiest part of it. The real job is to build an organization of men and boys, using the name and experience and spirit of the Young Men's Christian Association, and serve adequately—not primarily—through the use of bricks and mortar, and through the spirit of friendship and mutual helpfulness—to build a movement which is spiritual and not material; to help create in the city a wholesome atmosphere and clean environment which will make it easier for young men and boys to go straight and harder for them to go wrong."

This, he observed, involves the closest contact and co-operation with the churches as well as with all other constructive agencies.

AND he added—
"The test of a secretary's effectiveness is not the amount of money he has helped to raise nor the organization he has constructed, nor the number of buildings he has helped to erect but in the answer to the question 'does his daily contact with people in all relationships make it easier or harder to believe in the practicability of the golden rule?'"

"I had rather have the sincere respect of the office boy and clerk than the admiration of the bankers or railroad men."

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Polish *the* Handle of the Big Front Door

The simple, humble tasks of building maintenance are often overlooked, perhaps unappreciated, but the executive who looks well to upkeep will always have full dormitories and a big membership.

By S. O. Houser



NE of the tenants in the Chicago Association's office building on LaSalle Street, was a man who attracted much attention as he went in and out by his strange manner of opening the entrance doors. For some reason, never revealed, he would not allow the metal of the door handle to touch his bare hand. He would use the front of his coat as a glove to grasp the handle and open the door. Curious people watched him, wondering perhaps if "the handle of the big front door" needed polishing. Many jests were consequently directed at the building manager regarding the service rendered by the building employees.

Polishing metal, cleaning floors, repairing furniture are simple humble tasks, little noticed or appreciated by those for whose benefit the work is done. Hardly realized by the member as he goes each day to his room in the dormitory, as he plays a game of basket ball in the gymnasium, or enjoys the other building privileges, the faithful performance of the routine tasks of building maintenance is highly essential to his personal welfare and contentment.

Perhaps there are secretaries too who do not entirely recognize that a well maintained building not only provides these material necessities and requirements of a member, but also does what is far more important—that it makes a positive and direct contribution to character development.

And it will cost heavily, in one way or another, if repairs are not made when needed and if the usual routine janitor work is not done thoroughly and at proper intervals.

To fully understand and appreciate the task of organizing the work and directing and supervising it, a familiarity with problems of building maintenance is imperative, as is a definite conception of the cost of this work.

These are important points. It is a member's privilege as well as responsibility to understand them. And it is not expecting too much of a secretary to assume that he has a mass of information at hand relating to these problems of an adequate service to members. That Association is blessed indeed, whose members are vitally interested in promoting its welfare, and whose secretaries are experienced and consecrated to the service of its mem-

bers. It is safe to assume however, that this situation is not general and that a discussion of these matters is not entirely out of place.

CONSIDER first, therefore, the influence of a building and its furnishings upon those who use this equipment. It may not be amiss to quote, at the outset, from a recent inspection report reciting the condition actually found in one Association building. In certain dormitory rooms the inspector found, "rug badly worn; walls and ceiling need decorating; floor needs cleaning; couch cover should be mended." That part of the report describing the Boys' Division read like this: "Lobby floor dirty; dusting poorly done; window glass broken; general condition bad." The report continued with other similar statements.

Little of inspiration would spring from such a dormitory room for a fellow whose only home it was. Small cheer and comfort would it give to a young chap, lonesome and homesick, and up against problems he had never faced before. Imagine the average boy's reaction to such conditions noted in the report. A normal, red-blooded boy would scarcely be expected to control the mischief and devilry which is latent in him in unattractive, carelessly kept surroundings.

EMERSON has said that he has observed that men whose duties are performed beneath great domes acquire a stately and appropriate manner. If this is true, it is equally true that men and boys who make their homes in Y. M. C. A. buildings or spend much time in them tend to acquire a character which reflects the character of the building. Cleanliness and order may go unnoticed, but its wholesome influence will not be lost. Dirt and disorder however, instantly strike the eye and arrest the attention and its unwholesome influence also is not lost. An attractive well cared-for building makes the development of Christian character an easier task. Members may not be aware of this quiet, constant influence, but secretaries should not be ignorant of or indifferent to these values in character-building. No better reason or better reward could be imagined for performing faithfully those daily tasks which make Association buildings radiate an uplifting spirit than the knowledge of its direct

contribution to character development.

In addition to the moral influence resulting from attractive surroundings, there is a very practical reason for adequately maintaining the property of the Association. If the upkeep of a building is slighted, it will be found, in the long run, that the Association must pay heavily in more ways than one. A number of years ago a wise and successful executive made this statement in a national convention of building managers, "If you need anything and ought to have it you will pay for it whether you get it or not." That is worth reading a second time because of the soundness of its truth, particularly as it applies to the maintenance and upkeep of buildings. The ways in which the cost is actually paid whether or not an adequate amount of money is spent for labor and supplies may be illustrated.

In the first place, "a stitch in time saves nine." It costs less to make a repair when it is first needed than if the repair is long delayed. Little defects uncared for will in time become serious. Leaks repaired at once will save later expense in plaster-patching and decorating; a broken piece of furniture promptly repaired will save the cost of later buying an entirely new piece. Money will actually be saved by making repairs promptly.

Then, it will cost the Association a loss of income from contributions if the building is allowed to run down and become unsightly in appearance. Those who support the Association with their gifts of money are very apt to lose confidence in its management and in the product of its work if proper attention is not given to the upkeep of the building. No one likes to give money to a carelessly run enterprise and a poorly maintained building creates the impression of careless, unbusinesslike methods. By a loss of subscriptions therefore, the cost of the upkeep of your building may be levied and leave nothing but a run-down structure to show for it.

Again, it will cost the Association in members and membership income if the building is not adequately kept up. As was the case with contributors, even more so will it be with members, who sometimes are more critical than those friends who contribute their money generously. Members will not long tolerate a dirty unsightly home. Consequent loss of income will reach a sub-

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Organize Yourself Financially

Knowing what money can do, and then knowing what to do with his funds, a young man has no need to worry about old age—and these important facts may be had for the asking.

By E. A. Hungerford



CERTAIN young man, ten years ago, found himself in possession of one thousand dollars. It represented the slowly and carefully accumulated savings of this man and his wife during six years of married life on a small salary. But he had not organized himself financially.

One day a college friend called. How splendid to talk over old times! What was he doing? Oh, yes. He was connected with a coming enterprise—an automobile company. What a future there was for this industry! Everybody would be riding in motor vehicles within a decade. They would be considered as much of a necessity as shoes. And as an investment opportunity—well, there was nothing to equal motors.

"Look at Henry Ford," he said, "\$500 grows, like magic, to \$1,000,000. By the way, I can let you in on a little automobile stock. Its the Blank Six. Dealers are literally begging the factory to increase production. I think I can get you—say a thousand dollars worth."

Ford's \$500 jumped to \$1,000,000. Well, if this \$1,000 venture only turned out half as good, I'd still be a millionaire. I could present the Y. M. C. A., for which I worked, a new building and retire on the balance.

That \$1,000 of hard earned money went into Blank Six stock, as worthless as silk pajamas at the North Pole. If I had invested the money in a home, I would now have enough money to make possible a college education for my son. The house I was renting at the time doubled in value during the next five years.

That was ten years ago. Today I read of the spectacular career of the Southern Motors Manufacturing Association, a colossal stock and note promotion scheme based on promises of a legitimate and sound industrial activity. It recently came to a disastrous end—a complete collapse, but not before thousands of investors, full of high hopes, had lost their hard-earned cash. They had not organized themselves financially.

I was not one of these losers. At least, I have organized sufficiently to avoid being stung twice in the same spot. But the line of talk for this last



fake was similar to that in vogue ten years ago. "Dealers are literally begging for cars," the advertising copy ran.

SO the mills of the astute promoters of uncertain enterprises grind on. Last year, it is estimated, they ground out one billion dollars from the savings of our thrifty, but unorganized financially American people. One billion dollars was worse than thrown away. If folks have been inspired to be thrifty—to what end? Certainly the job of a National Thrift Committee cannot stop there. It must do more than convert to thrift. It must help these disciples of Benjamin Franklin save their savings.

One billion dollars is so stupendous a figure it is difficult for most folks to comprehend its significance. It means that 1,000,000 people, organized financially, could have made a \$1,000 payment down on a home, or 1,500,000 young men could have had a year at college, or 2,000,000 individuals could have bought automobiles, or every inhabitant of the nation could have deposited nearly \$10.00 in a savings bank.

This tremendous sum, which now dumped into the pockets of shrewd crooks, would meet more than half of the total budgeted expenses of all the churches, charity and welfare organizations in the United States. Instead of helping worthy enterprises it causes endless tragedies. Instead of meaning economic independence and happiness to thousands of deserving citizens it produces almost unbearable discouragement.

This situation has led to the inauguration of a new day in National Thrift Week—Safe Investment Day. It is another Independence Day. It is a time appropriate for declaring one's independence from all unsound investments—for starting on the safe securities route that leads to economic liberty.

Suppose we celebrate this event by organizing ourselves financially. It is never too early to get at this important business. On any other basis our chances of personal prosperity are about as rare as snow in August.

Statistics show that out of every 100 American boys leaving school, 64 live to reach the age of 65 years. But only 10 are self supporting at that age. Out of 100 men who are known to have started out together at 25 years of age, 80 survived at 55 years, only four were well off, 46 were compelled to live on their earnings, 30 were not self supporting. And this happens in the wealthiest country in the world.

It is about time more of us organized ourselves financially. How shall we go about this process? The answer is—have a planned money program.

SUPPOSE, for instance, you are 20 years old and wish to be worth \$50,000 at 65 years. You will need to save only \$33.33 a month, with interest at 4% compounded semi-annually. At 6% the amount per month would be even less. If you are 30 years old it will be necessary to save \$53.92 a month, if 40 years old the amount will be \$97.39. With \$50,000 well invested at 65 years of age you will have an income at 6% interest of \$3,000 a year and will be free from money worries for the rest of your life.

If you have in mind to be worth only \$25,000 at 65 years, which will give you an annual income of \$1,500, you can do so by saving only \$16.66 a month if you start at 20 years of age, or \$27.46 if 30 years old, or \$48.69 if 40 years old.

For a man who has, or expects to have a family, \$20,000 should be a minimum goal and it ought to be easy for a person 20 years of age to save \$13.33 a month, the amount required at 4% interest. In addition to this, however, he should have life insurance protection so that his loved ones can carry on, in a respectable fashion, in

case the regular income is suddenly cut off. In fact, life insurance, while not usually considered primarily an investment, offers a commendable plan for organizing oneself financially. For every 8,700 fire insurance policies written there is only one fire, but for every 8,700 life insurance policies written there are eventually 8,700 deaths. Yet, while 84% of materials in the United States is covered by insurance, less than 10% of human value is thus protected.

HERE is Sam Thorntin's method for mastering money matters. He is 20 years old and earns \$1,300.00 a year. He proposes to be worth \$30,000 at the age of 65 years. Sam has taken out a \$3,000.00 life insurance policy which will mature when he is 65 years old and yield him about \$20.00 a month for the rest of his life. In the meantime this protection will cost him about \$6.00 a month. He ought to be able to save that much.

At 22 years of age he expects to earn \$1500 a year at which time he will take on another \$3000 in life insurance. At 24 years he contemplates being able to add \$5000 more, and on his 26th birthday he proposes to celebrate by investing in another \$5000 policy. At 28 years Sam figures to have established a home with a wife and children and a salary of \$3600 a year and believes he should then add \$5000 more to his protection.

By this time Sam will have \$21,000 in life insurance protection which will cost him about 13½% of his salary—less than \$50.00 a month. This will give him at 65 years not only \$21,000, the face value of the policies, but also about \$9000 return by way of interest on his investment. In other words Sam will have about \$30,000 when he arrives at 65 years or a good substantial annual income. Of course, if he dies anytime after 28 years of age, his family will get \$21,000 plus what his premiums have earned.

Most young folks dream of a home and family. In any event a Building and Loan Association represents a good investment opportunity which usually pays 5% or more interest. These co-operative organizations have grown rapidly during the past few years. In New York City, the Railroad Building and Loan Association organized a few years back in a local Y M C A is now completing the erection of a 17 story home for itself.

The savings bank is a thrift institution of historic fame and is generally regarded as a safe place to keep one's savings. Many folks deposit regularly in such an institution until there is sufficient accumulation to invest in some reliable security recommended by a competent banker.

HERE is a plan which some have found satisfactory. Joe Williams was through college and pulling down salary of \$200 a month at 25 years

of age. He organized himself financially and decided that he wanted to be worth at least \$42,400 at 65 years of age. He started in by investing only 76 cents a day or \$22.50 a month in 6% reliable real estate bonds. In twenty years his 240 deposits will amount to \$5400 and the interest, compounded semi-annually, will equal \$4600. In other words he will have \$10,000. During the next 20 years he will repeat the process and be worth another \$10,000. But during that second 20 year period the first \$10,000 will earn \$22,400 in interest and he will be worth a total of \$42,000 at 65 years of age—if he keeps it up.

By paying a little extra a person can insure his investment goal so that the sum he sets out to save is paid to his heirs in case of his death. By another arrangement it is possible to have the amount saved paid back in monthly installments. For instance, at the end of 20 years Joe Williams, having saved \$10,000 might wish to draw his money out in monthly payments. He would be able to draw out \$72.50 a month for 20 years, this being accomplished with the co-operation of a responsible Trust Company.

See what this means. Altogether during this forty year period, Joe invested 240 payments of \$22.50 or a total of \$5400. But he gets in return \$17,400 or more than \$3.00 back for every dollar invested.

Speaking of Trust Companies, the investment service they are prepared to give is as wide as the ocean and as little understood as the fifth dimension. They will keep the investor's securities in a safe place, collect dividends, buy securities and otherwise relieve the investor of detail and responsibility.

Consider for a moment how it may serve you, an average man, in average circumstances.

YOU doubtless realize that those who are dependent upon you are not equipped to deal with investment. At present, you are supplying management for the family capital so that its income may support both them and you. You have considered what income they will need after you have left them. You have prepared against your going by saving part of your earnings, taking out insurance, and in other ways accumulating a fund, the income from which will supply your dependents the support which you are now furnishing. Perhaps you feel that you have fully provided for them. But have you?

Perhaps under your management, the capital which you will leave would supply an income ample for your family's needs. What might happen if the control of your capital passed into hands less prudent, less skilled and less experienced than your own? Should that control be turned over to those whom you now shield so carefully from unscrupulous operators in the business world? The answer is "No." The capital which must sustain women, and

educate and equip young men, should be carefully guarded and skilfully put to work. So the trust was devised to give it the management which it deserves. Under a trust, it is invested and managed by a trustee who protects it and makes it profitable, and causes it to yield an income upon which both you and those who will come after you may depend.

Only a few people thoroughly understand investments. Fortunately there are a few. All those of us who are not able to make an exhaustive study of this subject can, at least, seek the counsel of the experts if we would be saved from buying worthless securities. We can adopt as our investment slogan—"Before Investing, Investigate."

THIS investigation should be conducted along the lines of the following six questions according to recommendations of the Better Business Bureau of New York City:

Who holds the control of the company and how was control acquired?

What were the assets of the company at date of organization and what are the assets now?

What percentage of the money put up as a stockholder will actually be net to the operating company's treasury? In other words, what percentage of any money is being spent in stock sales and organization expense?

What is the personal history of the officers and directors for the past five years?

How much business will the company have to do in order to earn and pay dividends—on its preferred stock—on its common stock?

Does the company hold a clear title to its real estate? If the property is mortgaged what equity does the company hold?

Having received satisfactory answers to these questions, take the one further step. Consult a reliable authority as to the safety of the proposed investment. It is comparatively easy to deal with institutions of known integrity. Your bank will doubtless advise you and recommend you to security dealers in whom you can have confidence.

To successfully organize financially, the money creed of the National Thrift Committee should be adopted in toto and lived up to. This includes, besides safe investing, maximum energy applied to your part of the world's work, planned or budgeted spending, having a bank account, carrying life insurance, making a will, owning a home (eventually if not now), paying bills promptly and sharing with others. January is a splendid month in which to begin to organize yourself financially, for during this month you will have the company of many thousands across, and up and down the country—and further you will be starting at a time when financial institutions everywhere are particularly wanting to be of help.

Homes Around the World

War-swept Europe is finding development for its young men in modern Y Buildings.

By Margaret Mochrie



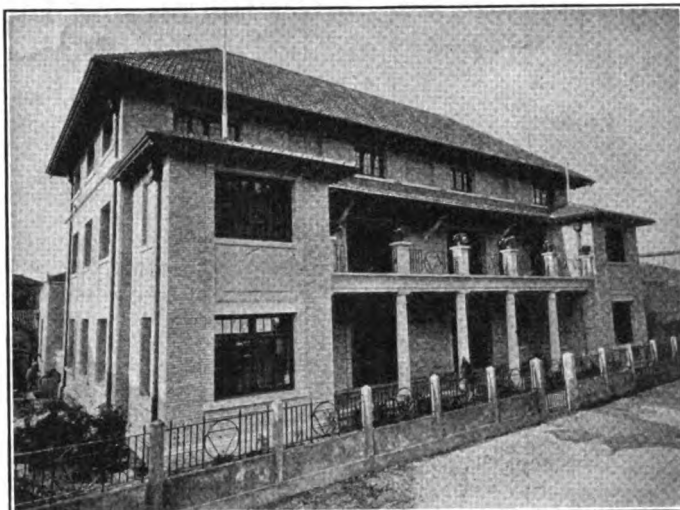
NEW type of clubhouse has been going up in Europe since the war—a type containing some features never before seen on the Continent. It was introduced along with summer camps, which Europeans had not known, in the sense we know them, and with such typically American things as baseball and cafeterias, doughnuts and pie.

The new buildings are part of a movement among leaders in war-swept nations to give their young men and boys opportunities for all-round development of body, mind and spirit. The idea behind the movement was brought to them by the American Y. M. C. A., during its war service abroad, and this same brotherhood is now helping them to establish, in the buildings with the red triangle over their doorways, the same kind of activities as the men and boys of America enjoy.

Many places in the East—China, Japan, Korea, India, Egypt—and many in South America were acquainted with Association buildings and Association programs years before the World War. One of the first such buildings in the Orient was erected in Tokio, Japan, as early as 1894. This, with others in Tokio and Yokohama, was destroyed by the earthquake last year. The loss approximated several hundred thousand dollars. Operations to replace these buildings, which had become important features in the life of the two cities, have in several cases already begun.

Madras, India, has had an

Y. M. C. A. Building in Wuchang, China, the gift of Captain Robert Dollar



Association home since 1900, the gift of John Wanamaker; and China, Cuba, the Philippine Islands, Hawaii, Mexico and Brazil, all house Association activities in specially designed structures. Some of these cost as much as a quarter of a million dollars; others were built for as low as a few thousands.

A building fund of between four and five million dollars is being put into building projects now in South America and the Far East by the Foreign Division of the International Commit-

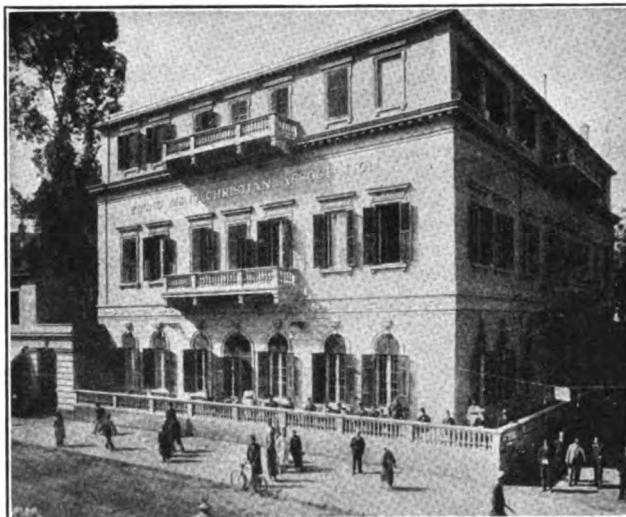
tee, Y. M. C. A. Others will be planned if more money becomes available.

But in Europe the whole business of Young Men's Christian Association service is much newer. The planting of the Association idea there took place largely after the war. Countries which had had contact with the organization through its service to soldiers and sailors were, most of them, hospitable to the notion of starting peacetime Y. M. C. A. activities—especially those countries whose politics had experienced an upheaval and which were rebuilding their economic and governmental systems along new lines. Czechoslovakia and Poland, in particular, welcomed the Y. M. C. A. with enthusiasm, organized national committees and, with the help of American secretaries, adapted its program to their needs. It is in the cities and towns of these countries that most of the building has taken place, or is being planned.

The first European Y. M. C. A. home was built in Bratislava, Czechoslovakia, a city of some 73,000 inhabitants. Besides social rooms, a combination auditorium and gymnasium, and dormitories,

it contains a cafeteria, the first in the city. This new form of restaurant won the immediate approval of the people and began to pay after the first day. In the first six months of operation enough money was taken in at the cafeteria and for dormitory accommodations to pay all the operating expenses of the building, including the salaries of the Czech secretaries. The eating and sleeping features of the Y. M. C. A. are more valuable as income-producers in Europe than in the United States because there is less competition.

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Cairo, Egypt, has this Association home for its young men.

The first European Y. M. C. A. building—in Bratislava, Czechoslovakia. Here was opened the first cafeteria in the city which has proved to be a highly popular feature with all citizens.



One Billion Dollars!

This is appraisal set on the second International Younger Men's Railroad conference, held in Detroit, attended by 296 delegates from 30 states, and three Provinces, representing 48 railway lines.

By Len G. Shaw



THE Billion Dollar Clinic," one of the fellows from British Columbia called the Second International Younger Men's Railroad Conference, held at Detroit, Michigan, late in November. It was an apt appraisal of the second in a series of get-togethers that, based on the brief but virile history written into the records at the two sessions held, suggest possibilities that are staggering even to those accustomed to handling big problems in human welfare.

To get a proper perspective of the Detroit gathering, it is necessary to turn back over a few pages ever so briefly. The first conference of this nature, held in St. Louis, Missouri, in 1923, was largely in the nature of an experiment. It was realized that in the employ of the railroad system the country over there are thousands of youths in their teens, or just getting into their majority, to whom, through choice or force of circumstances and environment, railroading will be a life work. How to advance the interests of these younger toilers was the problem that led to the calling of that first conference.

One hundred and fifty young men assembled in St. Louis on that memorable occasion which marked the launching of one of the greatest service movements in the annals of American railroading. The limit was placed at that figure, not with a desire to restrict the attendance, but because it was anticipated that even this modest total would be amply sufficient.

The response was so gratifying, and the cooperative spirit on the part of the railroads so fine, that it was voted to double the limit this past year. Even that meant paring close in some cases, because three hundred divided by a half hundred railroad systems is a rather slight pro rata. The various lines were notified of the number they could send. Some accepted the edict without question. With others it was different. One road that stretches from the middle west to the Pacific coast and covers the southwest with a network of tracks wired back a flat ultimatum, based on results from the St. Louis meeting. It was given the privilege of sending two delegates.

"If we can't send twenty we will not send any," was the emphatic rejoinder.

With a spirit like that there was nothing to do but accede, so twenty

delegates were allowed. Twenty were on hand. One other line sent twenty-two, still another twenty-one. In all, forty-eight railway systems were represented by young men from thirty states and three Canadian provinces. They came from British Columbia and California, from the Atlantic Coast, and from practically every area from the Canadian boundary to the Mexican border. Two hundred and ninety-six delegates were registered. Two hundred and seventy-nine were present, with the rest, to the last man, satisfactorily accounted for.

THERE was nothing haphazard about the Conference. Delegates were selected on a merit basis. They were recommended for the most part by local Y. M. C. A. workers who knew their qualifications and their ambitions through personal contact. The young man who found his way to Detroit and participated in those epochal sessions knew that the privilege was not only a reward of merit, but a vote of confidence from his employers.

The railroads gladly gave these young men, who they hope will some day be high officials, transportation to and from Detroit and full pay while in attendance. They were cared for in Detroit by an entertainment committee headed by W. H. Edmondson, Assistant to the General Manager of the Grand Trunk Railway, with Frank H. Alfred, President and General Manager of the Pere Marquette Railroad, as Chairman of the Executive Committee. So efficiently did this division function that every visitor was provided with a private home free of cost during his stay.

General headquarters were at the Detroit Central Y, but the cosmopolitanism of the gathering is indicated by the fact that sessions were held in Metropolitan Methodist Church, Central Methodist Church and Cass Technical High School, as well as the Y. A distinct novelty, and one rich in results, took place on a Michigan Central train carrying the delegates to Niagara Falls. It was the holding of group discussions on how to get the messages of the Conference to the fellows back home in the most effective manner.

THE Meaning of Service" was the Conference slogan, handled in its more comprehensive aspects. It was touched upon by some of the fore-

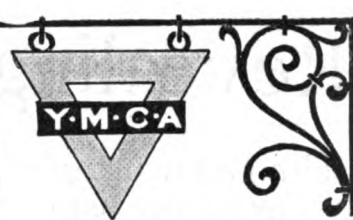
most transportation executives in the world, developed from its every angle in its relation not only to railroading but life as well, and succinctly summed up by John G. Walber, Vice-President of the New York Central Lines, who, at a banquet in Metropolitan Methodist Church, declared it to be a fallacious belief that it is "pull" which counts.

"There are more 'duds' and failures among those with a 'pull' than among those who earn what they get through merit," Mr. Walber asserted. "They may succeed temporarily, but like the tree that is not planted in fertile soil they soon wither and disappear. Develop the religious side of your nature. Lead clean lives. Cultivate your minds in the Scriptures. The advice given by Solomon, for instance, is just as applicable to young men today as to those for whom it was meant. These sayings comprehend the entire range of human experience, and supply maxims of wisdom, truthfulness, loyalty, obedience and discipline.

"There is no single road to success, but as I study the careers of those who have gone up in railroad circles I believe their advancement has been due to an ambition to do each job conscientiously and thoroughly. In this way they attract attention to the exceptional manner in which they labor. In so doing they not only fill positions exceptionally well, but accumulate capacities for greater responsibilities when the opportunities come. There are plenty of examples of men who succeeded by hard work. They did not go about advertising themselves, but stuck to their knitting. We need men today who worry more about filling their present positions well rather than wondering when they are going to get promoted. Take care of today, and tomorrow will look after itself."

TALKS also were given at the same session by Robert Stoddart, of the Santa Fe Railway, Albuquerque, New Mexico, on "What the St. Louis Conference Has Meant to Our Fellows;" Warren King, of the Glacier Park Club, Great Northern Railway, St. Paul, Minn., on "The Railroad Employed Boys' Club;" by Dr. John P. Munn, Chairman of the Transportation Department, International Committee of the Y. M. C. A., on "What These Conferences Mean to Transportation," and others, with an address of welcome
(Continued on Page 237)

At the Sign of THE RED TRIANGLE



MEMBERSHIP based upon a man's acceptance of the Association's objective, and his actual participation, through time and money, in its community program has been written into the new constitution at Cambridge, Mass., which was unanimously adopted. Democratic control by members, and a directorate responsive to them are also provided. A man who joins for any one department's activities and who happens to be a member in good standing of an evangelical church does not, merely by this combination, become one of the active members in control of policies to which he has not fully committed himself. This revised objective challenges to faith, character, service and highest productive achievement instead of providing only opportunities for improvement and fellowship. An Association Church Council is created to work out vital inter-relationships. Great care has been exercised to clearly define the authority, functions and relationships of committees and secretaries, as well as of subsidiary and affiliated organizations. Policies and budgets are recommended by committees and directors but finally authorized by the members. Cambridge takes this step in connection with a program to make its organization liberal and democratic. A president 32 years old has just been elected, a clerk somewhat younger, and the retiring president after twelve years of service will carry on as treasurer. As a result, both older and younger men are becoming very active in the all round work of an Association which challenges the future.

Chicago Secures Fund for Four New Buildings

FOUR new buildings were provided for in simultaneous campaigns in Chicago in which the objective was \$1,350,000. The amount secured was \$1,141,099. This amount added to preliminary gifts and special funds will finance the buildings to cost approximately \$1,900,000. The largest amount subscribed for any one building was 775,411 for the South Chicago Department of which \$375,000 was given by the U. S. Steel Corporation, the balance by 2,749 contributors. The Portage-Irving-Jefferson Park campaign yielded \$300,109 from 1,597 subscriptions, while the Roseland-Pullman-West Pullman effort resulted in \$285,047 coming from 1,892 subscribers. The fourth project was an effort on the part of students of the West Side professional schools to raise \$50,000 toward a student building to cost \$750,000. The

students exceeded their goal, securing an average of \$45 from each of 1,125 different students. The entire campaign organization numbered over 1,000 workers who met daily in their respective districts and completed the job in ten days. One of the unique features was broadcasting reports from the different headquarters so that at each meeting all workers knew the relative standing of competing teams. As a result of this campaign, at least six buildings costing over \$4,000,000 will be under construction in Chicago during 1925.

New Life Is Injected At Mankato, Minn.

FOLLOWING readjustment, Mankato, Minn., is now operating under best Association methods and projecting a four-fold program of activities for the benefit of the men and boys it reaches. And its efforts are not being confined to the building, as is evidenced by the fact that in addition to all of the classes in the Association, the Association is conducting Bible study discussion clubs, Hi-Y Clubs and community clubs, while the pioneer and comrade programs in Sunday Schools are being followed. Sunday afternoon meetings for men are largely attended.

Volley Ball a Major Sport in Twin Cities

AMONG indoor sports, volleyball is rapidly becoming a major game in Minneapolis and St. Paul. For several seasons amateur organizations of the two cities including the Association and athletic clubs have conducted a volleyball league with A and B divisions playing a regular schedule. In the two divisions there are eleven competing teams this year with interest in the match games running high. In accordance with the league regulation, the winner is decided on total points which increases interest because it makes the score of the third game just as important as the first. This league serves two purposes—first, furnishing excellent competition for men who prefer playing representative volleyball and second, it prepares a team for competition in state and regional tournaments, in addition to keeping alive a healthy, friendly inter-organization rivalry.

Louisville's Bible Class Drive Succeeds

AN event which stimulates wide interest in Louisville is the annual city-wide men's Bible class campaign projected to stimulate Bible class at-

tendance. The ninth effort while unmarked by phenomenal gains, as were previous drives, has just been completed with most satisfactory results of any, because advances made this year were rather substantial than spectacular. Previous to the campaign, classes were grouped according to their attendance for nine months previous so that the smaller classes competed against smaller, the medium against medium and large against large, an equalizing method which was wise inasmuch as it made the total gain for all greater than ever before. A base of 3,822 average attendance was marked at the opening this last campaign. On the first Sunday attendance went to 4,712, growing gradually until it reached 7,000 on the closing Sunday. For campaign purposes, the city was divided in 18 districts with a colonel over each, and a captain over each class of each district, there being a total of 150 of these leaders.

Industrial Workers Use Jersey City Plant

AMONG the most appreciative users of the new Jersey City \$1,000,000 Association plant are industrial men and boys who are using the equipment in large numbers. A system of industrial nights has been started at one of which 8 nationalities were represented. Plans have been laid which will provide during the winter for large delegations from practically every big Jersey City manufacturing plant.

Inter-Church Dinners At Peoria Stimulating

A SERIES of inter-church dinners given for men's Bible classes is a feature of the winter religious work program at Peoria, Ill., the first of which was addressed by A. C. Harte. As an outgrowth of this dinner, a committee was appointed to effect a federation of Bible classes looking to mutual helpfulness and unified action where men are concerned—economical, political, spiritual or otherwise. This is in furtherance of Peoria's general policy looking toward the fullest co-operation of the church.

Mount Hope Uses New Publicity Plan

AN unusual approach to a membership campaign is reported by Mount Hope, W. Va., which aroused widespread interest, and was highly resultful. For a month previous, publicity carried in local papers, heralded
(Continued on page 221)

Revealing English Life and Thought

John Galsworthy's latest development of the Forsyte family shows to Americans the same issues that they, themselves, are facing and comes home—Other books briefly reviewed.

THE WHITE MONKEY, by John Galsworthy.



YOU will find, of course, hundreds of characters in the novels of the present day who might have happened almost anywhere at any time. Change the names of the towns and streets and be sure no one telephones before the telephone was invented and you could put the story in any period from Richard the Lion Heart to the American Civil War. Galsworthy, however, always has a different plan in mind. The persons of his drama he conceives as acting under the impulse of the peculiar ideas of the time in which he places them. As an English reviewer says, "Galsworthy sees his characters not only as a part of a whole, but even composed of the very elements that make it up." For this reason, his books should be of particular interest to American readers. They are, as far as they go, revelations of English life and thought.

The present book carries on the story of the Forsyte family. It is something of a disadvantage for us that the author sticks so close to this queer family, because they are not a highly varied stock. We are somewhat limited in our view. Still, in "The White Monkey" we see these people—Fleur Forsyte and Michael Mount, the publisher's packer and his wife, and all the rest—acting in accordance with the spirit of their generation just as their ancestors acted in the spirit of theirs. No doubt it is possible to make a set of learned observations, copied from various erudite reviewers, as to this distinguished author's habit of emphasizing certain features of the life around him to the exclusion of other aspects apparently quite as important; but that is, after all, quite beside the point. What he has chosen, he has chosen. In a real sense this book comes very close home to us Americans for we are facing the same issues even if their form varies somewhat. The Forsytes have been brought up to the present day, our own day in a peculiar sense.

Presumably, we read novels for pleasure in reading them, not primarily for the purpose of instruction.

No novelist can afford to be unmindful of this fact. There awaits the reader of this book a very satisfactory pleasure derived from association with real people in an exciting atmosphere. We suggest the deeper mission of Galsworthy only in order to induce the reader, in choosing from among pleasurable books, to select one that actually illuminates our understanding of life.

FREDERICK HARRIS.

THE CLASH OF COLOR, by Basil Mathews. (Missionary Education Movement \$1.25)

A REVIEW of any book, I take it, must be a portrait, a definition, a criticism. The reviewer must find out what the writer is trying to do and then tell his reader. The reviewer is the liaison officer between the writer and the reader. He must be sympathetic but critical.

The first impression I received from Basil Mathews' "The Clash of Color" was that the author knew what he was talking about. No amateur could have written it. A world minded writer with a skillful technique makes the case in a concise and masterful way. He makes the case for the man of another color. He lays race facts before us with a forcefulness that makes us gasp. He puts a punch in every sentence. Oh,

there's no use bluffing any longer. The yellow man, the black man, the brown man all know the white man. The war jerked the curtain aside and revealed us as we are. Superiority? We may be superior in the building of battleships and in the use of death producing gases, but are these the elements of which an enduring civilization is built?

The author's chapters on India and Africa give much fresh information about race domination that every student of this question should have. His "Dilemma of the Pacific" is just that, and he ends the chapter with "What are we to do?" This is an unsatisfactory place at which to arrive in one's reading. Every reader looks for some kind of a solution toward the end of the topic. Perhaps he meant us to find it in the chapter on "The World Team" which is more or less of a summary of his whole thesis. He handles this chapter with rare skill when he tells the story of the football team at Beirut University made up of Turks, Armenians, Syrians, Greeks, Persians, an Egyptian, and an Irishman.

He sums the whole thing up when the coach replies in answer to his question "What special difficulty do you find in training a team like this?"—"I have won the battle not only for the boy as a member of the team but for his whole life job when I have taught him to pass."

In his solution to the race problem the author quotes General Smith as saying "We need a change of heart in the peoples of the world." And in summing up the present world situation he lets H. G. Wells say it is "a race between education and catastrophe." And then he makes this challenging statement:

"That task of education on a world scale may sound impossible. It is nothing of the kind. It is as practical as it is thrilling. It is already begun among the races of Asia and Africa in the new student leadership."

And I like this stimulating suggestion also:

"The new world of tomorrow is to our generation what the Atlantic was to Raleigh and Drake, Gran-

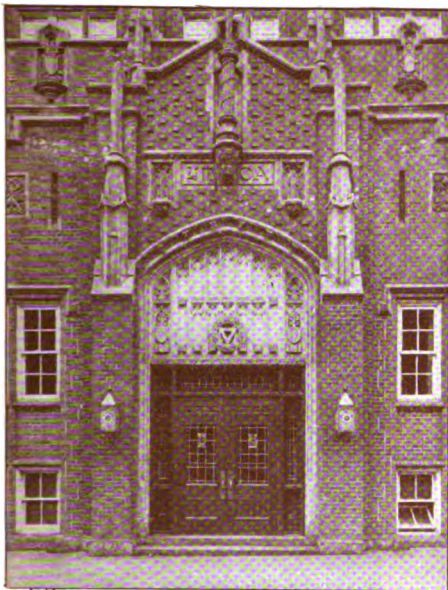
Continued on page 230)

Writers of Entertainment



JOE LINCOLN himself has given us a real key to his books. He once remarked: "I enjoy reading *Lord Jim*, or *The Old Wives' Tale*, but I do not return to them again and again as I do to *The Beloved Vagabond* and *The Morals of Marcus Ordeyne*." Conrad's book is lurid and nerve-racking, Bennett's is so sombre that killing yourself seems inadequate after reading it—therefore, Lincoln reads them once for their power and glory but prefers to crawl into bed, for a few minutes' reading before curling up, with something friendly like these two books of Locke. Personally, I carry the *Pickwick Papers* with me on journeys because I like to travel around England with those jovial scamps; but one summer I read Lincoln's *Shavings* two or three times. When I first saw that statement of his which is quoted above, it suddenly dawned on me that perhaps he had tried to write books that people would "like to go back to again." I admit *Shavings* is pretty sentimental in

(Continued on page 238)

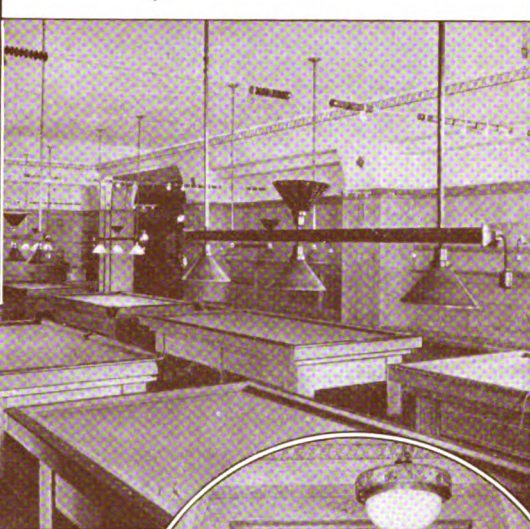


*Main
Entrance
The
Exterior
Mantel in
Main Room*



COLUMBUS OHIO.

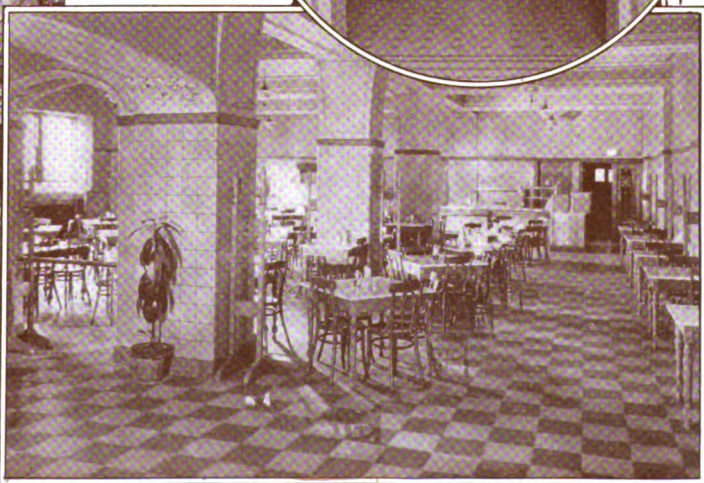
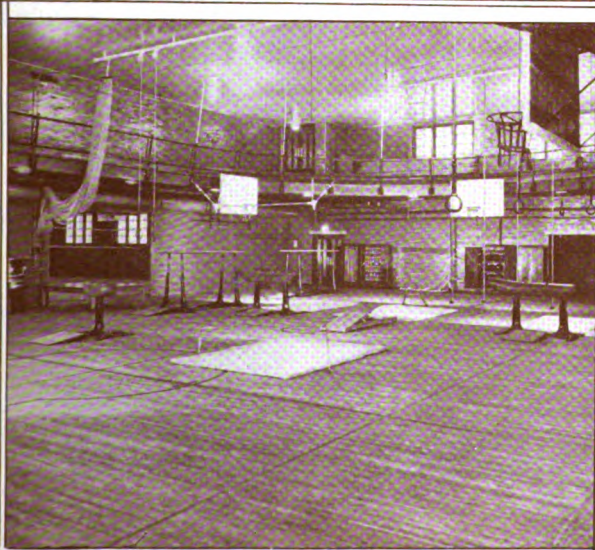
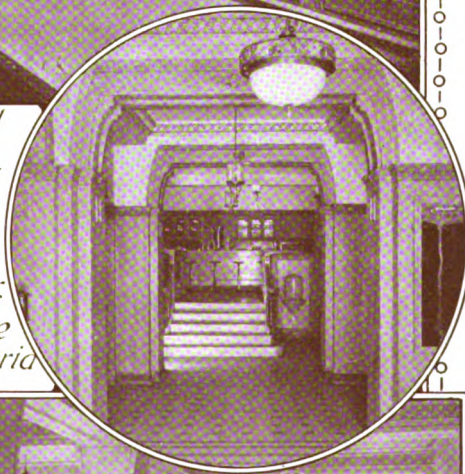
The Reading Room.

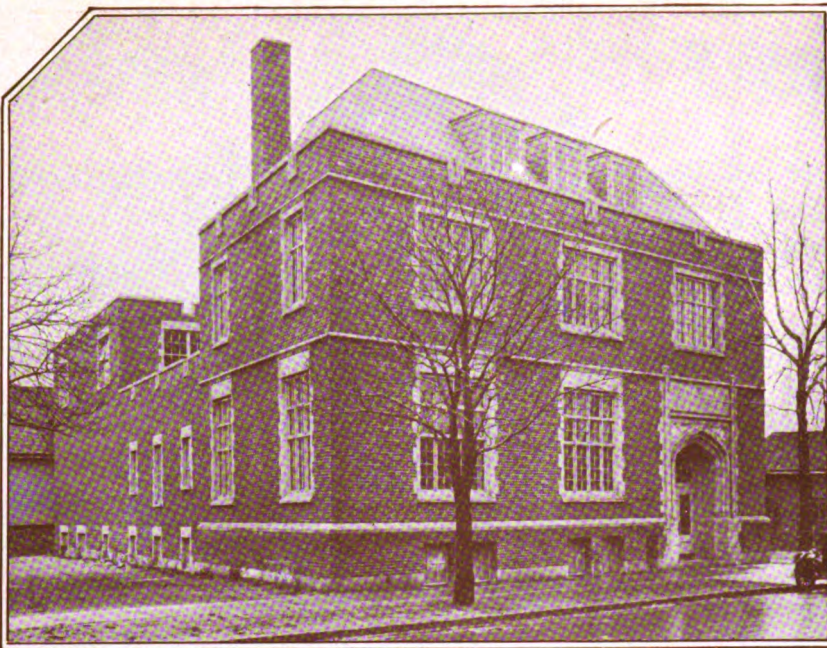


*The Billiard
Room.*

*Entrance
to lunch
counter.*

*The Gym. The
Cafeteria*





*Niagara
Falls,
N.Y.*



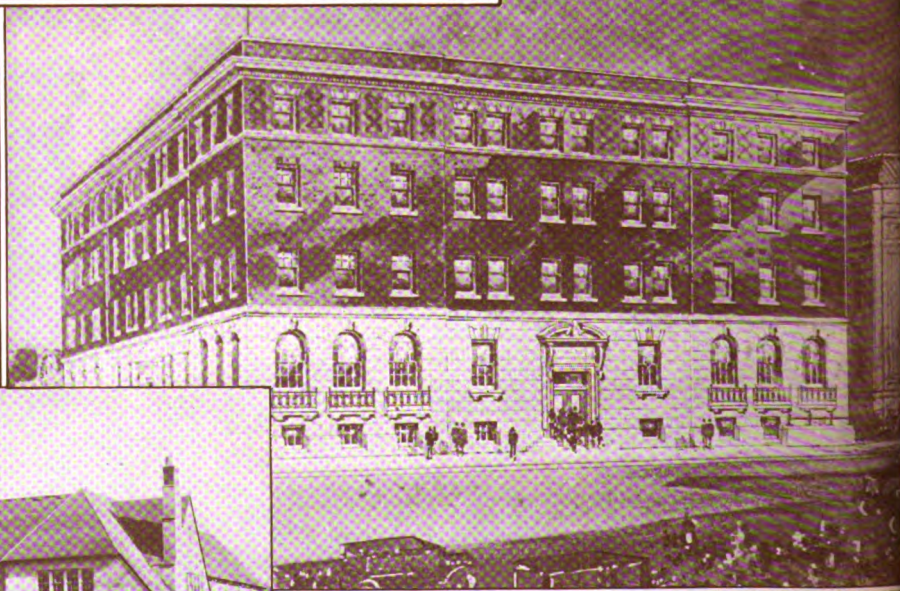
*Newcastle
Ind..*



Tiffin, Ohio.

*Fort Worth,
Texas.*

Longview, Wash..



s Buildings



*Bremerton
Branch,
Puget
Sound
Navy
Yard.*



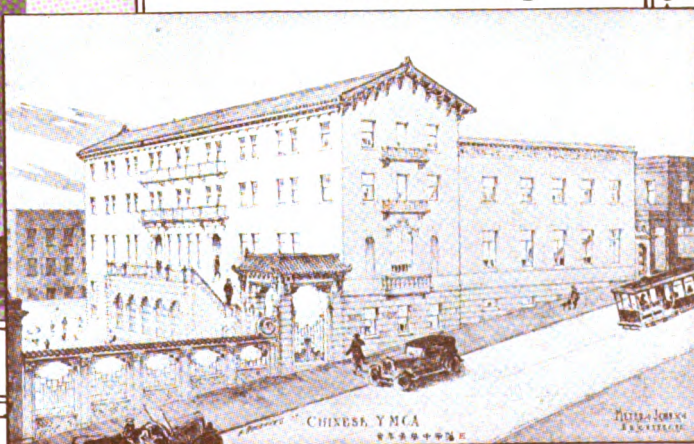
*Boys'
Entrance
Newcastle*



*South West Branch
Rochester, N.Y.*

*St. Antoine Branch
Detroit, Mich..*

*San Francisco, Calif.,
Chinese Building*



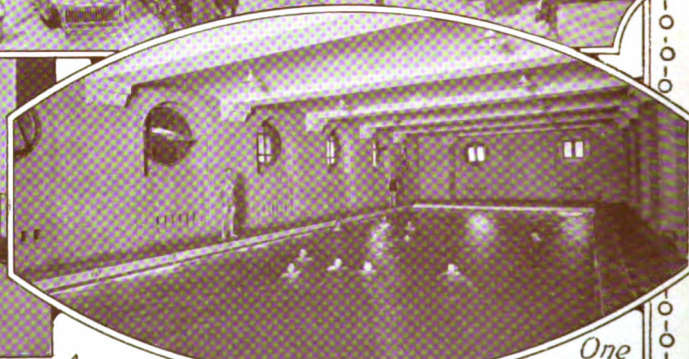
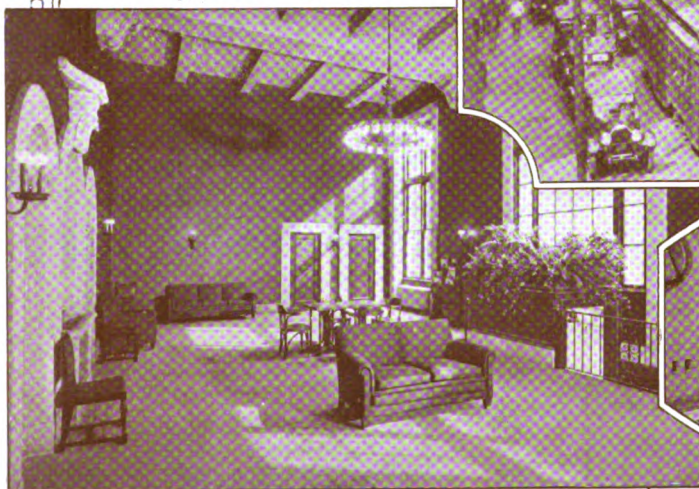
PITTSBURGH PA.



*Lobby
Desk*

*The
Downtown
Branch*

The Boys' Lobby.



*A
Dormitory Room. Swimming Pool. One
of the
Gyms.*



At the Sign of the Red Triangle

(Continued from Page 215)

the fact that Andy Gump was to return to the political arena and that Mount Hope would be the scene of his first speech. Followed then a rumor that Jiggs intended to be his running mate and would arrive on the same day. After that it was noised about that Barney Google was going to appear in opposition, and for the safety of Jiggs every effort would be used to keep Maggie from appearing. The rally was boosted by cartoons and announcements and attracted upwards of 1,000 people who had little idea as to what was going to happen. A political convention was staged with all the atmosphere and each person entering the hall was urged to support one of the four candidates. The best platform speakers in the section gave their help. The convention adjourned in a deadlock to decide the issue by means of an Association membership campaign, each membership to count a vote for the candidate whose team or supporters secured it. All teams and captains had been picked ahead of time and launched the drive in a splendid way.

The Atlantic Coast Line Railroad Associations at Rocky Mount, N. C., Florence, S. C., and Waycross, Ga., recently completed their most successful campaign. Rocky Mount's goal was \$20,000, and \$20,633 was secured; Florence, on an objective of \$50,000 reached \$50,104. In Waycross, not needing a large addition, set about to secure the city's cooperation, which included use of the city's gymnasium and free electric current. For the three points the Railroad company appropriated \$150,000 for building improvement. Simultaneous membership efforts resulted in each Association signing over 1,000 new and renewal members, Florence reaching 1,828. Total membership at each point is more than 2,000. The drives succeeded because of the full cooperation of railroad officials and employees.

For the Fall term 236 men were enrolled in Association College of Chicago, the largest the Institution has ever had for this quarter. Indications are that last year's high mark of 252 will be exceeded during 1926. A general field recruiting committee of which Wirt Wiley is chairman is doing effective work in discovery of well qualified young men and directing them to the college for their preparation.

If any Association knows of Anton Zwagerman, the news will be appreciated by F. J. Cracknel of the Huntington Avenue Branch, Boston, who has received a letter from his relatives in Holland. Zwagerman has been missing from Amsterdam since the close of the World War and his mother has not heard from him since 1919. He is thirty years old and thought to be somewhere in America.

With eight runners, the annual ten mile cross country race from the Minneapolis Association to St. Paul was one of the best in the history of this

(Continued on page 224)

Results Are What Count

Successful products, like successful men, are estimated not from what they cost to employ, but from what they produce. And they alike are quickly given the place they deserve by farsighted business men.

Whether it be the technical requirements of the industrial plant: Whether it be in the manufacturing and distribution of foods: Whether adding to human comfort and pleasure in Hotel, Club or Institution: Whether in the solving of cleaning problems of whatsoever character the

WYANDOTTE PRODUCTS

have always demonstrated their superiority.

This is the logical result of over twenty-five years devoted exclusively to the production of practical, scientific cleaners for use in all fields of cleaning science.

It isn't any wonder then that the Wyandotte Products are internationally known for their efficiency and economy.

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Mich.

CHOOSE WISELY - CHOOSE KARPEN



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VALUE, beauty, quality—all three center your interest on the wide variety made by Karpen.

To buy furniture wisely you need go no farther than to choose the Karpen design you prefer at the Karpen price you want to pay.

For Karpen makes more upholstered furniture than any other manufacturer. You get the benefit of the resulting economies—more visible beauty and lasting quality than any other maker can give for like money. Why accept less? Whatever your requirements in upholstered furniture, Karpen's broad offerings will supply them. Look for the Karpen label on every piece you buy.

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UPHOLSTERED, HAND-WOVEN
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FURNITURE. WINDSOR CHAIRS



Money Raising During 1924

DURING the year just closed activity in the field of the Young Men's Christian Association, with regard to buildings and campaigns, was constant and healthy. An absolutely complete list of campaigns conducted for Y. M. C. A. purposes is not available, but those which are recorded here total upwards of \$12,000,000. This represents the sum contributed across the country in current expenses, debt, improvement and building efforts. Buildings under construction represent partially completed expenditures of over ten and a half million dollars, while buildings which cost half that amount were opened during 1924. The grand total goes beyond \$27,000,000.

The following lists include all the campaigns mentioned in the preceding paragraphs, but not every one conducted during the past twelve months.

BUILDING CAMPAIGNS IN 1924

St. Louis, Mo.	\$ 3,000,000
Chicago, South Chicago, West Pullman and Student	1,900,000
Montclair, N. J.	550,000
Chicago, Englewood	480,634
Schenectady, N. Y.	450,000
Portland, Ore.	350,000
Cumberland, Md.	324,000
Mason City, Ia.	300,000
Mobile, Ala.	300,000
Hoboken, N. J.	300,000
Fort Wayne, Ind.	291,000
Glendale, Cal.	275,000
Janesville, Wis.	275,000
Granite City, Ill.	218,000
Windsor, Ont.	200,000
Pasadena, Cal.	200,000
Salem, Ore.	155,000
Somerville, Mass. (Rebuilding)	100,000
Baltimore, Md. (Extension) ..	100,000
Amsterdam, N. Y. (Improvements)	86,000
Santa Ana, Cal. (Supplemental)	85,000
Moncton, N. B. (Addition)	80,000
Whittier, Cal.	78,000
Danville, Va. (Addition)	75,000
Everett, Mass. (First unit) ..	65,000
Florence, S. C. (Addition)	50,000
Total	\$10,287,634

BUILDINGS UNDER CONSTRUCTION

Chicago, Ill. (Six buildings) ..	\$ 4,000,000
St. Louis, Mo. (Downtown Branch)	1,000,000
San Francisco, Cal. (A. & N. Branch)	567,000
Detroit, Mich. (St. Antoine Branch)	500,000
Flushing, N. Y.	465,000
Montclair, N. J.	425,000
Waterbury, Conn.	374,000
Green Bay, Wis.	372,000
Shreveport, La.	367,000
San Antonio, Texas	297,000
Winstom Salem, N. C.	280,000
Waukegan, Ill.	270,000
Elmira, N. Y.	234,000
Charlestown, Mass.	220,000
Granite City, Ill.	218,000
Lorain, O. (Addition)	197,000
Ansonia, Conn.	176,000
San Francisco, Cal. (Chinese Branch)	168,000
Selma, Ala.	150,000
Breckenridge, Tex.	90,000
Mt. Vernon, N. Y. (Addition) ..	60,000

Alexandria, Va. (First unit) ..	60,000
Somerville, Mass. (Reconstruction)	50,000
Vicksburg, Miss. (Colored) ..	50,000
Total	\$10,590,000

BUILDINGS OPENED IN 1924

Pittsburgh, Pa.	\$ 1,385,000
Chicago, Hyde Park	650,000
San Diego, Cal. A. & N. Br.	600,000
Waukegan, Ill.	350,000
Santa Ana, Cal.	307,000
Fort Worth, Tex.	291,000
New Castle, Ind.	232,000
Massillon, O.	213,000
Bremerton, Wash. A. & N. Addition	180,000
Norristown, Pa., Phys. Dept. Addition	163,318
Tiffin, O.	135,000
Niagara Falls, N. Y., Boys' Branch	120,000
Rochester, N. Y., Southwest Branch	106,000
High Point, N. C., Phy. Dept. Unit	90,000
Ft. Leavenworth, Kans. A. & N.	80,000
Fortress Monroe, Va., A. & N. Addition	45,000
Presidio, Cal., A. & N. Add.	45,000
Total	\$4,992,318

CURRENT EXPENSES AND IMPROVEMENTS

Worcester, Mass.	\$ 429,145
Boston, Mass.	104,000
Edmonton, Alta.	50,000
Mobile, Ala.	60,000
Milwaukee, Wis.	50,000
Clearfield, Pa.	50,000
Bristol, Tenn.	50,000
Binghamton, N. Y.	42,000
Davenport, Ia.	32,000
Oak Park, Ill.	30,500
Morristown, N. J.	30,000
Lima, O.	28,000
Geneva, N. Y.	27,000
Frederick, Md.	26,000
Kokomo, Ind.	25,000
Ridgewood, N. J.	24,000
Rock Island, Ill.	20,000
Roanoka, Va.	20,000
St. Thomas, Ont.	20,000
Parkersburg, W. Va.	19,586
Bartlesville, Okla.	19,045
Kalamazoo, Mich.	18,575
Fall River, Mass.	18,000
Helena, Mont.	17,500
El Paso, Texas	17,000
Marion, O.	16,650
Taunton, Mass.	16,000
Augusta, Ga.	15,500
Haverhill, Mass.	15,200
Fort Collins, Colo.	15,000
Ottawa, Ont.	15,000
Steubenville, O.	15,000
New London, Conn.	15,000
Calgary, Alta.	15,000
Eugene, Ore.	15,000
Norwich, Conn.	13,000
Bangor, Me.	12,800
Jackson, Mich.	12,500
New Bedford, Mass.	12,000
Boulder, Colo.	12,000
Asbury Park, N. J.	11,900
Salisbury, N. C.	10,371
Frankfort, Ky.	10,000
Grand Island, Nebr.	10,000
Oneonta, N. Y.	10,000
Olympia, Wash.	10,000
Total	\$1,505,272

Planning To Raise Money?

**You Can Buy Experience
Cheaper Than
You Can Buy Knowledge
Gained By Experimenting**

**That's Why You Employ The Doctor
The Lawyer The Abstractor and
OTHERS WHO KNOW**

**That's Why In Planning To Raise
Money
YOU SHOULD EMPLOY EXPERTS**

THE FINANCIAL SERVICE BUREAU

**International Committee Y.M.C.A.'s
347 Madison Ave., New York City**

(Continued from page 221)

event. The winner covered the distance in 60½ minutes while all competitors finished within 62 minutes. In connection with this race, a marathon was also held which was won by the ten men team from St. Paul, each athlete running one mile of the distance.

In cooperation with the Extension Department of Trinity College, Durham, N. C., has arranged for an interesting winter program of open forum discussions. The Place of the Supreme Court in the American Government and the Accomplishments of the League of Nations, are typical themes. On Sunday afternoons a religious forum is held based on the teachings of Jesus. Each subject is under the direction of a different leader furnished by the College.

An interracial deputation team, organized by the Intercollegiate Department of the Baltimore Association, is doing effective work not only at local church services but in the neighboring colleges. Four men representing four races comprise the team, each speaking upon Christianity from his individual racial viewpoint.

Dormitory men of Stockton, Cal., were Thanksgiving Day guests of the Board of Directors. In the introductions it was revealed that these countries were represented: England, Scotland, Alaska, China, Mexico, Australia and the United States.

Work with 50 students of a business college in a four fold program, is an outstanding task assumed by Wausau, Wis. Sunday morning gatherings have been effective mediums. Dormitory men, here, also are being touched by closer fellowship and a realization of the Association's work.

A considerable increase over last year's enrollment is noted in educational classes of Montreal. Since October 1st, entering students total nearly 900. Included in these enrollments are 85 boys taking public school work and 117 boys and young men in the evening high school. An interesting section is the course in conversational French in which 94 are studying.

An unique event in the history of the Oranges (N. J.) was a banquet given by the Hi-Y clubs to the representatives of the four high school football teams. Invited guests included alumni of most of the colleges in Eastern United States, attendance being 400. The speaker of the evening was "Big Bill" Edwards, former Princeton star, now Collector of the Port of New York.

Two Student Associations of the University of Cincinnati sponsored a Thanksgiving banquet which was attended by 250. A feature was a large cornucopia into which each student put some gift of food. Total contributions filled 16 baskets which were distributed to needy families.

Bovs' Work Items

Handled and carried through by representative boy leaders, an Older Boys' Conference held at Yonkers, N. Y., attracted 275 delegates. For the three days' sessions only one principal speaker was used who sat in on discussions, the guiding of which, however, rested in the hands of the boys themselves. The conference theme was "What is man as revealed through his relationships, his institutions, his fellows and himself?"

During Father and Son Week, Niagara Falls, N. Y., had 10 banquets with a total attendance of 1,150. A series of health talks in the schools was conducted during the period with an officer from the State Department of Health, secretaries and out of town pastors being the speakers. In 22 such meetings, over 4,500 young people were addressed. During one month through the 8 community boys' clubs here, 86 volunteer leaders conducted 26 meetings for 3,300 boys.

After being closed for a period of time for remodeling, the Dallas Street and Newsboys Club has reopened with a full program going. The remodeling was done by the Kiwanians who have been actively interested in this particular phase of work since its inception in 1918.

Churches of Spokane, Wash., have evinced glowing interest in the C. C. T. program. As a result of a demonstration charting of one boy before one church group, seven others immediately asked for the same demonstration in their churches and during 1926 every Protestant Church in the city will have had its demonstration, and in many Pioneer groups will be functioning.

During a Come Clean Campaign last Spring, the boys of Lawrence County, S. C. decided to meet each morning for a prayer service, a procedure which continued through the school year, and was voluntarily resumed this Fall at the opening of the school semester. Meetings were held in the high school auditorium, and the program consists of Bible reading, voluntary prayers and short discussions.

Banquets in New Brunswick, N. J., gathered 1,180 fathers and sons of 13 churches, an increase of over 300 over the preceding year. A unique feature of New Brunswick's annual celebration is a great street parade, and a mass meeting in the largest church, where special messages are given.

In 11 churches of Gloversville, N. Y., 1,159 fathers and sons sat down together, an attendance which exceeds that of last year by 300. Prominent in the celebration was the work of a flying squadron made up of the Mayor. President of the Association, General and Boys' Work Secretary of the Association, which visited every church, each member making a short speech.

Buildings and Campaigns

Financial Service Bureau campaigns during November included:

Under Mogge, Denison, Texas, secured \$60,100 on a \$50,000 objective in a do or die campaign. Success was essential to continuing the work.

For members and money, Schmidt led St. Paul, Minn., in an effort which secured more than 1,000 new members and \$13,500 cash.

At Elizabeth, N. J., Coykendale directed the forces which signed \$32,000 in the first successful campaign in this city in several years.

At Long Island City \$15,000 was secured amid difficult conditions, under Baer's leadership.

For current expenses, Jordan led Kingston, N. Y., in a successful effort yielding \$10,250.

The first county work campaign under Hatfield in Chautauqua County, N. Y., yielded \$6,000.

Campaigns in immediate prospect are at Anderson, Ind., for \$100,000, at New Orleans for current expense, at Waterloo, Ia., in a community chest campaign, at Camden, N. J., in a Y. W. C. A. debt and current expense effort, at McCook, Nebr., for a clean up of a building campaign and Westchester County, N. Y.

A New Year's event in Meridian, Miss., will be the breaking of ground for the new Association home, \$150,000 for which was raised a year ago. Once completed, this building will be the center of the young life of Meridian which heretofore has had no city Association work.

A vigorous building expansion is being promoted in Waterbury, Conn., which will give that city a program of Association service equalled by few centers of 100,000 population. The new North End Branch, the second community building of the army hut type was dedicated in December. Radiating from this building, and from the Brooklyn Branch, are strong recreational programs of a community type. The cornerstone for the new central building was laid in mid-December. This will be erected at a cost of \$550,000. Ideally located in the center of the city, on a lot valued at \$150,000, it will be completed next Fall.

In four days, Keene, N. H. secured \$6,150 for current expense, two ladies' teams signing up one-third of the amount.

In an enthusiastic building drive for \$100,000, the Highland Park Branch, Brooklyn, N. Y., secured \$130,000 from 2,545 contributors. Only 25 gifts, which totaled \$44,000, were for \$1,000 or more. With site and furnishing, the investment to the boyhood of this section will be \$365,000.

Three buildings are under construction in San Francisco, the Chinese Branch, \$900,000, water front Army and Navy Branch and the remodeling of the Presidio Army Branch. Ground for the Chinese Branch has just been broken. During the past three years San Francisco has purchased three branch resident district properties, developed a twenty-acre camp and has just launched a county branch.

One hundred per cent payments marked the pledges in the 1923-24 community chest campaigns in Danville, Va., and the same standard of response is expected as a result of the last campaign which was successfully closed with \$61,000 secured, \$10,000 of which is for Association purposes.

This month an anniversary service in Selma, Ala., commemorating the establishment of the first Association building in the South, will be marked by the laying of the cornerstone of a new building now in process of construction. Ground was broken for this building in November, and it was expected that it will be ready for occupancy and a full program for a Fall opening this year.

To meet the need for current expense and improvements, which will include a filtration plant and new boilers, Elizabeth, N. J., secured upwards of \$33,000.

In March or April of this year, Detroit's new half million dollar building for colored men and boys will be opened. It was financed through a \$25,000 gift by Julius Rosenwald, a similar amount raised by the colored people themselves, and through the metropolitan Association.

Town and Country

San Mateo County has been organized as a Branch of the Cortland Association. It overlaps small portions of two other counties included in the natural trade basin area. Recently a Hi-Y Conclave brought ninety older fellows together from seven Clubs.

Two outstanding country life leaders have brought inspiration and stimulation to the Michigan work through the coming of Dr. Kenyon L. Butterfield as President of the State Agricultural College and his Assistant, Professor John Phelan.

One thousand fathers and sons in Tulare County, California, celebrated National Father and Son Week in various events. Simultaneous church dinners were conducted in many communities.

A good example of the cooperative spirit in action was demonstrated in a Young People's Council with parallel sessions for both young men and young women held under the auspices of the County Sunday School Association and the Y. M. C. A. of Livingstone County, Michigan.

A painting bee in Cheshire County, New Hampshire, brought together twenty men who covered the camp buildings with paint donated by an interested business man. A deficit of \$2,500 has been wiped out during the past eight months, current bills paid and a balance of \$150 to start the new year.

A three-day campaign in Fresno County, California, realized \$6,200 with additional amounts of nearly \$1,000 coming in afterward. Mercer County conducted a short-term campaign with equal success.

To recruit one man each year for the next three years to take the County Work Course in the Springfield College is the policy of Hunterdon County, N. J. One man was recruited who entered at the opening of the College year.

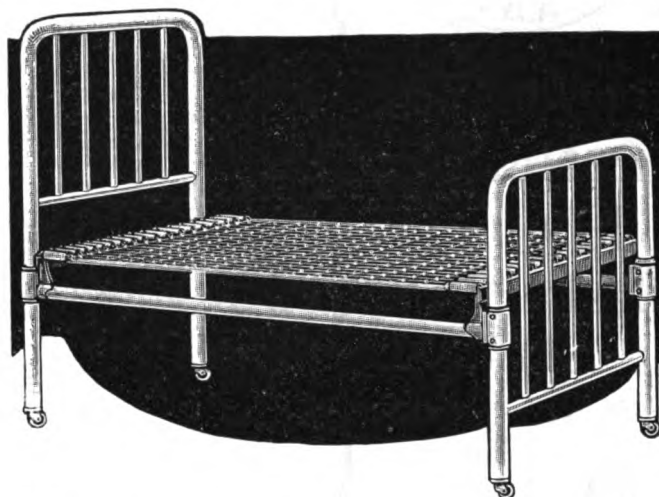
Representatives from the five Iowa counties spent an entire day with forenoon, afternoon and evening sessions, discussing larger plans and policies with the State Sub-Committee on Town and Country Work.

A suggested home study course on Applied Psychology for County Secretaries has been worked out by the Department of Field Training and Prof. Farnsworth of the Springfield College. The course is based upon Prof. Farnsworth's text book.

A real piece of service is being rendered to their church by an older Y. M. C. A. Group in Middlesex County, N. J. Last year permission was granted to play basketball in the basement of the church. Permission was obtained to make certain alterations. This year the boys are putting in their own time and standing the expense of covering the ceiling with beaver board and making the basement of the church an attractive as well as a useful place to meet.

A successful Fall play day for its schools was inaugurated by Lake County, Ohio. A triple tournament was run with twenty-two teams entered. Speedball, a combination of soccer, football, basketball and hockey, was played by the boys. Girls played volley ball. The Leaders' Club has adopted as the official insignia of all Junior groups the Association Press triangle to be won on a point system, the same as a school or college letter.

A Wise Purchase for the "Y's" Hospitality



HERE is a bed that matches the spirit of prudent administration, yet wholesome hospitality that characterizes the Y. M. C. A. Dormitory or Hotel.

A clean, sturdy character—this bed is! Of white enameled, tough steel, built to rest the active, energetic young guest. Built to meet smilingly his rugged, vigorous companionship. Sturdily, attractively, economically built, to satisfy the Y. M. C. A. purchaser who must use funds wisely, and the Y. M. C. A. host who must provide sound, recreative slumber for his guests.

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Fitted with 14-Ct. Gold Nib

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It is the *only* basketball shoe with canvas upper made in *half-sizes* and in *all widths*. Has strong leather counter and fitted back.

The outer sole is of Rajah, the 100% pure crepe rubber. Guaranteed to *hold* on any floor. Will never wear smooth.

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or Spalding dealer.

Send for new fall and winter catalog.
Contains prices and descriptions.

A. G. Spalding & Bros.

New York Chicago San Francisco
And all large cities

Polish the Handle

(Continued from page 210)

stantial amount and net a difficult financial problem. The shortsighted policy of withholding appropriations for adequate building maintenance will in reality cost many times as much as the actual cash invested in a proper upkeep of building and equipment. Who follows such a policy is guilty of an offense not only against his members, but also against his Master who will judge him an unprofitable and slothful servant in the way he has discharged the trust has been committed to him.

WHEN the importance of building maintenance is recognized and financial provision for it is made, a careful study of the various tasks to be performed with a view to planning and organizing the building work in the most efficient way should follow. If this work is not running smoothly and economically, a detailed analysis of it along these lines may be helpful.

Determine what work is to be done around a building by listing all the jobs.

Prepare a schedule showing when each job should be done and how often it needs to be done.

Determine what is a reasonable time requirement for the performance of each job.

Assign the different jobs to those employees qualified by experience and ability to do the work.

Make frequent inspections of the work done by each employee in order to determine the quality and quantity of his work.

To be of biggest value this analysis must be thorough, covering all phases of the work. Too much importance cannot be given the matter of inspections. This is the only sure way of knowing how the work is being done and what the general condition of the building is. More than a month should never elapse between regular inspections. With note book in hand the inspector will start on the roof and go through the entire building to the basement, reporting at once to the building superintendent the results of the inspection. With a mind to work, on the part of the employees, and with the cooperation and direction of the Secretary, members and friends of the Association will find little to criticize and much to be proud of in the appearance and upkeep of their building.

After the work has been reorganized and the readjustments completed it will prove interesting and profitable to make a study of the costs of building upkeep. For purposes of comparison these studies should be on a cubic foot basis. How much per cubic foot should it cost to operate an Association building, exclusive of salaries and the cost of promoting activities? The figures given below show the average cost of building maintenance for the past year of seven buildings in Chicago, varying in size from 651,644 cubic feet to

1,729,267 cubic feet and housing memberships from 1,227 to 3,057.

	Average cost per Cubic foot
Dormitory Section	
Labor .....	.0246
Fuel .....	.0071
Light and Power....	.0037
Supplies .....	.0013
Laundry .....	.0081
Repairs .....	.0048
Insurance .....	.0010
Miscellaneous .....	.0017
Total.....	.0523

Activities Section	
Labor .....	.0092
Supplies .....	.0007
Repairs .....	.0031
Fuel .....	.0049
Light and Power....	.0021
Insurance .....	.0010
Miscellaneous .....	.0014
Total.....	.0224

Total for entire building .0747

Average Total Cost

Dormitory Section..	\$29,379
Activities Section...	12,240
	\$ 41,619
Average cost per bed per year in the dormitory..	\$130.17

These are the direct costs of operating an Association building in Chicago. They cannot be accepted necessarily as standards, because conditions in other cities vary. They do however, represent actual performance. Some of the other costs cannot be measured in dollars and cents because they represent the cost to individuals of faithful service. The costs of unselfishness, diligence to one's task, loyalty and consecration must be paid by all concerned, in any capacity, in building operation.

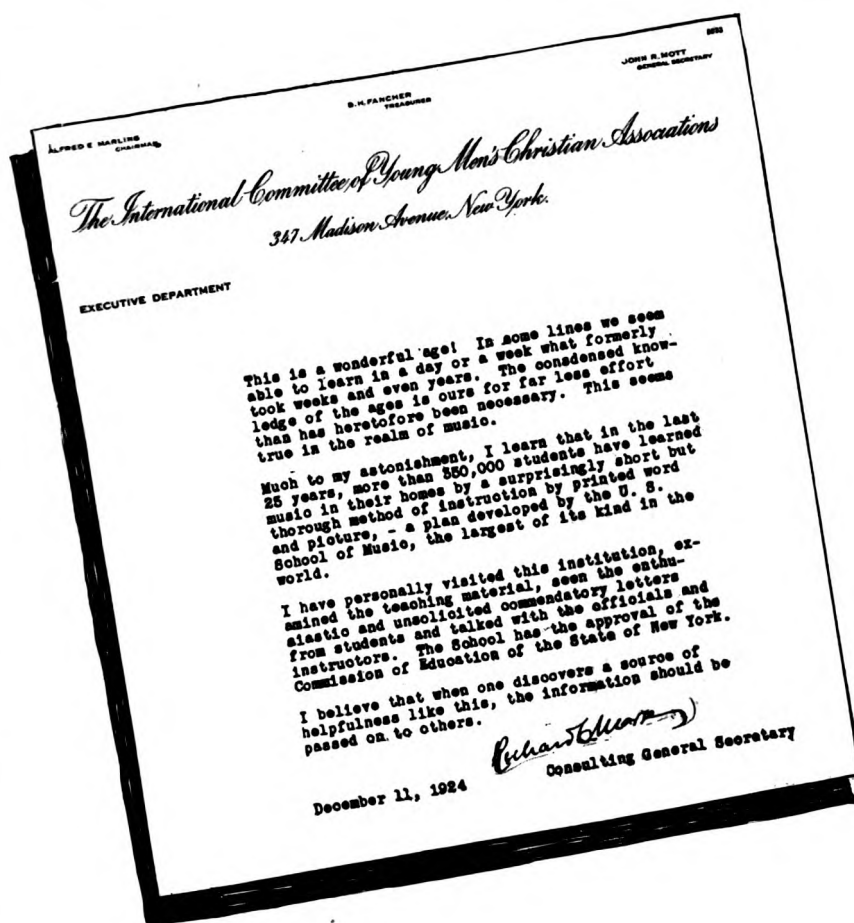
Costs, after all, should be given secondary consideration. Polishing up the handle of the big front door and all other building tasks should be judged not by the cost of performance but by the contribution they make to the well-rounded program and product of the Association which is, of course, full character development.

HOW TO PUT ON AN AMATEUR CIRCUS

By Fred A. Haecker and Prescott W. Eames

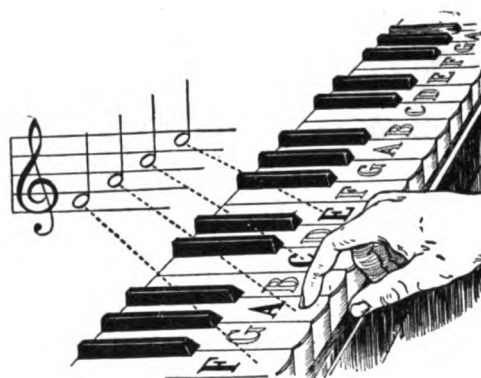
In a yard, basement, school room, gym, playground, or tent. For six boys or sixty. Over 60 drawings, sketches and diagrams show how to construct the "animals." Explains all the acrobatic, animal and clown stunts, describes what to use and how to plan for the big show, side show, parade, a practical working guide in every detail to enable boys to put on a circus of their own and make it pay. The authors have conducted numerous circuses for schools, clubs, public playgrounds and on Junior Chautauqua Circuits. This book is a winner. In attractive four-color covers, board bound. Post-paid, \$1.75.

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Proving Solomon Wrong

(Continued from page 207)

which has a wholly inadequate branch located in a small structure once occupied as a church, the only regional service that can be extended by the Y is through branch secretaries cooperating with churches and public schools in the several communities. Active as are these men, it is manifestly impossible for them to accomplish results in keeping with the demands.

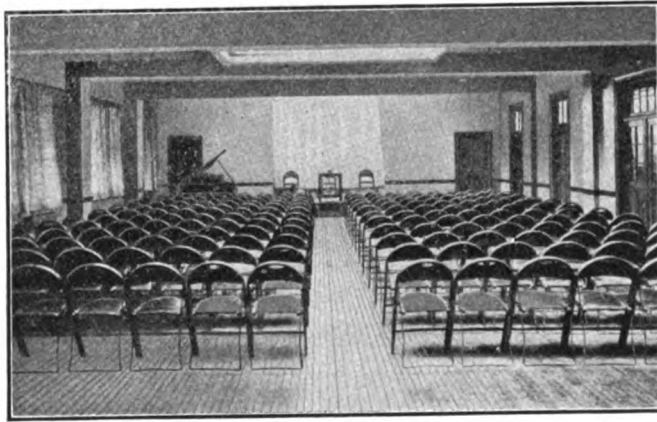
IMPRESSIVE as is the geographical distribution set forth, racially it takes on even greater importance. In some of the districts mentioned the pop-

ulation is very largely foreign born, or the younger generation of alien parentage, a class that quickly assimilates questionable American methods and proceed to amplify them without any of the restraint that would be imposed in their native land. The need for social and moral agencies to provide a wholesome outlet for the energies of these classes is clearly recognized by the leaders of the districts who have importuned the Y. to provide the only organized means of relief that is capable of functioning with maximum efficiency.

A single demonstration of what this means, and what can be accomplished, is shown at the St. Antoine Street

Branch. Within easy reach of Central Y., yet separated from it by the unbridgeable gap of racial distinction, is Detroit's "black belt." There are negro colonies that have sprung up in other parts of the city, but in this limited zone there are some 40,000 negroes. Most of them are comparatively recent arrivals from the south, drawn here by industrial activity, and left to shift for themselves. The situation is particularly serious as regards the young men who have no place to pass their idle hours but the clubs and the underworld resorts that flourish. The Y. was the first to offer a substitute for the crime breeding places. It is putting the finishing touches to a half-million dollar branch which will be the finest structure devoted to that purpose in the country. It is complete in every detail, a six-story structure which is a credit architecturally, a meeting place for the thousands of young men of the district, directed by a branch secretary of their own race who is a college graduate and a most capable executive. Eventually the branch will be enlarged by the addition of extensive dormitories that will materially increase the housing capacity, for which there is sore need.

The response on the part of those directly served by the St. Antoine Street Branch has been most gratifying. Julius Rosenwald, Chicago philanthropist, agreed to give Detroit \$25,000 toward the building, the colored citizens raised a like amount, and the Detroit Y. furnished the rest. There is a committee of management representing the district that cooperates with the central board, and functions efficiently.



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THIS in brief is what will be accomplished in the outlying districts under the expansion proposed, which contemplates the erection of five branches that in the aggregate will represent an investment of \$5,000,000. Aside from the recreational facilities which will be provided, the growth will have another important bearing on the young men who flock to Detroit in such great numbers. The central Y., with its extensive dormitories, cares for between 3,000 and 4,000 young men each year. It turned away last year between 15,000 and 16,000 it could not accommodate. That is, the best it could do was to recommend places where they might get lodgings. This makeshift arrangement has been handled with the utmost thoroughness, but it has been only moderately satisfactory.

The purpose of the Association, of course, is to build Christian character. How much more could be accomplished in this district if it were possible to provide newcomers with a temporary home of good surroundings until they "find themselves" can not be reduced to cold figures, but it suggests unlimited possibilities. Most of the applicants come from smaller towns, leaving church affiliations and facing, usually alone, the temptations of metropolitan life. The first step is often the deciding one. Even with the branch Asso-

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citations in operation the situation will not be entirely relieved, but a very large share of the army of young men who annually storm the portals of the Y can not be cared for. The branches will be strategically located to serve the industrial districts where so many young men are employed, as well as the community in general.

Because, from patriotic and purely unselfish motives, the Detroit Y. has seen fit to step aside in the matter of expansion, it does not follow that it has been false to its stewardship. On the contrary, there has been a consistent growth that has inspired general confidence in the future under the new order of things. During the fiscal year 1923-24 at the Adams Avenue Branch there were 11,849 different members, of whom 7,309 took advantage of the physical privileges. It is significant that 52 per cent of the membership is between 18 and 25. There were 3,458 religious interviews during the year, with 211 decisions for Christian life.

In the vocational Service department, which has developed into a powerful factor, there were more than 35,000 interviews, and 7,759 men placed in positions. It is interesting to learn that 78 per cent of the men sent out were given positions.

Educationally the Detroit Y. long since became a national factor. The Detroit Institute of Technology, with its opportunities for a young man to fit himself for better things, enrolls 3,600 students. The Detroit College of Law has graduated many prominent members of the profession, and its faculty draws some of the foremost legal lights. The evening high school, planned especially for employed men whose educational opportunities were cut off before they progressed that far, is on the accredited list of the University of Michigan. So is the Hudson School for boys. The College of Pharmacy has been admitted to the American Conference of Pharmaceutical Faculties, in which there are but fifty-one schools in the United States.

The central unit embraces the Adams Avenue Branch, the adjoining Elizabeth Street Branch, one of the finest Y.s in the world devoted exclusively to boys' work, and the Collegiate Building. There also is a tract adjoining the Y. on which, quite apart from the building program outlined in the coming campaign, will be erected a twelve-story hotel to eventually house 1,500 men. A camp for boys is maintained at Fish Lake, some thirty-five miles from Detroit, and Camp Nissokone, on Van Etten Lake, near Oscoda, Mich., is the finest Y summer camp in the world.

It is with sixty years of such progressive service to its credit, and against the background briefly outlined here, that the Detroit Y is proceeding with an expansion plan which will place it in the forefront among the world's cities, backed by past achievement, and with a spirit that effectually offsets the Solomonic bromide quoted at the outset.

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Revealing English Life and Thought

(Continued from page 216)

ville and Hawkins, what the Pacific was to Captain Cook, what Africa was to Livingstone and the Poles to Shackleton, to Scott and to Perry—it is a field of new adventure; a challenge to initiative and resources; a test of capacity and will."

Here is a book that tells us the race problem is like Mount Everest. The author doesn't hide the tragedies and the awfulness and the unchristianness of race hatred. He puts the facts out before us in one, two, three order and then offers the only solution known to the world—the love, vigorous compelling dominant love of Jesus Christ. If the book doesn't make the reader think, then he is dead intellectually and spiritually.

FRANK B. LENZ.

THE FRUIT OF THE FAMILY TREE, by Albert Edward Wiggam. (Bobbs-Merrill Company.)

THERE was conducted recently by a great biologist a series of experiments with a certain species of fly. I cannot remember exactly the nature of the experiments—it is immaterial, anyway—but I think it dealt with the prolongation of life by heat. When the biologist was asked what his experiments proved, he answered: "That these conditions lengthen the life of this particular kind of fly." Thus the scientist. Not so the popular writer. In "The Fruit of the Family Tree," Mr. Wiggam goes right ahead to draw all the conclusions with a firm and confident hand. The confessed purpose of the book is to present the meaning of heredity in popular form. This meaning is elaborated with complete fullness; the reader is left in no doubt as to any point, even his own particular duty as regards the central issue. The final chapter is entitled, "What You Can Do To Improve the Human Race." You will find your part written for you right there.

The conscientious reviewer can take only one attitude towards his book—to urge everyone to read it but to read every word with one's fingers crossed. The themes under discussion are still very much within the range of controversy. The field covered is actually very extensive. The subjects treated are, however, of prime importance; and if "The Fruit of the Family Tree" did nothing but arouse popular interest in these subjects, it would have fulfilled completely its mission. The extreme caution of the scientist leaves the ordinary run of humanity out in the cold. Lately there have been made serious attempts to put some of their findings in popular form, particularly in magazine articles but more notably in such works as "The Outline of Science." It is not our present business to say just how successful Mr. Wiggam has been from the scientific point of view. The undeniable fact is that he has written an interest-

ing book on a fascinating subject. Read it. Then wait around and see what the scientists do to it. This procedure will constitute a liberal education.

O. M.

THE SENSE OF IMMORTALITY, by Philip Cabot. (Harvard University Press).

THIS little book by Dr. Cabot contains the Ingersoll Lectures on Immortality for 1924. The casual reader may be discouraged by this announcement because these set lectures delivered before academic audiences do frequently contain a rather heavy line of made-to-order stuff. This book must not be so judged. It is really an interesting and vivid testimony in behalf of religious faith by a man whose varied experience entitles him to some particular consideration. "Immortality cannot be considered apart from faith in God"—this is the real theme of the book, stated by the author in the very beginning. The variations which follow are all attempts to emphasize and illustrate the central theme. The author closes his lecture as follows: "We stand upon the threshold of a religious revival, like runners set upon the mark. The starter has raised his pistol and may discharge it before you leave your seats. It is an opportunity and a duty such as no man now living ever saw, and I beseech you, when you set to your work of preaching the Gospel, preach the Gospel according to Christ, not according to Moses or Loyola, Luther, or Lake. Preach the simple faith of Christ, which will never leave you without an answer when men ask about the Immortality of the Soul."

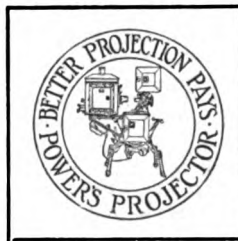
FREDERICK HARRIS.

EXERCISE FOR HEALTH AND CORRECTIONS, by Frank D. Dickson and Rex L. Diveley. (Lippincott).

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THE GOD OF THE UNEXPECTED, by Charles F. Wishart, President of The College of Wooster (College of Wooster Press \$1.75 net). Dr. John Timothy Stone, in his introduction to this volume by President Wishart, the Moderator of the Presbyterian Church, U. S. A., one of the foremost preacher-prophets of this generation, gives it high praise. The author's handling of the question of miracles, in the opening chapter, which gives the book its title, is clear, strong and compelling. President Wishart treats familiar fundamental

themes in a new and fascinating way.

HAWAIIAN HISTORICAL LEGENDS, by W. D. Westervelt (Revell \$1.50). The sunny islands of the Pacific possess a rich and picturesque fund of legend. From this fund Mr. Westervelt has drawn with a discriminating hand. His selection covers almost every phase of Hawaiian and Polynesian life—manners, customs, religious beliefs, together with the record of deeds of daring done by voyagers and warriors.

A CHRISTIAN PROGRAM FOR THE RURAL COMMUNITY, by Kenyon L. Butterfield, A. M., LL. D. (Doran \$1.50). These lectures by a leading authority on community life offer a constructive program for special study, leadership and method in presenting the Christian message in rural sections.

Homes Around the World

(Continued from page 213)

BESIDES the Bratislava Association building, there is a student building in Prague, erected on ground loaned for a long term by the University. This building has been most completely adapted to the needs of the people it serves. Its membership is from four to six thousand students of over twenty nationalities and it often serves 8,000 meals a day in its cafeteria—meals at such low prices as to make it possible for thousands of refugee students to make ends meet. It contains the only comfortable well-equipped study-rooms for students in Prague.

Another building for more general Y. M. C. A. activities has been planned for the Czech capital and will probably be begun this year. It is designed as a model building for the Association work in Europe. It will cost \$1,000,000, seventy per cent of which will be paid by the government and the people of the city, and the rest by the Trustees of the Fund. Library, club-rooms, a swimming-pool, a gymnasium, an auditorium, and a cafeteria are included in the plans. An unusually large percentage of the space is given over to dormitories to help meet the housing situation.

Six buildings for as many Czech cities of from ten to twenty-five thousand population have been started. For each of these, the municipality has provided the lot; the government, in accordance with the housing law, will supply 70% of the cost of construction; and the citizens will raise money for furnishings and equipment. Four of the buildings, at the request of the government, will have public baths in addition to their other features.

Poland, with Association programs in her principal cities of Lodz, Krakow and Warsaw, and with railroad Associations, boys' camps, and a growing rural program, has for economic reasons housed the activities in hired quarters. The Warsaw Y, for a time, was located in a small palace which had once been the home of Englestrum, Catherine the Great's ambassador at the time of the partition of Poland. The Associations of Krakow and Lodz, too, occupy rented space. Next year, however, work will probably be begun on the Krakow building, whose facilities will include a swimming-pool, a meeting-room seating 300, and sleeping accommodations for 200. A substantial share of the cost of this building will be raised by the citizens of Krakow.

LE HAVRE, France has raised money to help pay for a building which is to have a swimming-pool in addition to the usual clubrooms and auditorium. And a building is projected for Saloniki, Greece, to be erected on three acres of ground in the middle of the city, given to the Association by the Greek government. The lot, valued at about \$200,000 is at the corner of two in-



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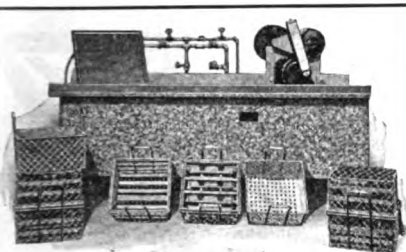
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is installed in 54 Y. M. C. A. buildings, and we are spending 75c a line to tell the fact in order to put our machine in at least 54 more Y. M. C. A.s. If we do this, no doubt that some day we'll be able to use an entire page in "Association Men."

So if you send for our folder which tells why the FEARLESS DISHWASHER has over 10,000 satisfied users, we'll know you, too, are interested in the machine which costs less to own and operate by saving help, dishes, soap, water and power.

Fearless Dishwasher Co., Inc.

"Pioneers in the Business"

175-179 H. Colvin St., Rochester, N.Y., U.S.A.
Branches at New York and San Francisco

SWIMMING POOL

FILTERS

Write for Information

NORWOOD ENGINEERING CO.
FLORENCE, MASS.

DART BASEBALL

Responding to numerous requests for a substantial board on which to play this game that has won such popularity in many Railroad Branches, we are now prepared to furnish a regulation size wood board with cork playing face. Spaces representing the various plays are each a different color and are divided by steel wires, which eliminate any possibility of dispute.

Write for particulars on this and other
"APEX" DART GAMES & DARTS
APEX MFG. CO.

127 Elm Street NEWTON, MASS.

EVERSON FILTER CO.'S
RECIRCULATING SYSTEM AND
SUCTION POOL CLEANERS FOR
SWIMMING POOLS
(New and Overhauled)
ARE GENERALLY POPULAR
647 N. Green St. Chicago

tersecting streets, which are named John R. Mott Street and Y. M. C. A. Avenue. A fund of 1,000,000 drachmas was raised locally last spring.

Although all the buildings erected under the auspices of the International Committee, in foreign lands—whether in Europe, Asia, Japan, South America, Cuba, the Philippines or the Hawaiian Islands—are planned with the help of the Building Bureau, yet they are not in any sense American-designed and American-made products shipped, willy-nilly, to be set in the midst of alien surroundings. They are for the most part developed in the national style of architecture.

The first step in the construction of an Association building abroad is a conference on the field by a representative of the Building Bureau with secretaries and members of the national committee. Sketches are made, embodying the practical details necessary to standard activities and suited to the needs of the country. These sketches are then turned over to architects of the country where the building is to be located, who make working drawings. In this way, the American Association idea is made available to other nations in a way adapted to their individual tastes and customs.

An instance of architectural adaptation, for instance, is found in the Army and Navy Y. M. C. A. building at Balboa, Canal Zone, which was just finished at a cost of \$165,000. Its social-rooms and dormitories and gymnasium-auditorium are in accordance with the general American plan, but its swimming-pool is out of doors, its windows are equipped only with Venetian blinds, according to the custom in the tropics, and there are balconies across the front of the building to protect the inner rooms from the mid-day heat.

In South America, the Spanish type of architecture is apt to be employed, and in the Orient most of the Y. M. C. A. buildings are designed so as not to look out of place in their surroundings.

THE sites of the Association homes abroad have interesting histories. In the Orient, for instance, the ground on which some of the Y. M. C. A. buildings have been erected was once trampled by the feet of worshippers of strange gods, as they went to the temple to pray. And in Jerusalem plans are now being made to build a house for the Association overlooking the Mount of Olives, among the ruins of ancient temples. Stone from the ruins will be used in the construction of the buildings, and tiles from the old sanctuaries will decorate its facade.

A series of inter-city volleyball and handball meets are being arranged by La Crosse, Wis. Most traveling is done by automobile with distances of from 35 to 150 miles having to be covered. Despite these jumps, business men are enthusiastic over the plan and as many as 70 have been included in competing parties.

MEN'S IRISH LINEN HANDKERCHIEFS

Large and soft ¼" or ½" hems
\$5.75 a doz—\$2.75 for 6

Others \$1.50 for 6 and up

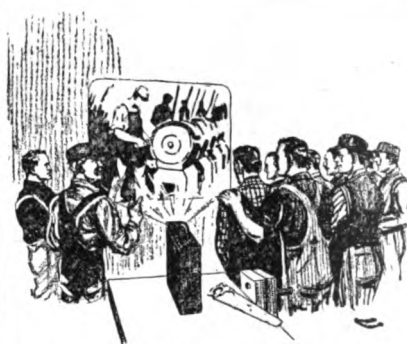
Ladies' Special, 1-16" hems, 6 for \$1.00

Pay the postman. Money back on request

Robert Appleton

THE LINEN SHOP

121 Watchung Ave., Plainfield, N. J.



FOR SHOP MEETINGS NOTHING EQUALS MOTION PICTURES

It is a hard job to interest workmen at noon-day meetings. Yet, the stipulated talks are unquestionably one of the biggest service the Y. M. C. A. is performing. Some new way of presentation, some way to get the men's interest immediately is necessary, and this result is accomplished with a

DeVry

It is only 17 inches high and weighs but twenty-five pounds, yet it will do the work of a professional projector under the most adverse circumstances. Just attach it to a light socket and turn the button. Easier than taking a picture with a kodak.

THERE ARE OTHER WAYS A DEVRY WILL SERVE YOU

Of course, this is but one way in which a DeVry will increase the success of the Y. M. C. A. For Sunday services, out in the camp, at mid-week meetings and in a hundred other ways motion pictures with a DeVry can be made a practical investment for any Y. M. C. A. Secretary. Let us tell you more about the DeVry. The coupon below will bring complete information.

THE DEVRY CORPORATION

1095 Center Street Chicago, Ill.
Please send me information on the DeVry Portable Motion Picture Projector.

Name

Address

Town State....



"A WORD TO THE Ys"

Devoted to the International Association of Y's Men's Clubs. For information address Secretary, 56 Butman Street, Beverly, Mass. News should be sent to R. T. Pender, 31 Norcross Terrace, Lynn, Mass., and must reach him by the 8th of each month to insure publication.



The Pro-Rata Expense of the Beverly, Mass., Club was raised in one evening from an unique entertainment conducted by members of the Club. A combination Mercantile Exhibit, Style Show and Dance were the special events. Various members exhibited their articles of merchandise on tables, following which several local young lady volunteers acted as models and exhibited gowns and millinery from the establishment of Y's Man Karl Patten. Several thousand dollars worth of fur garments were furnished by a large Boston store and worn by the models.

The Building Fund of the Vancouver Y. M. C. A. was benefited by the second annual "Howdy" concert of the Y's Men, which took that city by storm. Settings, costumes, dances and music were favorably compared with the latest musical comedies of professional calibre. The entire Vancouver club took an active part and succeeded in adding to their long list of histrionic triumphs. Among the novelties was an Italian street scene and an electrical juggling act. The Vancouver Y's Menettes also took a leading part in the production. There was a chorus and the Y's orchestra played an important part.

The Santa Claus Party of the Lynn Y. M. C. A. was taken over by the Y's Men's Club. Each auto with its Santa Claus and his bag of toys visited the homes of many poor children and left behind a wealth of Christmas cheer. The club also met with the four other service clubs and the Chamber of Commerce in a joint luncheon to commemorate National Education Week. There was an address by a well known educator, and a concert program featuring the high school glee clubs.

Live-Wire Civic Cooperation with Rotarians, Kiwanians and Lions is expressed in the recent program of the Lawrence, Mass., club, which extended a general invitation to those organizations to join in a get-together at the Big Y as guests of the Y's Men.

Sponsoring Church Athletic Associations is the newest work of the Lowell Y's Men's club, which recently held a meeting to promote athletics with delegates from various churches present. The club has held joint meetings with other city service clubs and reports too, a Christmas tree for little chaps who might not be included in Santa's list.

For the Service Fund in foreign fields \$300 was subscribed in short order by Wakefield, Mass., Y's Men's after hearing an eloquent address on the work in India by W. H. Heinrichs, recently. Other service clubs were present at this meeting. Among

To All Y's Men Everywhere:

We are entering upon the third year of our existence as an International organization. The past has shown us what the future promised for us and for our fellowman through our Association. Let us resolve that the new year will bring forth a fulfillment of that promise. With every good wish for a happy new year and a glorious 1925.

Glen B. Beers, International President

the special guests were I. Wilson Haley, International secretary, and Horace W. Woodbury, Mass., District governor.

A Fatherless Sons' Night was an unusually successful event in the calendar of the Gloucester Y's Men, who acted as hosts to a group of bright youngsters who had no Dads. There was a Thanksgiving turkey dinner, innumerable games and a rousing good talk on great men by Y's Man Wilfred H. Ringer, principal of the local high school. The club further added to its civic glory by assisting materially in the athletic contests for boys, Thanksgiving Day, projected by the Gloucester Y. Holiday social events were crowned by a dance.

An I. W. W. Meeting, at which all members present were attired in overalls was an interesting feature of a recent meeting of one of our youngest clubs in Cortland, N. Y. Candidates were nominated and required to state their platforms on labor questions. The Cortland Y's Men's team took an active part in a membership and financial campaign which netted 750 members and \$12,150. A successful Ladies' Night took place in November.

Isolated Inhabitants of the English Church Misison on the Magdalen Islands will benefit by the friendliness of

the Y's Men of Sherbrooke, Quebec, who have been active in sending them plenty of good reading matter.

Perley A. Foster, general secretary of the Lynn Y. M. C. A., and formerly state secretary for New Hampshire, spoke on his experiences in Russia before the members of the Melrose, Mass., Y's Men. The club also took an active part in the Wakefield, Mass., Y's Fathers and Sons Night.

Y's Men in Mansfield, Ohio, held a Ladies' Night at the American Legion Home, which proved to be the most successful social program in club's history.

Good entertainment, dancing and card playing were the attractions.

A Singing Club Is a Winning Club. Not content with giving us President Beers, the Waterloo, Iowa Y's Men have further artillery in the success attending their club glee singers which recently made its debut at a Boy's Conference there; and which is in great demand. Further strategic operations note a participation in the Armistice Day parade, the club float depicting the American Indian. Following the efforts of many other Clubs the group is also engaged in a Y membership drive.

Y's Men's Clubs throughout the country are now planning to back the "Association Men" Right-of-Way Week. It is hoped that all Y's Men will not only be subscribers to the Association Magazine, but that they will sign up many other Y members. "Let's Have a 100% Quota."

Rabbit Took Precedence over the great American Bird in a recent supper at the Canton, Ohio Club. Bagging the "Estimable Monsieur Rabbit" to titillate the epicurean fancies of the Canton boys; and bagging service stunts such as lobbying to relieve Y secretaries, and entertaining new Y members is the latest report from that live center.

Those Y-Acres, Y-wise in Milwaukee, Wis., Truro, N. S., and Lynn, Mass., are at present in the throes of attendance contests. The clubs have been divided into teams, and the winners will dine at the annual banquet at the expense of the losers.

Membership Drives are in force at many Y's Clubs, especially in New Haven, Conn., Alliance, Ohio, and Mansfield, Ohio. Mansfield is out for fifty members or bust.

Service To the Y found expression in the program of the Bellingham, Wash., club recently. Entering into the annual Y financial drive, and turning in one-third of the quota for the campaign, is the record of their efforts.

Convention Report

THE report of the recent Convention is now in process of distribution. If you would be Y-wise instead of Other-wise, read it carefully from cover to cover, for it contains many Y's ideas on the service and social activities of our Clubs. Read carefully the President's Key-Note Speech synopsis, which has been incorporated in the report. It will make you feel proud of our Y's movement. Read it, fellow Y's Man. Take a tip from Bo.

Seeing the Real Job

(Continued from page 209)

road president whose knowledge of me may have been the result of mere superficial acquaintance.

"The sacredness of any man's calling depends not so much on what he does as on the motive with which he does it. I am facing in St. Louis the real task of my life. The past has been merely preparation. Will the pressure of things and the doing of stunts and the noise on the street so engulf me and master me that I shall cease to grow intellectually; that my human sympathies shall become stifled, with the result that I lose the spirit of idealism with which I started in this world. Here is the battleground. It is a hard fight and there are many adversaries."

I for one, believe that no matter how hard the fight nor how numerous the adversaries, Haworth will retain the idealism of which he speaks and which so constantly inspires him. Nor am I alone in this judgment—for I have talked with his secretarial associates and members of his board of directors. I can bring this sketch to no better conclusion than by summarizing the impressions I gained after talking to those in St. Louis who are nearest to him in the tremendous task he has assumed—and in this summarization may be found the reasons why his leadership seems certain to win. Let me set my impressions down swiftly.

He possesses to a marked degree business sagacity and inflexible integrity.

He submerges his own personality in the interests of the cause with which he is identified.

He has a sense of humor and a ready wit which make it comfortable to work with him.

Instead of being brutally frank he is tactfully honest—another way of saying he respects the feelings of others.

He is a good listener and can sympathetically see a problem from the other man's point of view.

He is sensitive to criticism but not soured by it.

He sees things clearly himself and is able to get others to see them.

He habitually tackles tasks with the question. "Is there not a bigger and better thing to do?"

He does not have the earmarks of a professional religionist.

He does not belong to the type of religious leaders who work best by making a great display and considerable noise—he works always with an ease which inspires respect and confidence.

He has a natural attractive dignity.

He is a man of vision and an ever widening horizon.

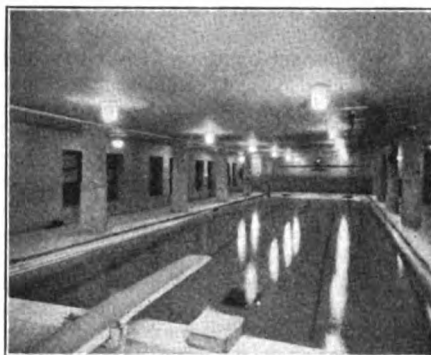
You will recall the theory of the noted banker which opened this article—you will recall he said that that theory would work out, and he made only one proviso.

"If he has the right kind of stuff in him," said the banker.

Well, I believe that's the sort of stuff of which L. C. Haworth is made.

CEMENTKOTE

FOR YOUR SWIMMING POOL



Swimming pool in the Central Y. M. C. A. at Philadelphia. The entire room is painted with Cementkote.

Many Y. M. C. A. Secretaries have found that Cementkote is the only paint that will withstand the moisture in swimming pools and swimming pool rooms.

Cementkote is just what you need on walls and ceilings in some parts of your building. Or perhaps you'd like to try our hard-service enamel, Toco-namel in hallways, kitchens and other places where surfaces must be frequently washed.

Our line of Paints, Enamels and Roofing Products suitable for Y. M. C. A. buildings is very complete. Send for color cards and prices of what you need. We sell direct to Y. M. C. A's. at factory prices.

The Tropical Paint & Oil Co., 1224-1266 W. 70th St., Cleveland, Ohio.



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NON-INFLAM FILM SERVICE

UNITED PROJECTOR & FILM CORP.

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Writes with ink free and easy as a lead pencil, without a miss, skip or blur. Its steady uniform flow of ink actually improves your hand writing. Won't blot, scratch, leak, or soil hands.

Makes 3 or 4 Carbon Copies With Original In Ink
Anyone can write with your Inkograph, no style of writing or pressure can be spread, injure or tort its 14 gold pc

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prevents clogging. Made of best grade, highly polished, hard rubber, highest class workmanship. Pocket clip attached makes it an instrument of refinement.

You'll never use a fountain pen once you try an Inkograph. No complicated mechanism to clean or get out of order. **SEND NO MONEY.** Pay postman \$1.00 plus postage. Year's guarantee certificate assures absolute satisfaction. Write name and address plainly.

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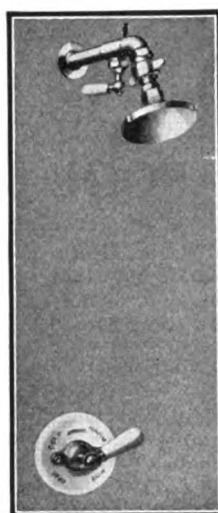
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The Writing Hemisphere

That hard smooth round ball like point, which glides with ease over the coarsest paper, and makes possible writing in ink as rapidly as with the softest lead pencil.

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ACTUAL SIZE 5 1/2" LONG



N. C. 1100 NIEDECKEN SHOWER

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PERFECT CONTROL
THE NIEDECKEN MIXER
Controls the temperature
THE FLOW CONTROL
Regulates the force of water
from the shower head.

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MILWAUKEE, U. S. A.

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NIEDECKEN SHOWERS
PATENTED

Style D Magazine Binder Guaranteed for 10 Years



Made of solid flexible leather, over
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In use in more than 500 Y. M. C. A.'s.

An old friend. Has proved its
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Easily sold. Over one million sat-
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required. Large steady income. Many earn
\$100. to \$150. weekly. Territory now being
allotted. Write For Free Samples.
Madison Shirt Mfrs., 569 Bway, New York

One Billion Dollars!

(Continued from page 214)

by C. A. Riebling, general baggage
agent of the Michigan Central Rail-
road, and a response by A. K. Adams,
of the Chicago, Burlington and Quincy
Railroad, Sheridan, Wyoming.

Saturday brought the "Billion Dol-
lar" feature, and nobody who partici-
pated in that meeting would for a
moment challenge the truth of the desig-
nation. It reflected the real spirit
of the movement more accurately, per-
haps, than any other of the gatherings,
valuable as they all were.

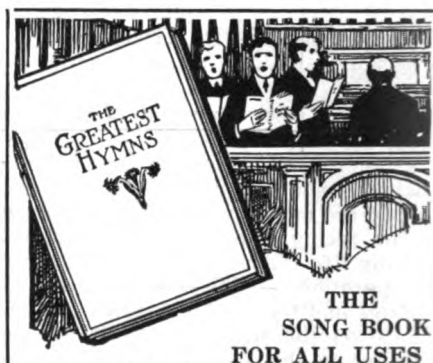
C. C. Robinson, Secretary for Em-
ployed Boys of the International Com-
mittee, gave a rousing talk on "The
Find Yourself Idea."

"Progress," Mr. Robinson declared,
"is based primarily on dissatisfaction.
If prehistoric man had not become dis-
satisfied with hauling his load around
on his back he would never have
contrived the first ox cart and we
would not be here today. There is just
as great demand for brains and initia-
tive today as there was in the begin-
ning of transportation. And with
brains we must cultivate better char-
acters—finer morals—that we may face
successfully the complicated problems
of modern existence."

Followed group discussions on
"Choosing a Life Work," at which dele-
gates filed out a brief questionnaire
setting forth their desires and certain
pertinent facts calculated to indicate
the natural trend.

THE luncheon hour was the apex of
the Conference so far as real per-
sonal contact was concerned. It was
held in Cass Technical High School,
with Roy V. Wright, editor of the
Railway Age, sounding the keynote in
an address on "Opportunity for Life
Work in Transportation," in which he
asserted that the railroads offer end-
less opportunities for the talents of
young men, and that railroad officials
are taking greater interest today than
ever before in the young man who is
preparing himself for a bigger job.

Taking the questionnaires as a basis,
at every table the boys were grouped
according to the line of work they ex-
pected to follow, with an expert in this
particular field at the same table with
whom they might counsel. Men who
have climbed to the top in all the intri-
cacies of transportation from the oper-
ating to the executive end were on
hand. It was a faculty representative
of the quarter of a million miles of
railroads serving the country, and the
more than twenty-two billion dollars of
railway capital, that could not have
been bought in the open market for any
figure. The names of those whose guid-
ance was available read like pages
from the blue book of transportation.
Seventy-seven speakers and leaders
were on hand. The counsel they gave,
the questions they answered, the prob-
lems they cleared up, the encourage-



THE SONG BOOK FOR ALL USES

Best non-denominational selection of Stand-
ard Hymns and Gospel songs. Can be used
for every season, every service, every occa-
sion. Satisfies everybody. Exceptionally
well-bound. SEND 50c for RETURNABLE
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Tickets of all kinds in rolls, including soda,
amusement and supply checks.

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All the Prophetic Types and Prophecies in
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ment they extended to the fellows who may be the high executives of tomorrow, proved an invaluable help. But it was after all the inspiration which came from rubbing elbows with the men who had come up from the ranks, the discovery that they were real red-blooded humans who in the midst of their busy lives could find time to aid others, that provided the sum total of dividends so far as the delegates were concerned. It was an hour that will linger long and pleasantly with the youths who took back to their tasks a new conception of "The Meaning of Service."

Saturday afternoon the delegates were taken for an automobile ride around Detroit and environs, with games and a picnic luncheon at Belle Isle, Saturday night they listened to an address by Charles E. Lindquist, of Cleveland, Ohio, General Secretary of the Brotherhood of Locomotive Engineers, on "The Backbone of Transportation."

Sunday morning was given over to a devotional period and visits to various churches. In the afternoon B. V. Edworthy, of Topeka, Kansas, discussed "The Meaning of Service." In the evening the delegates were privileged to hear, as an added feature, as they say in the theater, Cameron Beck, of the New York Stock Exchange, who spoke on "The Spirit That Wins." Mr. Beck has the rare faculty of packing his talks with sound facts and driving his points home in a way that causes them to register. He had his hearers on the edge of their chairs during the entire period, and the truths he enunciated were among the most pointed of the entire session.

Monday brought a holiday, except for the group discussions that took place while the delegates and leaders were on their way to Niagara Falls. The Michigan Central Railroad courteously tendered a special train and acted as host to the entire party, who had a five-hour stay at the Falls, returning to Detroit in time to depart for their various destinations, filled with new hopes and ambitions as a result of four days of inspiration.

Officials of all the leading railways cooperated with the Y. M. C. A. in promoting the Conference, and their assistance was invaluable. Frank E. Alfred, President and General Manager of the Pere Marquette Railroad, was Chairman of the Executive Committee, his associates numbering J. P. Main, General Secretary of the Detroit, Monroe and Toledo Shore Line; Henry Shearer, General Manager of the Michigan Central Railroad; H. E. Wittenberger, General Manager of the Grand Trunk; C. A. Roberts, General Agent and Superintendent of the Pennsylvania Lines, and E. E. Bloomeyer, Vice-President and General Manager of the Ann Arbor Railroad. R. L. Flynn Boys' Work Secretary of the Detroit Y., and George D. Westerman, State Boys' Secretary

Built by MASTER CABINETMAKERS these tables present the highest achievements the BILLIARD INDUSTRY has ever known. Excelling in points of artistic design, underslung modern construction, and the most minute accuracy of workmanship the tables of bygone days; at a very low cost, old equipments may be replaced or new ones purchased.



THE HARRINGTON BILLIARD MFG. CO.

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REPAIR WORK OF ANY NATURE

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An unqualified guarantee issued with all goods that they must prove satisfactory to the purchaser.

MOVABLE ASSEMBLY CHAIRS

OUR No. 203 Assembly Chairs are especially adaptable for Association uses. They are substantial, comfortable, and easily moved about. The seats fold independently of frames, like theatre chairs, permitting closer spacing of the chairs in use. They fold up compactly, can be quickly removed, and require little room for storage. Over a million and a half are in satisfactory use today.



Send for our booklet on Portable and Folding Chairs for Association uses.

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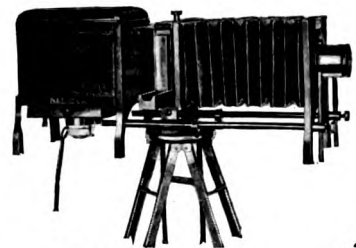
You can now project pictures in broad daylight

with a

Bausch & Lomb Model B Balopticon

a special short focus lens and a Trans-Lux screen

IN daylight as in dark, stereopticon pictures can now be used to illustrate the Sunday School lesson or points in the morning lesson without darkening the room. This is possible if a short focus lens and a Trans-Lux screen are used with any Balopticon that projects slides. Because of the increased illumination needed to overcome the effect of the daylight, the size of the picture is necessarily reduced. No. 3 Trans-Lux screen, measuring 3 x 3 3/4 feet, is recommended for Sunday Schools and class rooms.



Model B Balopticon on a tripod

Bausch & Lomb Optical Co.

Rochester, N. Y.

New York Boston San Francisco Washington
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Bausch & Lomb Optical Co.,
401 Freeman St.
Rochester, N. Y.

Please send me information about the Bausch & Lomb method of projecting stereopticon slides in broad daylight.



THIRST KNOWS NO "SEASONS"

Everyone needs plenty of pure, fresh water at all times. Thirst knows no "seasons," and for this reason R-S Vertico-Slant Fountains are necessary equipment for Y. M. C. A. buildings. R-S Vertico-Slant Drinking Fountains are more than "bubblers." LIPS CAN'T TOUCH THE R-S NOZZLE—the source of most drinking contamination is far removed from careless drinkers.

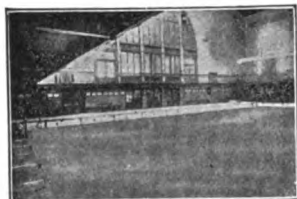
Write for the R-S Catalog which gives specifications, prices and full information on R-S Fountains, Bath and Plumbing Fixtures. Yours upon request.

Rundle-Spence Mfg. Co.
73 Fourth Street Milwaukee

"Lips can't touch
the R-S nozzle"



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The Swimming Pool at the U. S. Naval Academy, Annapolis, Md., where W & T Apparatus is Protecting the Health of the Bathers

The W & T Process of Chlorination, used by over 200 Pools, is the least expensive and most efficient method of Swimming Pool Sterilization.

A sterilized water cannot cause disease.

Technical Publication No. 21, containing full data and specifications will be mailed on request

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COMPANY INCORPORATED
NEWARK, NEW JERSEY
(D)

of the Y., were secretaries of the Conference.

Officers for the ensuing year selected by the Conference were: Chairman, W. Yarbrough, of the Atlantic Coast Line, Waycross, Ga.; Vice-Chairman, John Cull, Reading Railway, Philadelphia, Pa.; Bert Greene, Northern Pacific, St. Paul, Minn.; Eugene Vidman, Missouri Pacific, Dupon, Ills.; Laurence Brasher, Atchison, Topeka and Santa Fe, San Bernardino, Cal.; Lee Rogers, Texas and Pacific, Big Springs, Texas; and John Kelknap, Chicago and Northwestern, Boone, Ia., and J. R. Terry, Boston and Albany, West Springfield, Mass., as secretaries.

Writers of Entertainment

(Continued from page 216)

places, but it's a good story to read and it has a lot of saving fun in it. *The Portygee* recalls an evening in a cabin on the very northern border of Maine. It had rained hard all day, so we piled up the Franklin stove at dark; and I followed the experiences of that youth of mixed parentage through at one sitting.

Joseph Crosby Lincoln was born on Cape Cod in 1870. His father was a seaman, so he lived all his early youth amid the scenes and people he describes in his books. When he started to earn his own living, the days of the sailing ships were over—so Lincoln went into a broker's office. It is said that the brokers were glad when he left. Then he tried his hand at drawing. In order to help the pictures, he used to makeup jokes and verses to go with them. The trouble was the pictures hurt the jokes and verses. Then a job came along. In those days everybody rode a curious device known as the bicycle: some of our readers' fathers may have used one. Lincoln was asked to be associate editor of the *American Wheelman Bulletin*. Needless to say, the bicycle passed and his job dropped out from under him.

Thus it was he drifted down to New York and began to write stories and books about Cape Cod. He says he never had a "message" and he doesn't care to write sad stories or tragic books. *Cap'n Eri*, *Cap'n Dan's Daughter*, *The Portygee*, "Shavings," *Fair Harbor*, and a score more are friendly yarns about this curious Cape Cod of his, not quite the real Cape Cod, perhaps, but really more interesting, no doubt. They are no more than they pretend to be, but they have given great pleasure to millions of readers.

I have heard they are fine books for reading aloud though I have never tried it myself.

FREDERICK HARRIS.

As an aid in assimilation of new members, the Social Committee at Victoria, B. C. has arranged for short get-together lobby sessions after the meeting of the young men's gym class, which is featured by coffee and doughnuts as well as a short social program.




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Style O

Are You Intelligent?

(Continued from page 197)

money turning for him, all the time. He buys bonds of known values, only. That decision, probably, comes from the fact that his father was a banker and he is a bank worker, himself.

“THE weaknesses of saving is that it lacks interest.

“It lacks interest in the same way that exercising alone lacks interest. I daresay that millions of families in this country have, at one time, purchased an ‘exerciser.’ This exerciser might take the shape of a pair of dumbbells, Indian clubs, patent contraptions to fasten on the wall, and so on. They are used for a week, or two, and what happens? Generally, these ‘health restorers’ find a convenient corner on a shelf and stay there.

“Why?

“Because exercising, alone, isn’t interesting. The Y. M. C. A., has done a great work in making health interesting. It has done this because it has furnished competition. Most men don’t care to swim alone, run alone, jump alone or go through calisthenics by themselves. They want their friends with them. Or, if not their friends, they want to know that other persons are with them and going through the same ‘rigamarole.’ The spirit of competition, in other words, is what makes men exercise—and they ought to exercise. Not only young men, but every person, ought to find some exercise, and keep at it.

“But, with saving, it’s different.

“Saving is an individual proposition. Small amounts added together grow into big amounts but there is a long haul between the two points. That is what removes the zest. I think if every man, old or young, would look upon himself as a business investment that it might make thrift easier for him. Think of us in this bank. Here we are, a group of men chosen by the stockholders to manage this institution. How can we best manage it? Surely not by taking out all the profits. That wouldn’t do, because the bank wouldn’t progress. The bank grows because we put back into it the major portion of those profits. It is pride of achievement that makes a group of men want to build up so that when their work is finished the institution they served is bigger, and stronger, than when they took command of it.

“It is this pride of achievement that makes America great. I seriously doubt if communism or socialism would permit this upbuilding. I am inclined to believe that the workers—not all, but a majority, and that would be sufficient—would vote to take out all the profits, distribute them amongst themselves, and permit the institution that created those profits to continue its struggle to do business on the original investment.

“It is on that sound fundamental that



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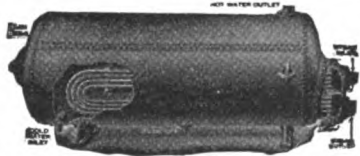
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all business is built. The soundness of the fundamental applies to banks, shops, factories, grocery stores . . . every line of constructive business.

"If it has been proven sound to give the major share of the profits back to the business why, also, isn't it sound for an individual to make his own investments accordingly? In other words, why should any man spend all he makes? It just isn't good business. The larger his earning capacity the greater should be his re-investment in himself. By re-investment in himself I mean an investment of his individual profits in something that will return a sound profit on those individual profits.

"And, now we come to what is a sound profit.

"MANY companies now offer their stocks, or their bonds, to their employees. The unfortunate thing is that there aren't enough companies doing this. Perhaps it is because men cannot be found who are of sufficient experience in sound investments to make this idea general. But that should not prevent anyone from making sound investments. I know a great many bankers and there isn't one of them but who would be glad to talk to anyone regarding investments. Or, if you don't want to go to a banker, go to your employer—if you have confidence in him—and get his advice. Sound stocks are good investment. But, buy them as investments. Don't gamble with them.

"It isn't thrift to invest your money at three percent when you can get six, and be sure of your principal.

"But, if you don't know stocks, get the advice of some one who does—and who has standing in the community—before you invest. That is important."

Colonel Ayres fills one of the most responsible positions in the banking life of the country.

As head of the research department of the Cleveland Trust Co., it is his job to confer with big business men throughout the United States on the floating of bond issues, fixing the rate of interest, the time of maturity and doing the other important things that are included in the preliminary work on an issue. Millions and millions of dollars are offered to the public in securities which he plans each year.

Thrift, to him, is one form of intelligence.

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That idea he bluntly put across is worth more to me than any idea—or, truth—I have hit on in a long, long time.

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With 50 organized teams in action, bowling alleys at Ottawa, Ont., are kept very busy. Included in this number are 12 ladies' teams, the alleys being loaned at stated times to the Y. W. C. A. Basketball is also under way with a number of teams in scheduled competition.

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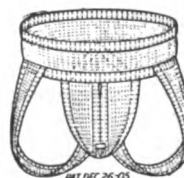
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"I'm Fresh As a Daisy!"

(Continued from page 199)

grapple with. Better save your exercise for purposes of relaxation after your work. However a short walk of one or two miles in the morning is good. What I mean is that if you have a five mile walk, or something like that, it is better to keep it until the late afternoon. Ride to your work, and get there fresh.

For one of the beauties of exercise late in the day is that it is restful. That is the one thing that you ought to know about it, if you do not already. It is more than a mere relaxation and relief from nerve-tension. It is a means of actively eliminating the fatigue poisons that have accumulated during the day. It is in that way that it "sweeps the cobwebs out of your brain." Through the quickened circulation the waste-poisons or fatigue products are rapidly picked up by the blood and thrown out of the system, and so your exercise makes you feel refreshed. Up to a certain point—and unless you overdo it. If you carry your exercise too far, until fatigue begins to pile up again, you commence to lose the sense of refreshment that it first brings you.

If you can reach your gymnasium somewhere around 5:30 in the afternoon—and in so many cities the Y. M. C. A. gym. is the most suitable and convenient of all—you can find there the variety of body building exercise that will tune you up from top to toe, and that will serve to make your training interesting, just because of variety. Then there is the psychology of the gymnasium, the thing that you miss in bedroom exercise, no matter how good it may be. It is human nature to enjoy doing this kind of thing in company. The good fellowship of the "Y" gym, as I know from personal experience, is one of the things that makes keeping fit not only easy but a pleasure. However, keep in mind our little tip about self-managing your training. Watch yourself to see that you stop when you are still feeling fresh, when you can still enjoy doing it. Perhaps fifteen minutes is enough in your case, perhaps twenty, perhaps ten. Find out what, place a bit upon your work in advance, and then quit when the clock says so. However, in any case, walking is of such value from a constitutional standpoint, that you should do at least some walking every day on top of your gymnasium work. Plan some number of hours outdoors every week, irrespective.

Sleep? Certainly, that is a factor in keeping fresh. But if you provide for your needs in the way of activity and your food is what it should be, with the emphasis on quality rather than quantity, you will have no trouble about sleep. You will enjoy the proverbial sleep of the just, because you will have done yourself justice. However, unless you do some of this self-managing in the matter of keeping fit—and fresh—you will not have done yourself justice.

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"The Home of Delicious Foods." In the heart of Milwaukee. Grill: Luncheon 65c; Dinner 85c; rooms \$1.50 up. Weekly rates. Ray Smith, Director. "The Reasonable Republican."

One Hundred Percent Chinese

(Continued from page 204)

"IS Russia influencing China?"

"Yes—There is Russian influence in our country. Take the young men. Moscow sends for a hundred of them every year and gives them some kind of an education on Bolshevik lines. They return to China—if not Red—then Scarlet."

It is the aim of the Y. M. C. A. in China to set forth the ideals, not of Lenin and Trotsky, but of Christ. To this program, it is essential that oriental students shall still have access, as hitherto, to American Colleges. Otherwise, China will be thrown inevitably into a closer intellectual fellowship with Bolshevism. If Christian Churches can send missionaries into the country, so can any other faith, whether it be religious or political. And these are days when it is more plausible to attack Christianity than it is to defend it.

It may be said that China, with her temperate weather, is less mystical, more material, than India, to the south. But, at various periods of her existence, China has shown how intensely she cares about religion. She has built innumerable temples to Buddha and, in a fury of disillusionment, has swept them away again. In her long annals, the coming of the Christians is as yet no more than an incident. She must test Christianity. She must make it her own.

Hence the importance of a movement, like that of the Young Men's Christian Association which is already Chinese by adoption, which, as in Shanghai, displays an anxiety for all classes in the community and all races, and reveals the love of God for "the whole world."

Dr. Yui told me how, at Shanghai, the Y. M. C. A. has many institutions meeting the needs of students, officers, of sailors, of special industries, of the Japanese and, last but not out true friends in a vast eastern city. For an Association building for the latter, a sum of \$500,000 is now being raised.

And if the Y. M. C. A. helps all races, so is it served by all races. The Secretary may be Chinese or British, American or Danish, or Norwegian, but his status is equal to that of any other secretary. There is no discrimination. There is no racial rivalry. In the task, all are one. And it is thus shown that Christ and His crusade are a reconciliation for mankind.

The second season of the New York Church Athletic League sponsored by West Side Branch, is opening. Last year 27 teams competed which number will probably be exceeded. Basketball schedule began December 1, running through April when the championship tournament comes off. Other of the season's features will be an indoor tract meet, a swimming meet and indoor baseball competition.

Secretarial Register

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Baker, T. E., Halleyville, Okla., to E. Toronto, Ont.
(R.R.)
Claggett, P. C., Brewster, O. to Concord, N. H. (R.R.)
Collins, J. B., Bower to Montcoal, W. Va.
Farthing, A. E., E. Toronto, Ont., to Revelstoke, B. C.
(R.R.)
Lorenz, H. W., to Genesee St., Buffalo, N. Y.
Norton, R. A., to Westfield, N. Y.
Reed, Chalmers, New Brunswick to Metucheon, N. J.
Rubner, W. A., to Auburn, Ind.
Tarbox, E. A., to Moline, Ill.
Vols, G. J., Bar Harbor, Me. to Portsmouth, N. H.

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Eroh, M. J., to Albany, Ga.
Mooney, E. M., Albany, Ga., res.
Sansom, A. N., to Sedalia, Mo.

BOYS

Davis, J. H., Cincinnati, O. (Colored) res.
Haley, W. L., to Lakewood, N. J.

EDUCATIONAL

Jetmore, D. B., to Jersey City, N. J.

INDUSTRIAL

Farrior, A. D., to Dallas, Tex.
Forsythe, B. S., Harrisburg, Pa., deceased.

COUNTY

Hawes, L. B., to Litchfield Co., Conn.
Kimber, B. J., to Marion Co., Oregon.

INTERNATIONAL

Bone, Harry, to Int. Com. Dallas, Texas.
Dunster, D. F., Int. Com. Chicago, res.

Convention Calendar

STATE BOYS' CONFERENCES

College Station, Texas—February. 6-8
Shreveport, Louisiana—January.
Hammond, Louisiana—April 3-5 ?

1925 SUMMER SCHOOLS

Silver Bay—July 29-August 26.
Lake Geneva—June 24-July 22.
Hollister—June 6-30 (Tentative).
Chesapeake—July 7-21.
Estes Park.
Seaback.
Couchiching.

MISCELLANEOUS

National Thrift Week—January 17-23.
Interstate Group (Delaware, Maryland and District of Columbia), Hagerstown, Maryland—May 15-16.
Third General Assembly in the interests of the Y. M. C. A.'s Service with Boys, Estes Park—June 4-12.
E. M. WILLIS, Secy.-Treas.,

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John G. Percy, R.R. Secy., West Detroit, Mich. Address—6320 Southern Ave., West Detroit, Mich.
L. F. Zerfoss, Boys' Secy., Lexington, Ky. Address—286 Clay Ave., Lexington, Ky.

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E. M. Willis, Secy.-Treas.
Transportation Club, Biltmore Hotel,
Madison Ave. and 43rd St., New York

The Watchtower

(Continued from page 207)

view, this is the wisest move made by the Associations. Of course, prudence would suggest that such large powers should be entrusted to a powerless man; however, the Council chose John R. Mott. If one may trust what he heard in the corridors, the palm room, and the cafeteria of the Hotel Statler, the National Council entrusts these large powers to its officers with a feeling of fine confidence.

THE WATCHMAN.

For the first time in five years, the membership goal in Lewiston, Pa., drive was reached. Seeking 2,500 members in ten days, 2,508 were turned in. Ten teams put in strenuous days. Rotary gave 100 boys and 100 girls membership. The campaign result shows an increase of 700 over last year.

A preliminary trial of the group membership plan is being made by Ottawa, Ont., with the boys of one church who have taken out cards and are being led on the gym floor and in group work by a leader from that church. The plan works well and may be extended.

CLASSIFIED DIRECTORY REPRESENTATIVE HOTELS

IMPORTANT—Cards of Introduction, furnished by Secretaries, mentioning ASSOCIATION MEN, will insure special attention for the guest by the hotels advertising in our columns.

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HOTEL ARLINGTON

18 West 25th St., N. Y.

Quiet—Refined—Central. Where the Y. M. C. A. man can be assured a \$2.00 room. Harold S. De Hart, Manager.

HOTEL ASTOR

Times Square, N. Y., Broadway, 44th & 45th Sts.

Most centrally located. Near principal shops, theatres and popular places of amusement. 1000 guest rooms. Without bath, \$3.50 to \$5; with bath, \$4.50 to \$9.

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W. 23rd St. at 7th Ave., N. Y.

Fireproof, comfortable hotel of refinement. European plan \$2 up. American plan with 3 meals a day \$4.50. Ask for free map "Y" of N. Y. City. A. R. Walby, Mgr.

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Conveniently located. Surrounded by 40 theatres; near Penna. & Grand Central dpts. 300 rooms, private bath. Single \$2.50 to \$4. Double \$4 to \$6. H. S. Duncan, Mgr.

HOTEL ENDICOTT

81st and Columbus Ave., N. Y.

A transient hotel in a residential section, opposite Park. Elevated and surface lines at door. \$2.00 up. Splendid restaurant. Special weekly rates.

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New 15-story fireproof high-class residence containing 1000 outside rooms with bath. Every hotel comfort. Separate floors, for men. Rates \$2-\$3 daily for one. \$3-\$4 daily for two. SPECIAL WEEKLY RATES.

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MAJESTIC HOTEL

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Richmond, Va.

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HOTEL RICHFORD

Chestnut and Elm Sts., Rochester, N. Y.

400 rooms absolutely fireproof. Rates \$1.25 to \$2 per day. Special weekly rate \$7. Park Avenue car to door.

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CAPITOL PARK HOTEL

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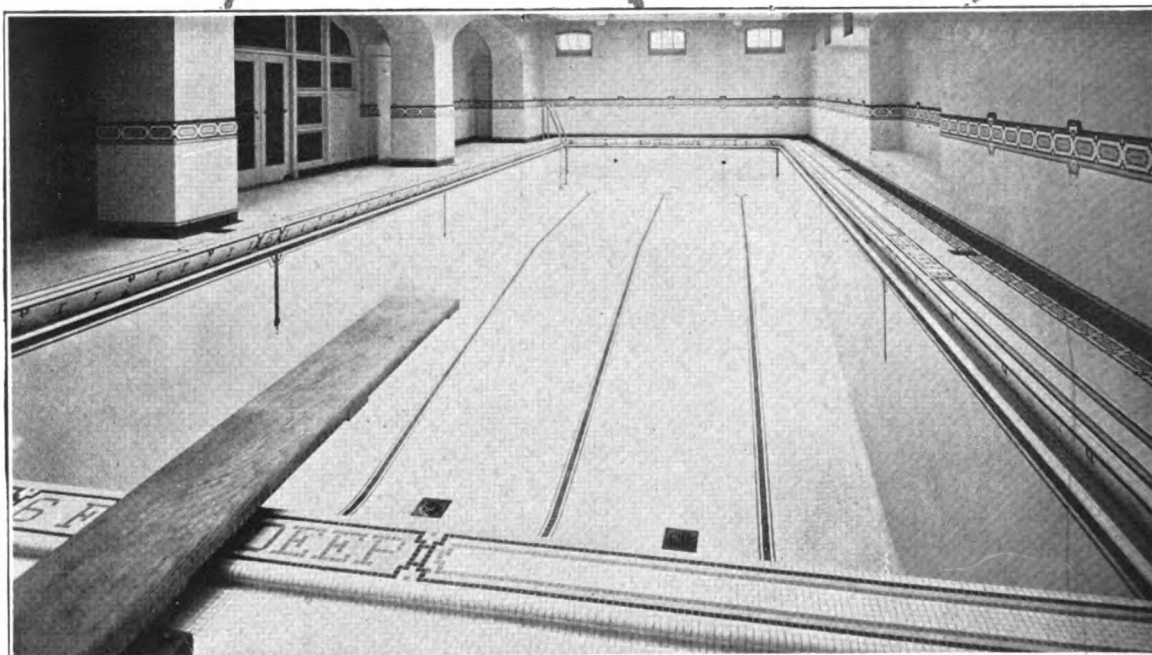
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