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Do You Know--? Why Some Men Are Rich And Others Are Poor?

You Can Learn the Secret of Making Money and Apply It to Your Affairs so as to Escape Poverty and Attract Affluence

FOR there is a law of life that controls your financial affairs just as surely, just as positively, as the law of Gravitation holds the world steadfast in its course through the heavens.

Grasp the secret of this law and apply it intelligently to a definite plan of action and all good things of life are opened to you. It is no longer necessary for you to put up with poverty and uncongenial surroundings, when by the application of this law you can enjoy abundance, plenty, affluence.

Rich Man? Poor Man?

The only difference between the poor man and the rich man, between the pauper and the well-to-do, between the miserable failure and the man who is financially independent, is an understanding of this fundamental law of life; and, the degree of your understanding of it determines the degree of your possession.

Few successful men, few men who have attained position and wealth and power, are conscious of the workings of this law, although their actions are in complete harmony with it. This explains the cause of sudden failure. Not knowing the real reasons for previous success, many a man by some action out of harmony with the Law of Financial Independence has experienced a speedy downfall, sudden ruin and disgrace. Others stumble upon good fortune unconsciously by following a line of action in complete harmony with this law of life, although they do not know definitely the reason for their success.

No Chance-No Luck

But, when you know the basic principles of this law, when you understand exactly how to place yourself in complete harmony with it, there will be no longer any luck, chance or circumstance about your undertakings. You will be able to plan your

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actions intelligently so that you may reach a definite goal—a goal that may be as modest or as pretentious as your own desires and wishes. There is nothing difficult or mysterious about placing yourself in complete harmony with the Law of Financial Independence. All you need is a firm resolve to follow a definite line of action that will cost you no self-denial, no unpleasantness, no inconvenience.

The way has been made easy for you as Dr. Orison Swett Marden has written a booklet called "THE LAW OF FINANCIAL INDEPENDENCE," in which he tells how you may apply to your daily life the basic principles of financial success so as to realize an abundance of all good things. Thousands of men and women all over the world have been assisted in their struggles against adversity, have been helped to realize prosperity, by following his teachings.

Mail Coupon To-day

Surely, you also can profit greatly by this same philosophy and you can secure Dr. Marden's booklet, "The Law of Financial Independence" free of cost by subscribing to the NEW SUCCESS for a year, either for yourself or for a friend, at the regular price of \$2.50 (Foreign price \$3.50). If you are already a subscriber your subscription will be extended for a year if you mention that your order is a renewal. This booklet cannot be secured at any price except in combination with a subscription to this magazine. You may secure two copies by sending \$5.00 for 2 years' subscription, or three copies by sending \$7.50 for 3 years' subscription to THE NEW SUCCESS. Therefore, fill out and mail the coupon below before this special offer is withdrawn, or write a letter if you do not wish to cut your copy of the magazine.

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4 Maker of Millions and Millionaires

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Personal Experiences Mong 400,000 users of "Power of Vill" are such men as Judge Bern"B. Lindsey: Supreme Court Justice Par-ker; Wu Ting Fang, ex U. S. Chinese Ambassador: Assistant, Postmater Media-Fargo Express Co.; E. St. Mercare, Uke-Pres, Art Metal Construction Co.; Gov. Perrh Michigan, E. T. Mercerith, Sec'y organia prominence. Here are just a few extracts from the thousands of voluntary letters much them. Soft Increase in One Year "Incommended 'Power of Will to areased Boy's within a year." - W. M. Topo to \$30,000 Yearby Three years ago of working day and sight. Today I make \$1,000 a week and have time for other things as well, Will do I owe this sudden tise."-(Wane on request.)-"From what I have already seen I

th \$3,000 to \$30,000 m what I have already seen I I can get \$3,000 to \$30,000 of good out of it."-C. D. Van n. Gen. Agent North Western nswrance Co., Cedar Rapids,

ilation week's st \$4;

Life Internet Co., Cedar Kapi Jone, S. Hannard, C. C., Cedar Kapi "Power of Will" is a compilation of mighty forces. My first weet benefit in dollars is \$900-cost: profit \$900. "-(Figure what his yea profit would be.)--F. W. Heisto 916 Tribue Bidz, Chicago, Ill. Another 50% Increase "More than a year axo I purchas. Power of Will and I firmly belit that it.-and it alone-has enabled to increase my salary more than Pr ingt Mayshew Consolidated Schoo Bornell, Okla.

Extraordinary ffer

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The Best Jokes

ID—"How old is that lamp, ma?" Ma—"Oh, about three years." Kid—"Turn it down. It's too young to smoke." -Watchman Examiner.

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THE Sammy—"Over in Amurica we gotta lilac bush fifty feet high." The Tommy—"I wish I could lilac that."



COUNTRYWOMAN (Her first glimpse of the sea)—"Ain't it astonishin', Willium? Who'd 'ave though ther could be as much water as that?" WILLIUM—"Yes; an' remember, Maria, ye only see what's on top."—Punch.

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"I HEARD Mabel said that when she married that she had selected the very flower of her admirers. To what particular bloom did she liken him?" "At first she thought he was the pink of perfec-tion, but when the baby came to claim her atten-tion, he was just a mere poppy."—Baltimore American.

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DANNY was looking at a picture of the prophet D Elijah ascending to heaven in a chariot of fire," relates the Mulvane News. "When he saw the halo about Elijah's head he cried, 'Oh, look, mama, he's carrying an extra tire.'"—Kansas City Star

. .

PARSON—"Do you know the parables, my child?"

IOHNNIE—"Yes, sir."
 PARSON—"And which of the parables do you like best?"

JOHNNIE-"I like the one where somebody loafs and fishes."

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"W^{HAT} is heredity?" "Something a father believes in until his son begins acting like a fool."

LAWYER (Examining prospective juror in crimi-opinion as to the guilt or innocence of the accused?" JUROR (Emphatically)-"Naw, I ain't got no doubt but the man's guilty, but they ain't nobody fixed me."-Judge.

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"B^{UT} what chanct has a young fella got to ahead here, I'd like to know?" gloomily manded Bud.

"What chanct?" ejaculated his father. "W jest look at me, son. When I fust came here fi Kaintucky I didn't have nothin'—not noth And jest look at me now—I got nine dawgs!"

LADY—"Here, my poor fellow, is a quarter you. It must be dreadful to be lame, bu think it must be worse to be blind." TRAMP—"It is, mum. When I was blind t

was always handing me counterfeit quarters.

A PREACHER conducting a revival meet announced that he would speak the next ni on "Liars," and he requested his hearers to read advance the 17th chapter of St. Mark. The next evening, before opening, he asked who had read the chapter to hold up their han A score or more of hands were raised. "Well, you're the persons I want to talk to," said. "There isn't any 17th chapter of St. Mark - Lincoln Journal.

-Lincoln Journal.

"NO, sah, Ah doan't neber ride on dem thing said an old colomed lady, looking in on t merry-go-round. "Why, de other day Ah seen of Rastus Johnson git on an 'ride as much as a dolla worth, an' git off at the very same place he got at, an' Ah sez to him, 'Rastus,' Ah sez, 'yo' spent money, but whar yo' been?'"-Ladies' Ho Journal.



"AUNTIE, did you ever get a proposal?" "Once, dear. A gentleman asked me ov the telephone to marry him, but he had got t wrong number." .

FREDDY (Who has eaten his apple)-"Let's pl

F at Adam and Eve." MILLE—"How do we play it?" FREDDY—"You tempt me to eat your apple a I give way."

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THE COLONEL—"So poor Mike has committ suicide, has he? Well, I should have thoug that would have been the last thing he'd have done THE SARGEANT—"Indade it were, sor."

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THE NEW SUCCESS

What Happened When I Got Sick of Reading Rot

How I Discovered a Startling Kind of Reading That Jolted Me Out of My Indifference and Put New Life and Energy Into My Own Writing and Speech By J. H. COLFAX

A BOUT six months ago 1 finished reading a certain new book. It was so uninteresting, so vapid, so insipid, so colorless, and so commonplace, that it disgusted me. And I determined never again to read a book unless I knew in advance that it would brush some moss and cobwels off my brain. As I recall, that book was the last of a long line of lifeless literature I had been trying to enjoy. For, het me say now. I do enjoy reading. I have read Shakespeare, Balzac, Emerson, Dickens, Poe, and numerous others. But at times I want to read a more modern author. And in practically rever effort I made, I found after fifty pages that I was read-lag a lot of drivel and rot.

Waiting in the Dentist's Office

About this time I had occasion to visit my dentist. While waiting in his office I chanced to glance at his well-filled bookcase. I was familiar with practically every author there excepting those on dental and medical subjects. On one shelf, however, were twelve volumes containing the writings of Brann, the Iconoclast. I had never heard of him, and my curiosity impelled me to open one of the vol-umes. And right there I made a discovery which will have its effect on me as long as I live.

Brann, the Iconoclast

Brann, the lconoclast After reading a few chapters. I begged for the loan of the volume, for here, it was clear to me, was a new, startling, daring kind of literature. I had planned to read for an hour, but after four hours' steady reading I was still eagerly drink-ing in every word of this most remarkable man. Brann has been classed as a humorist. But his humor was of the order of Racine and Moliere. He was not content merely to amuse or entertain people. He aspired to arouse public sentiment in the interest of certain long-meded re-forms. He hated sham and defied every form of fraud, hypocrisy and deceit. He made of his humor a whip with which to scourge from the temple of social purity every intruder there. As the heart of Brann grew bitter, into his guest crept the red fires of wrath, and then, as the blinding flash of lightning, as the rending crash of thunder, Brann struck. The structures of society shood, the towers of hypocrisy tottered, the castles of convention crumbled. . . . Above the firety ruins, above the blackened wreckage, the residendent figure of Truth stood revealed in blinding naked-con And light 1808 Brann was shot down in the structures of non and light 1808 Brann was shot down in the structures of the structures of society shood for the structures of the field structures of society show the field structures of the short of the structures of society shows the down in the structures of the structure of society show the structures of the structure of the short of the structures of society shows the down in the structures of the structures of society shows the structures of society shows the structures of the structure of society shows the down in the structures of the structures of society shows the down in the structures of the structures of society shows the structure structure the structures of society shows the structure the s

Nacos you one of his enemies. Before he fell, he turned on his assailant and buried five bullets in his body. Brann died a few hours later. And although he himself is gone,

His Flaming Spirit Lives Again

Brann attacked every rotten thing in the world that came to his notice. The volumes scintillate with a language that only a few men in the history of the world could command. He was fearless to the extreme. Once he said: "The place to take the true measure of a man is not the forum or the field, not the market place or the amen-corner, but at his own fire-side. If his babes dread his homecoming, he's a fraud of the

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COLFAX first and more until he is black in the face, and howls Halleluighs intil he shakes the eternal bilk, the taother time he wrote: "I can forgive much in that fellow more whole he-world than the contempt of the wrote of the tail of the whole he-world than the contempt of the wrote of the tail of the the world tails the tail to the the world tails the tail of the the world tails the tail of the the world tails the tail to the the world tails the tail to the the world tails the tail to the the tails the the tails of the the tails the tail to the tails of the the tails the tail to the tails the tail to the the took the tails the tail to the tails the took the tails of the the took the tails of the tails the tail the tail to the tails the took the tails of the the tail the tail the tails the tail the tail the tail the took the the tails the tail of the tails the tail the tail the tails the tail the tail the tails the took the tail and the too the tail the tail the tails the took the tail and the too the tail the too the tail the too the tail t



A New Kind of Literature

No man or woman really knows literature until he has read "Brann the leonoclast." From my own standpoint, it has opened my eyes to certain conditions about which I knew nothing and it has made me think about things about which heretofore I had never given a moment's considera-tion. More than this, it has increased my vocabulary, it has enabled me to talk and write more intelligently, more forcefully and more convincingly, and it has broadened me to such an extent that I can talk on hundreds of subjects about which heretofore I had always been silent. Brann the lconoclast was my oasis in a desert of dry literature.

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Anyone can now have the beautiful 12 volume set of Brann the lconoclast for five days free examination. If at the end of that time you decide that you do not want to keep the set, you are at liberty to return it and the trial will not have cost you a cent. If you keep the set, as you doubt-less will, you can pay for it on easy terms of your own selec-tion, as shown on the coupon. It is not necessary to send any money in advance. Simply mail the coupon or copy it in a letter, -but I urge you to do it at once, as I am informed the next edition will cost you more. Address at once, The Brann Publishers, Inc., Dept. 3211, 130 East 25th Street, New York City.

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7HAT is the best way to make a coat last? Make the trousers and vest first.



A MAN from Georgia says the labor situation in the South reminds him of this story: A negro applied to a cotton plantation manager

"All right," said the manager. "Come around in the morning and I'll put you to work and pay you what you are worth." "No, suh, I can't do that," replied the negro. "I'se gettin' mo' dan dat now."

. .

A FARMER boy and his best girl were seated in a buggy one evening in town watching the people pass. Nearby was a popcorn vendor's stand. Presently the lady remarked: "My! That popcorn smells good!" "That's right," said the gallant. "I'll drive up a little closer so you can smell it better."

MASTER—"My mother-in-law is coming for long visit to-morrow. Here is a list of the favorite dishes." COOK—"Yes, sir." MASTER—"Well, the first time you give us of of these you'll get a week's notice."—Pearson Work!

Weekly.

A YOUNG man in New England, who had be converted in a revival, tried very hard to ha his brother join the church with him. "But, John," said his brother, "if both of us jo the church, who's to weigh the wool?"



ASEY-"Ye're a har-rd worruker, Dooley. H

CASEY—"Ye re a nar-rd worruker, Dooley. H manny hods o' morther have yez carried up th ladther th' day? DOOLEY—"Whist, man, I'm foolin' th' bo I've carried this same hodful up an' down all d an' he thinks I'm worrukin'!—Cleveland Leader.

THE CHRISTMAS NUMBER

THE NEW SUCCESS

of

THE NEW SUCCESS

WILL BE PUBLISHED ON NOVEMBER 20.

Don't Miss This Unusually Attractive Number.

Among the many contributors are:

Edwin Markham, Ada Patterson, William Faversham, Howard P. Rockey, Strickland Gillilan,

Frank A. Vanderlip, Arthur Wallace Dunn, Edna Valentine Trapnell, John T. Drayton, Katharine Haviland Taylor and Orison Swett Marden.

This big number will inspire you, help you, entertain you!





"I'm for Hard Work and Humor"

So says President Millerand of France in an Interview for The New Success

> By JOHN T. DRAYTON (Foreign Correspondent of "The New Success.")

> > 99

T seemed inevitable that Alexandre Millerand would be elected the eleventh President of France. The leading British, French, and American correspondents stationed in Paris (from which city I returned on the eve of his election) realized this ever since it became evident that Paul Deschanel's health would not permit him to continue in office.

For that reason, as the foreign correspondent of THE NEW SUCCESS, I made it my duty to see the man who has just been selected to be the head of the French people —to see him and have a talk with him—to learn from him why he won the prize he set out to win.

Millerand is a man of Rooseveltian elements. He is not going to become a mere figurehead like the French Presidents who preceded him. If the office were to offer him nothing more than a pleasant, idle, social, semi-political life, he would have refused it. He will force himself into the front of every agitation confronting his people. And he is a man who means what he says.

"Monsieur Millerand," I said. "Tell me your secret for 'getting there'—as we say in America."

"I have a Napoleonic passion for work." he replied.

"Does it always prove to your advantage?" I asked.

"Not always," he answered with a shake of his shaggy head. "The man in public life is beset with so much opposition, that, I believe his opponents like to block his progress whether it is to their country's advantage or not. I fully believe that the life of the politics of any nation is due to the opposition it creates, but when that opposition is created for destructive purposes only, it certainly works more harm than good.

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"There is one phase of life, that. I fear, too many people know too little about. It may be termed 'The tragedy of success.' It has come into the life of every great man —particularly such men as have served your country—such men as Washington and Lincoln.

"For that reason a public man must never fail in what he believes to be his programme of right. He must not let the criticisms of a myriad minds deter him from what he feels to be his duty. And if he is on the wrong track, it is up to him to get on the right one. But so long as he realizes that his policies and his ideals are the best that he can establish—then he must stick to them."

MILLERAND is in favor of the Versailles Treaty. And it is well known that he will follow the example set by Woodrow Wilson and engage personally in international negotiations. Under the constitution, the French President is entitled to make treaties, but no French President has dared to assume this prerogative. But watch Millerand. He will be different. There was much shaking of heads among the older French politicians over his independence, when I left Paris for New York.

for New York. "Then you fully believe in a man using his prerogatives to the fullest extent?" I continued. "Every successful man is a man of pre-

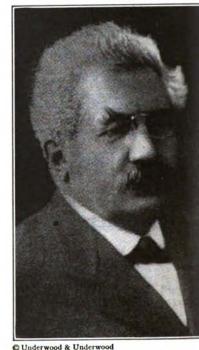
"Every successful man is a man of prerogatives—as you call them," he answered. "But initiative is a better word. However, if a man is invested with power —especially by the people—it is for him to use that power—to exert it—to make the most of it—always for the public good so far as he sees it. The strong man will make good; the weak one fail. And the public hates a weakling in public office. The finest elements of success are determination, force, personality—all tempered with calmness and courage and a goodly element of humor."

PRESIDENT MILLERAND was born in Paris, in 1859, with no distinguished forbears; a member of that solid middle class which bears the reproach of "bourgeois." He was educated at the lycées Vanves, Henri IV, and Michalet, and in law at the University, and during his student life became impregnated with Socialistic

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doctrines. Called to the bar in 1881, found his first important clients in striking miners of Monceau-les-Mines, i case in which socialistic principles w largely involved. His action at that to gave him national prominence and inclihim to enter political life.

In 1884 he was elected to the Munici Council of Paris, of course as a Social



ALEXANDRE MILLERAND President of France

and in 1885 he entered the Chamber Deputies as a member of the Extr Left. Four years later he followed example of many other French politic by entering journalism, as proprietor editor of La Voix, a radical Socialist or and a little later became editor of *Petile Republique*, a connection which of tinued until 1896.

UNDER the administration of Growas, as a Socialist Deputy, inconspicu



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as a member of an important minority. Outside of the Chamber however, he rose to prominence. At the Socialist congress at St. Mande in 1896 he was the author of that "St. Mande program" which has ever since been the charter of the reformed Socialists of France and of the Fabians in England. This was and is a program of progressive parliamentary reforms tending to state socialism without revolution, and directly opposed to the Marxian socialism of Jules Guesde and Paul Lafarbue. He thus aligned himself with the Socialist faction led by Jaures, which was known as radical and which was opposed to that led by Guesde, known as revolutionary or Marxian.

IN 1899 came the great redemption of French administration, when Waldeck-Rousseau formed his ministry of national defense to settle up the demoralization of the Dreyfus case and to give France a stable government. In that body he included M. Millerand as Minister of Commerce.

After the retirement of the Waldeck-Rousseau ministry, in 1902, M. Millerand resumed practice at the bar, remaining in the Chamber. He steadily drifted away from the Socialist party, repelled by its unpatriotic excesses, and in 1909 was formally expelled from it, because of his acceptance of the portfolio of Public Works in the Briand ministry. He dropped out of that Cabinet the

He dropped out of that Cabinet the next year, but in 1912 returned to office as Minister of War under Poincaré. When M. Poincaré became President, M. Millerand remained in office under M. Briand, and then under M. Barthou. At the end of 1913 he retired.

But when, in August, 1914, just before the flight of the government to Bordeaux, M. Viviani formed his coalition ministry of national defense, he was recalled to the War Office. There he remained until the Viviani government was succeeded by one under M. Briand. Later he was made Governor of Alsace, and then, on January 18 last, on the resignation of the Clemenceau ministry, he was summoned by President Poincarê, in the last days of his administration, to become Prime Minister. That place he held until the present time.

Tips From the Success Market By Harry Irving Shumway

. . .

PERSPIRATION, UNLIMITED. Here is a gilt-edge stock that will pay you dividends from a hundred to a million per cent. There isn't the least chance of a loss. Stockholders in this company report gains beyond their wildest hopes. Rumors that this company has merged with the COAT & VESTOFF COMPANY are not denied. There are melons being cut every day. So many, in fact, that space forbids mentioning them.

M IDNIGHT OIL CORPORATION. This stock comes highly recommended from many who have invested in it. Indeed, the most conservative report regarding it reads like a tale of hidden treasure. Some of the world's most famous experts have examined this property and pronounce it a sure winner. The young cannot do without it; the older find it most valuable and stimulating. One who invests in this company can hardly go wrong and his winnings will be commensurate with the amount of his investment.

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IT is recommended that a fifty-fifty purchase of TAKE A CHANCE AMALGAMATED and GET-OUT-OF-THAT-RUT COMPANY be made if one wishes to realize on a plunge. The dividends should be splendid if caution and foresight be employed. TAKE A CHANCE AMALGAMATED. Stock is very popular and has netted handsome gains in many instances. The old adage about all the eggs in one basket is applicable here, although the stock should not be shied at.

STICK-TO-IT INDUSTRIAL CORPORATION. A good stock of permanent value. Satisfactory dividends are regularly paid. There have been adverse reports, at times, concerning this stock and an expert was employed to investigate. It turned out that those who had not realized dividends were investors also in PIG-HEADED ASSOCIATES. The two look something alike at first sight but are really entirely different.

S MILE AND BOOST COMPANY, INC. One fine stock, says the expert, and one that will be in greater demand than ever. Always has paid good dividends and always will. There is no limit to what it can earn. If you have never taken a flier in this worth while stock, better get aboard. You'll enjoy possessing it aside from its intrinsic possibilities.

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Why Your Prayers Are Not Answered

By ORISON SWETT MARDEN

THAT would you think of a boy in school who, as Mary Baker Eddy has suggested, should stand before the blackboard and pray to the principle of mathematics to bring him the right answer to the problem he has been asked to solve, regardless of his ignorance of mathematical laws, his utter failure to study them or to make any preparation whatever for his lesson?

You would, naturally, think the boy was lacking in the most ordinary intelligence; that, in fact, he must be an imbecile to expect any answer to his prayer under such conditions. Yet there are millions of men and women who are just as foolish in praying for things, regardless of the laws which govern the answer to prayer.

Many sermons have been preached

and volumes have been written on the subject of prayer, but nothing I have heard or read conveys more clearly the conditions that make prayer fruitful than Irving Bacheller's lines:

In other words,

if you don't work

back yer prayer.

To come to the shiftle life is ended, with a shriveled soul and a starved heart; to stand there looking back and feeling that we have left behind us in houses and lands, bonds and bank stock, everything that gave us consideration with our fellows and consequence before the world, this, it seems to me, is as dismal a vision as the imagination could call up. And this is the peril of the longing for, or possession of, wealth.-BISHOP HENRY C POTTER, OF NEW YORK.

O come to the gate of

as well as pray for the thing you long for, you might as well put the time and energy you expend in praying to some more practical use. In expecting to get anything by just praying for it, without raising a finger or taking a step to back up your prayer, you are just as much an imbecile as the schoolboy who expects to solve his problem by praying to the principle of mathematics to do it for him.

HE universe is governed by law. There is no exception in regard to prayer or any spiritual force, for the spiritual world is governed by law just as is the material world and all natural forces. The law of prayer is as consistent, as scientifically true, as the law of gravitation or any other natural law. There is only

one way to pray, only one condition on which prayer can possibly be answered. That is, by complying with the law; praying in the spirit of absolute faith that our prayer will be heard and answered, and cooperating with the Creator by putting forth our best effort on the material plane to get the thing we want.

The law of prayer



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[&]quot;It's the toil ye give t' get a thing—the sweat an' blood an' care— That makes the kind o' argument that ought to

is the law of all achievement. Work and prayer are the great pillars of life. As Paul Ellsworth says, they are "the divine team for making an ideal a reality." Just as faith without good work is dead, prayer without work is of no avail, because it

they be healthy, successful, prosperous. g an happy. hith- If God were to make exceptions in hith- individual cases and change his laws

not be miserable; we should be

the opposite of all these; we should

simply because we plead to him hard

can not change God's law.

ANY people seem to think that the Creator answers prayers because of the importunity of the one who prays, and that all we need, therefore, is to persist in prayer in order to get what we want. This is to ignore the law of prayer, or to imagine it can be changed. But nothing of the kind is possible. No law of the Creator has ever changed, or ever will change one iota. God does not change his laws, any more than the laws of mathematicschange, simply because of

get

at



the ignorance of those who do not know or do not try to apply them. They must know and obey the law, and then they will get the right results. If we knew and obeyed all of God's laws, we should not be sick, we should not be unsuccessful, we should not be poor, we should

any of his supposedly im-. mutable laws for the sake of performing a miracle to prove to human beings that He is God; if He were to alter eternal principles because of the importunity of his children, He would not be the perfect God, the unchanging Truth we worship. We could not respect such a God any more than we could respect an earthly father who would violate a law to satisfy the demands of an importunate or wilful child.

enough; if He were to change

PRAYER is a very power-

ful aid in helping us to get what we want. It puts the mind in tune with Infinite Intelligence, fits it to coöperate with its divine Source in realizing its ideal. Just as a violinist tunes his instrument to get it in perfect condition before he attempts to play in public, the man or the

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woman gets the greatest of all instruments, the human mind, in perfect condition to do its best through prayer.

Prayer is the tuning fork of the mind. It removes all discord and weakness. It rids us of fear and worry, and anxiety; it rids us of the dread of failure, of lack of faith in ourselves, of timidity, of the habit of self-depreciation; it rids us of all the things that weaken and discourage, and gives us assurance, confidence, strength, courage, a resolute will and the determination to make our dreams come true.

THESE are only a few of the inestimable benefits that true prayer brings us. We do not change God's mind when we pray, we change our own mind; we change our mental attitude toward our work, toward life, toward all our problems. The very contemplation and realization of our relations with our Maker that of Father and children—the communing with our divine Parent, the Source of all power and achieve ment, prepares our minds for the difficulties ahead of us, gives us viion, new life and strength for the work we have to do. This is ho God answers our prayers. This all that prayer means,—putting ou selves in harmony with God's planmaking ourselves copartners with Him, working in accordance with His laws to solve our problems.

"When we pray with love, with certainty, with intelligence," say Balzac, "we will find ourselves in instant accord with power, and like a mighty roaring wind, like a thur derbolt, our will will cut its wa through all things and share the power of God."

When you pray in this way you prayer will be answered, for you ar obeying the spiritual law of prayer just as the schoolboy will get th right answer to his problem when h obeys the mathematical law. Ther is nothing humanly possible that yo can not accomplish when you pra and work in the right spirit.

SOMEONE TO BELIEVE IN US

Where would most of us be without our friends? The example or encouragement of a friend has been the making of many a life. How many dull boys and girls have been saved from failure and unhappiness by discerning teachers or friends who saw in them possibilities that no one else could see, and of which they were themselves unconscious? Those who appreciate us, who help to build up instead of destroying our self-confidence, double our power of accomplishment. In their presence we feel strong, equal to almost any task that may confront us. The feeling that some of those around us, especially those among them who have achieved success, believe in us unreservedly—the consciousness that they think we have ability to work our way and to make ourselves felt in the world—is a wonderful tonic, a powerful stimulant to our successful endeavor.



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This story was awarded the first prize of \$100 in the short-story contest conducted by THE NEW SUCCESS

Endres Comes Back

By DAVID R. PIPER

ILLUSTRATED BY JOSEPH F. KERNAN

NDRES arose and walked down the aisle. The aisle was full of people. Old women were being gréeted graciously by middle-l dames. Young men and maidens mingled in were winded conversation. aged dames. subdued conversation. Little children happy. filled the interspaces, and a few substantial male citizens, of dignified countenance and custom-tailored, had their backs adroitly turned to him as he slowly elbowed his somewhat bulky form through the unheeding crowd until he had reached the vestibule.

Endres' blue eyes flashed resentment as he emerged to the street and the crisp air of a spring day struck his broad face. His thick neck grew red under his bulldog jaw, and the color spread over his whole countenance. Not a hand bad been held out in welcome. Not a smile had greeted him. The only sign of recognition of which he had been con-scious, came in a stare of surprise from old man Culver, the pillar of the Briggsville church, a man who, reflecting his own personality, believed that a business motive lay behind every action of his fel-lowmen, and who doubtless was even now puzzling over the particular motive which could have oper-ated to bring Endres out on the very morning when Dr. Crowley had elected to discuss the evil social influences which prevailed in the town. Endres' blue eyes flashed resentment as he influences which prevailed in the town. For was not Endres at once the village chameleon

and the village Ethiopian—two in one?—the man who changed the color and hue of his business to suit the emergency, but whose own skin could never take on a whiter hue? Had he not graduated under the hard task-master of the law from saloonkeeper to dance-hall proprietor, and from that under the schooling of the sheriff to pool-room operator? And was he not the same Endres still operator? And was he not the same Endres still-yesterday, to-day, and forever? And did not every one know that three billiard tables could never furnish even a single man a living, much less one who now had taken unto himself a wife? And was it not said that the pool room of Endres housed also a "winkey" room, from the high windows of which, lights blazed far into every night?

Thus, Culver, and thus, public opinion, in the making of which he had no small share.

making of which he had no small share. But for public opinion, Endres had cared not a fig. With his wide head, his long upper lip, his square jaw, and his vital fighting force, he pushed along, contemptuous of those highly suc-cessful and moderately moral folk who sat on the top of the hill and were the salt of the village life. He rejoiced greatly in his friends of the old crowd and helped them gladly in every pinch of hard luck. His enemies he passed on the street with unseeing ever

THEN. Endres went away for a week to the town where, unknown to the people of Briggs-ville, his father sat on the top of the hill and gave light to those in lower darkness. And when Endres returned he brought a young woman to share with him the odium to which he was so indifferent. And she did. For public opinion began by com-miserating her lot and ended, logically, in despising

Twelve months passed, and then the Sunday when Endres walked down the hill from church. red in the face, his soul afire with indignation at the exhibition of that very ostracism which had been a part of his everyday lot for five years. *He cared* Endres entered the house quietly and, reverently laying aside his hat, walked on tiptoe into the half-

laying aside his hat, walked on tiptoe into the half-darkened room where lay a woman asleep. There he stood with bowed head worshiping a tiny morsel of humanity beside her. Then he closed his eyes and turned slowly away. And after dinner he went back to the pool room. The place was thronged with smokers, loafers, and players. Endres sat at his desk and looked on. It was the crowd which the preacher, Culver's preacher, had described that morning, as young men of the town who needed to be stimulated to self-improvement, but who had received the sum total of their stimuli, of whatever sort, at a "certain two-story red-brick building which has always been two-story red-brick building which has always been the hanging-out place of a certain element." Could the town of Briggsville produee a man or company of men sufficiently Christian to open a real cultural center which would inspire to better living those

center which would inspire to better living those to whom the church seemed unable to appeal? This was the timid question of Dr. Crowley. Endres smiled cynically, but there was a little tug of something at his heart as he watched the games and listened to the talk of that evening. The next Sunday he went again to church, and the janitor. and a good old woman, whose son Endres had hustled out of his back door, drunk, five years before, only to have him tumble in front of the wheels of a train, shook hands with him. And that was all. But there was something about the old mother's handshake that Endres did not like. And he went no more. like. And he went no more.

Y and by, the little morsel of humanity at home В **B** began to keep its eyes open longer each day, and to play, and to bite on hard things. And Endres saw that another business, in another town a dozen hundred miles away, would be the quickest road to a place in the social sun for that tiny girl. He saw. But he did not go. He was Endres. There was too much bulldog in him. He would make that place for her in this very old self-righteous

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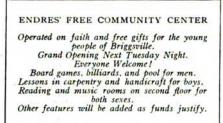
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town; this town which had cold-shouldered him should give him the warm hand and the glad welcome

One day, in September, a ladder swung horizontally from two ropes attached to the top of "a certain two-story red-brick building." A board lay on the rungs of the ladder, and a man sat on the board. Under the magic brush of the painter, the big, black letters announcing to the world that this was "Endres' Pool Hall" were being obliterated. The sound of hammering came from the wee, high window, and old Zingle, decrepit with wasted living, was seen to issue forth, hammer in hand, to consult the proprietor, who stood across the street watching the sign artist, and then reënter and con-

"The chameleon is changing his color once more." remarked one sack of the village salt to another as they met on the street.

And the guess was confirmed when the weekly Gazette flowered out with a half-page advertisement:



Endres had determined that the best people of the town should be given an opportunity to lend their moral support to this enterprise. Who should their moral support to this enterprise. Who should be more ready to do so than the minister who had put the plan into his mind as a means of retrieving the past? The placid sky twinkling down through the warm night put a sense of new dominion in him as he ascended the hill. The tender dreams which had come as a new experience into his strong nature were suffusing his mind with a hopeful faith in the humanity that had no faith in him. Thus led on, he turned into the street in which stood the squat little church with the manse beside it. Then he stopped stock still, arrested by the sound of his own name.

name. The light from the open window of the big, brownstone mansion reached the sidewalk through a

brownstone manston reactive reforming." "I am glad if Endres is reforming." "Reforming! He is not reforming. Dr. Crowley. Can a leopard change his spots. or an Ethiopian his skin? He has been tipped off by some one."

ENDRES climbed the terrace and looked in through the trees. The slight form of Crowley was lost in the embrace of a huge. leather-uphol-stered chair on the farther side of the big room. Books of calf and morocco in long shelves lined the wall behind him. He was silent a moment, with his face resting on his hand. "I do not understand," he said.

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"Do you remember that sermon you preached some six months ago in which you condemned this place?" And Culver struck with his forefinger a

half-page of the Gazette which he held before hi "That set some of us thinking, and I determine that this ex-saloon-keeper should not run a camouflaged joint of any kind to trap the you men of this town another winter. I had planned organize a raid, next week, on that place. He j wind of it and prepared for it. That's all." "But why should he advertise, as he does, th his new enterprise is to be run on free gifts a faith? Surely that does not sound like insincerity. The fists of Endres tightened. He moved a st nearer.

The firsts of Endres tightened. He moved a st nearer. "Goes to show how slick he is. That Ethiopi has too much horse sense to think the good peoj of this town are going to support any enterprise is running. He will get his income in shady ways he always has, and his place, if the new scher draws, will be all the more dangerous for the v of decency in which he is clothing it." "I am afraid." sighed Crowley. "that you a shattering my little dream. I had hoped the perhaps, the desert places of this old town we beginning to blossom as the rose." "It is a beautiful dream, and it is your business have faith in every one. But your plan for coum nancing this thing will never do, Doctor Crowle I hope that you will see fit to utter a word of warni from the pulpit. I have known this man too lor He can not be trusted." In two strides, Endres reached the windo where he appeared in the full blaze of light sudden almost like a red-hot apparition. "Culver, you le." The words would have cut cold steel. Culver jumped to his feet in startled rage," b Endres was gone.

Culver jumped to his feet in startled rage, b Endres was gone.

TUESDAY night came. The special invitation which had been sent to some of the "best young people on the hill were scatteringly accepte as witnessed in the presence of some half dozen them. But the old crowd was all there and its g friends had come too. The orchestra, which h been hired to grace the occasion, turned up to pieces shy, and made out to furnish some music little lame. The representative citizen who aspir to a seat in Congress, and who had promised to le his oratory to make glad the program, telephon little lame. The representative citizen who aspir to a seat in Congress, and who had promised to le his oratory to make glad the program, telephon at the last minute that he was indisposed. But to old songs were sung, reminiscent of war days wh the whole blessed community had been cement together for a few months of real communi feeling. Endres had chosen them, hoping th would stir again the common chord of fellowshi And then Endres made in his blunt way a litt speech of welcome, in which he explained that t entire building was at the disposal of all who can and that free-will subscriptions, in addition to t few dollars already raised from those who sto with him in the plan, would be depended upon support the new institution. And after Endres had finished, old ricke Zingle, who had been a fine carpenter in his young days, but had spent too much time at the old salo which Endres bought, and who had gone with t saloon as its janitor and chore boy—old ricke Zingle opened the door to the little shop he h, fitted up and explained that the bench and too belonged to them to help them become masters ekilled work. The old man's voice shock as

belonged to them to help them become masters skilled work. The old man's voice shook as said that he was once the best carpenter in t



whole county, and that he was glad again to be of help to some one else. That was the note of pathos that "queered" everything for a moment. And then, after a little hush, everybody gathered around the big punch-bowl. Some of the boys began knocking the ivory balls, others sat down to checkers; and a mixed crowd thronged the parlor overhead, reading the titles of the books on the shelves and thumbing through them, trying out the comfort of the chairs and settees, and lingering in pairs and groups to talk.

THE following week it became evident that there were two opinions prevalent in the village about the sincerity of the new enterprise. But, what was even more apparent, was that the hos-tility of most of the folks on the hill had been tility of most of the folks on the hill had been "HE following week it became evident that there crystallized as a result of this new experiment of a man who desired, for the sake of a tender love, to be more than he had ever been before. The Gazette reflected this spirit in the scanty, three lines of space in which it recounted the opening of the Community Center. Business, even more sensitive in a village than in a city, became afraid; and when Endres sought financial support from the keepers of stores and offices, he received it only from those merchants with whom he was accustomed to trade freely.

A spirit of skepticism prevailed, and even the few who believed in the sincerity of the enterprise regarded dubiously the assumption of community leadership by an ex-saloon-keeper. The folks on the hill insisted in attaching to the place the odium of the past by referring to it as Endres' saloon.

Yet, every morning, this man came to work with a smile on his face. He had been with his goddess. And every night he returned with his square jaw set a little harder to his purpose.

NOTHING ever moved rapidly in Briggsville. But, week by week, the popularity of the Com-munity Center gained with the commoner class of young people, the folks who, denied the advantages of cultured homes, craved the social opportunities which the Center afforded. Boys came in to improve themselves in handicraft. A young woman who had worked in a pottery, volunteered to teach a class of girls to mold some of the simpler forms, and space

girls to mold some of the simpler forms, and space was made and hours assigned for her. The six books on modern business with which Endres had stocked his library grew to ten, and then to twenty-four, as the youths who read them donated them. And the social evenings and parties, planned secretly by the mother of the little goddess at whose shrine Endres worshipped every day, began to knit together the social life of all but the hill-top element of the town. Endres began to receive a reward which he had not sought. He began to feel the joy of service. Unconsciously, this man was changing under the warmth of a new altruism. altruism.

But, more and more, it was driven home to Endres that he was fighting his battle alone. He had depended upon the fair-mindedness of the best people of the town. He had expected ultimately to win their approval and support. But they had failed him, and they still remained aloof and austere, if not actively hostile. The same friends who rallied to him in the beginning—those of the old days and the old crowd—gave him financial aid out of their slender purses. And the young people who enjoyed the social advantages of the Community Center also joined the monthly contributors' club in a modest

But the small budget which Endres had fixed as essential to his own livelihood was never raised. Having deliberately cut off all illegitimate sources of income, he, perforce, began to fall back on his savings. At times, he was tempted to call himself a fool and go back to the old game. But it was not his battle. It was the battle of a little, innocent baby bother it was the battle of a little, innocent baby who, if the fight were lost, would grow to girlhood with the stigma of her father upon her. More clearly each day, too, it was becoming a fight for a better to the source for the youth of the town. day and a fair chance for the youth of the town. But this emerged fully into Endres' consciousness only with the coming of a big temptation.

I Thappened when Culver descended the hill and sent for him. "Endres," he began, "you are a clever man, too clever to stay in the business you clever man, too clever to stay in the business you are in. You are getting an unhealthy grip on the young manhood of this town, and I have done everything I could to oppose you. Now I want to make a deal with you. If you will come clean, and get out of this shady business you are in, I will help you establish a legitimate merchandising trade, and will back you with my capital and with every atom of influence I possess. What do you say?" Here was as subtle a temptation as ever a man in Endres' position had to face. Confronted with a daily loss which was eating up his sayings account.

daily loss which was eating up his savings account. daily loss which was eating up his savings account, he was offered a smoothed road to financial success. And with that offer was held out to him the goal of influence and respectability, the prize which he was consuming his life in vain to win for the sake of that tiny girl who some day would grow to womanhood. But concealed in the offer was an insult to the honesty of his motives. And to accept the offer meant to surrender the Community Center which now was becoming unconsciously a part of his very now was becoming unconsciously a part of his very

DECISION was wont to be a word of one syllable with Endres. This time, it had not even that minimum. The blood rose to his face as the full with Endres. This time, it had not even that minimum. The blood rose to his face as the full force of Culver's implication seized him. He stared. He clenched his big fist and felt the impulse surge strong within him to send it along behind that muscular straight arm with which he had once hustled drunks out the back door. He ended by turning on his heel and walking, wordless,

ended by turning on his heel and walking, wordless, out of the banker's office. "Just one moment." purred Culver, "I forgot to say that money is getting tight, and the bank cannot let you renew that little note which falls due to-morrow. Good night, sir." The square shoulders of Endres, which had paused almost imperceptibly in the door, gave a shrug as he disappeared. But in the brief space between the bank and his own desk, a new look of eare appeared on his face. "Inde noticed it as he care appeared on his face. Zingle noticed it as he entered

"See here, Zing,"—it even rang in his voice, a little, soft, tired tone in a voice that had always been hard before, "You will have to run things alone to-night.'

An hour later, a man stood in thick darkness under the brow of the bluff which marked the southernmost limit of Briggsville. He knocked cautiously three times against a panel of unpainted, rough boards—then twice, then once. And, following this, he made a slight scraping noise

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THE NEW SUCCESS

32 THE NEX with his glove buckle against the door. Presently it came noiselessly ajar, and a bead of light from a pocket-flash searched the man's face. "Wy, Duche Endres! Sh-h!". A small, stooped form emerged and shut the door cautiously behind him. "You haf in good time come," still holding the bead of light on the exsaloon-keeper's face. "Two precious strangers inside, mit full pockets. You haf always by you lack." "Not to-night, Weinstein, No luck to-night. I need a thousand, quick!" "Come in und get it. It iss yours. I lend you to start, and take one-third." Endres hesitated. The old temptation confronted him. He had not come to seek it out. He had come because this little person of the old crowd was the only triend who had the ready cash, and the cash must be produced within twenty-tour hours. "But if I lose?" suggested four hours. "But if I lose?" suggested

Endres.

"You lose?" Nefer. But if you do, it shall be my loss, not yours. I risk it, Come in."

In his urgency, old Wein-stein pulled and tugged at his caller's coat as he pushed open the door and led the way through an ante-room pitch-black ex-cept for a tiny keyhole of light scarcely discernible. Endres followed, closing the outside door behind him. Perhaps it was the flatteroutside door behind him. Perhaps it was the flatter-ing estimate of his ability which led him on. Wein-stein had conjured up pic-tures of nights in the past, of piles of money, and the old excitement was begin-ning to flood his brain. A thousand dollars! Why not? Why not wipe it out in one night and then, to-morrow, start clean again? Somestart clean again? Some-thing within him said. "No." But its voice was very weak. Weinstein paused in front

"How iss the liddle girl?" he whispered in friendly yein, his hand upon the knob.

The smoky room, the taut faces of the men across the board, the piles of cards and stacks of money became a

vapor. A tiny, yellow-haired form lay asleep in crib, and a sweet-faced mother stooped over give the child a kiss. "Stop!"

Endres' hand gripped Weinstein's wrist. H

Ires' hand gripped Weinstein's wrist. H voice was savage with emotion. "My little girl? I must go back t her. Weinstein, it is her piano I off you, the one she will play when a grows big. Her crib—and ever thing else in my home I give yo a mortgage on them a You give me, by t morrow night, a thor sand dollars." "Ah, vell, too ba

Endresreachedth window, where h appeared like a rec hot apparition. "Culver, you lie.

The words woul have cut cold stee



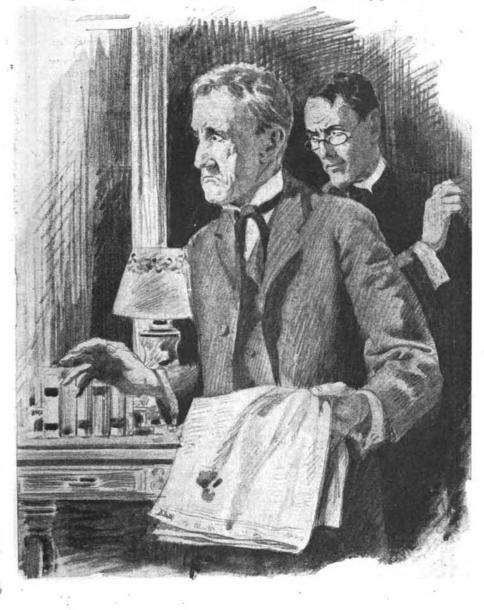


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too bad. But. vy—" He seemed to hesitate. "Do I get the money or not?" "At eight per cent. eh?" "Any per cent." "Yes, yes. I bring it to-morrow." Endres stum'ded blindly out into the darkness.

THE savings and loan departments of the Briggsville bank were open for business every Saturday night. And it was the custom of the official board of the village church to hold its meetings in the office of the president on that night, quarterly, for the convenience of its most important member. These

(Continued on page 100)



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YOUR GREATEST POSSESSION

THE world has never reckoned money as a competitor of character. There is no fortune in the United States that can stand a moment against the character of a Lincoln or a Roosevelt.

The sobriquet of "Honest Abe" had a great deal to do with making Lincoln President of the United States. Everybody who knew him believed in him. They saw in the man an honesty and straightforwardness of character, an integrity of principle, a purity of motive and purpose from which nothing could swerve him. It was the unquestioned faith in his honesty that gave him such a hold on the hearts and minds of the American people. Nothing could shake their confidence in him. No calumny, misrepresentation or abuse of political opponents and enemies could turn them away from him.

Never before did the world so need genuine manhood and womanhood, men and women who rate character above everything else as in the present crisis of civilization. Never before did it call so loudly for stalwart honesty. The World War has left society in a demoralized state, and only the triumph of character over all low, selfish motives can bring it back to normal, and stabilize conditions. Chaos would come to most of the world today were it not for the influence of men and women who put principle above party, and the good of all above individual gain.

Don't spoil your life by merely making a living, as so many are doing. They are so eager to get on, so crazy to get money that, before they realize it, they compromise with their character, and on the way to their pile they sacrifice the most precious thing they possess. They throw honor and integrity overboard and barter their birthright for a mess of pottage. Rate your character as your highest asset, your greatest possession.

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How to Attain Poise and Power

By ORISON SWETT MARDEN

JOHN J. INGALLS said that during his first inaugural at Washington, Grover Cleveland presented the most remarkable example of self-possession and poise he had ever seen.

Few men had been so abused and denounced during a presidential campaign as had Cleveland. He had even been ostracized by a certain section of society. When he was elected to the presidency,

everybody seemed to expect that a man who had been so long under terrific fire, would be disconcerted, and, perhaps, unnerved during the inaugural ceremonies at Washington. But he was complete master of himself. Instead of being disconcerted or unnerved, he was apparently as unmoved as if the extraordinary occasion had been some ordinary every-day event.

"Mr. Cleveland sat there like a sphinx, said Mr. Ingalls. "He occupied a seat immediately in front of the Vice-President's stand; and from where I sat, I had an unobstructed view of him. I wanted to fathom, if possible, what manner of man it was who had defeated the Republican party and had taken the patronage of the government over to the Democracy. We, the Democracy. had a new man, so to speak, and a Democrat at that, and I looked him over with a great deal of curiosity.

"There sat a manthe President of the United States—beginning his rule over the destinies of sixty millions of people, who less than three years before was an obscure lawyer, scarcely known outside of Erie County, New York, shut up in a dingy office over a livery stable. He had been Mayor of Buffalo at a time when a crisis in its affairs demanded a courageous head and a firm hand, and he supplied them. The little prestige thus gained made him the Demo-

made him the Democratic nominee for Governor, at a time, (his luck still following him) when the Republican party of the State was rent with dissensions. He was elected, and (still more luck) by the unprecedented and unheard of majority of nearly two hundred thousand votes.

"There sat this man before me, wholly undisturbed by the multitude, calmly waiting to perform his part in the great drama, just as an actor awaits his cue to appear on the stage. "It was his first visit

to Washington. He had never before seen the Capitol and knew absolutely nothing of the machinery of gov-ernment. All was a mystery to him, but a stranger not understanding the circumstances would have imagined that the proceedings going on be-fore him were a part of his whole life. The man positively did not move a limb, shut an eve or twitch a muscle during the entire hour



CLEVELAND DELIVERING HIS

FIRST INAUGURAL ADDRESS

"It was the most remarkable spectacle this or any other country has beheld."—JOHN J. INGALLS.

he sat in the Senate chamber, nor did he betray the faintest evidences of self-consciousness or emotion, and as I thought of the dingy office over the livery stable only three years before, he struck me as a remarkable illustration of the possibilities of American citizenship.

"But the most marvelous exhibition of the man's nerve and the absolute confidence he had in himself was yet to come. After the proceedings in the Senate chamber, Cleveland was conducted to the east end of the Capitol to take the oath of office and deliver his inaugural address. He wore a close-buttoned Prince Albert coat, and between the buttons he thrust his right hand, while his left he carried behind him. In this attitude he stood until the applause which greeted him had subsided when he began his address. "I looked for him to produce a manu-

"I looked for him to produce a manuscript, but he did not, and as he progressed in clear and distinctive tones, without hesitation, I was amazed. With sixty millions of people, yes, with the entire civilized world looking on, this man had the courage to deliver an inaugural address, making him President of the United States, as coolly and as unconcernedly as if he was addressing a board meeting. It was the most remarkable spectacle this or any other country has beheld."

I HAVE quoted Mr. Ingalls to show what tremendous power poise gives a man. No matter what the occasion is, the man of poise will be equal to it. Like Grover Cleveland, he will face a multitude with the same ease and self-confidence that he would show in dealing with some little family affair in his own home.

Mirabeau, under very trying circumstances gave an exhibition of marvelous poise similar to that shown by President Cleveland, though the occasion was a very different one. Mirabeau was speaking at Marseilles during one of the greatest political crises in France when he was assailed with cries of "Calumniator! Liar! Assassin! Scoundrel!" Without moving a muscle, he calmly faced the storm of abuse and said, "I wait, gentlemen, till these amenities be exhausted."

The water in a little mountain stream dashing down over the rocks makes more noise than the mighty Mississippi River. The strongest characters are never noisy. They are balanced, poised, serene, like a

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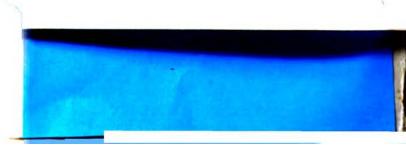
great river. They do their work quietly efficiently, and never permit temper, pasion, prejudice, whim or obstacle, to diturb their serenity or turn them aside from their course.

The world is looking for the poised level-headed man, the man who can alway be depended on, who won't fall down in a emergency or go to pieces over trifles. N matter how brilliant or how great a genit he may be in some directions, if a man not balanced, master of himself, he doe not inspire confidence. He may do great things on occasion, when everything is going his way, with nothing to disturb of hinder him. But always in a great crisis or emergency, when a man is needed t assume tremendous responsibility, as whe Foch, at the most fateful moment in th World War, was made commander-in chief of the allied armies, the cry is "Give us a man with a level head, a ma we can rely on and always know where h stands."

STRONG characters face the rough and smooth of life alike with equal composure. They realize that no life can b free from a certain amount of trouble; tha trials, disappointments and failures, comto all, and that they cannot afford to jeop ardize their success, to neutralize their winning-out qualities by worrying, fret ting, flying into a temper, and being over anxious, irritated, or annoyed about th vexations and troublesome things of life which cannot be avoided.

It is almost inconceivable that a man made in his Maker's image, fashioned to dominate the forces of the universe, should go to pieces over the breaking of a sho string, or allow his mind to be so completely upset by a cup of bad coffee a breakfast, or the loss of a collar butto when dressing, that he is not able to star on his work for hours, and his business da is practically lost!

Why should any grown person allow the little picayune happenings in his business in his home, or anywhere else, to mar he life? Why do you allow such things the disturb your peace of mind, to rob you of your serenity, to topple over your poise. You certainly ought to be too big to los your temper and go all to pieces over an little things that can happen about you A real man is greater than anything our side of him.



POISE is power. The man who is not master of himself under all conditions cannot feel the assurance, the power, which is the right of every human being to experience. He is never sure of himself; and the man who is never sure of himself is never wholly at ease. He is not even wellbred, for good breeding implies self-control under all circumstances.

There is, perhaps, no other thing which is so conducive to one's physical and mental comfort, efficiency, happiness and success as a calm mind. When the mind is unbalanced, by anger, excitement, worry, fear, or nervousness, the entire body is thrown out of harmony. All the functions are deranged; the man or woman is not normal, and is, therefore, whatever the situation, at a complete disadvantage, wholly unable to contend with it.

THERE is only one sure way of attaining poise, the calmness and serenity that no stress or strain, no problem or difficulty in life can disturb; that is, by making ourselves immune to all annoyance and trouble, great and small alike. To free ourselves from all the disturbing influences in our daily life, the things which warp and twist and distort us, we must learn to turn to the great within of ourselves where we can breathe a purer air, get in closer touch with the divine Mind that orders and maintains the harmony of the universe. To attain the ultimate mental poise that makes man master of himself and his destiny, the conqueror, not the puppet of circumstances, we must dive below the white-caps and the waves on the surface of life, down into the depths of our being, where there is eternal calm which no mental tempest can destroy. There is where we can commune with our Creator; there is where we get strength for every emergency where we feel our oneness with the One, where we realize the measureless power that is ours through conscious union with Him.

SAY to yourself when you lie down at night, when you awake in the morning, and again and again during the day; I am one with, the Infinite. "I am power and poise because I live and move and have my being in the great Source of all power and harmony." Form the habit of making strong, positive affirmations in regard to yourself and your ability to meet and deal calmly and equitably with every situation, every crisis, every duty, every obstacle, annoyance or irritation that comes to you in the course of your daily routine. Let, "I am," "I can," "I will," be the keynote of your affirmation. "I am one with Infinite Life." "I can control and use my power to the best advantage in every situation." "I will be what I long to be; strong, poised, self-confident, self-reliant, courageous, resourceful."

Hold the positive mental attitude toward what you want to be or to do, and gradually you will become what every one of us can be if we will—a man or a woman of poise and power.

EVERY time you feel fear coming into your mind, shut it out as quickly as possible and apply the antidotefearlessness, assurance. Picture yourself as absolutely fearless. Say to yourself, "I am no coward. Cowards fear and cringe and crawl but I am a MAN. Fear is a child's frailty. It is not for grown-ups. I positively refuse to stoop to such a degrading thing. Fear is an abnormal mental process and I am normal. Fear can not influence me, for I will not harbor it. I will not allow it to cripple my career."

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HARVEST TIME

By Edna Valentine Trapnell

LORD, we give thanks as the turn of Blesses our labor with harvest and

fruits. Now are the fields lying yellow and sere That waked to the sound of spring's citherns and lutes.

Lord we give thanks for that golden springtide, For earth's radiant green and the sun's

Acres of apple bloom — April's a bride, Wild flowers make fragrant the way that she goes.

Blaze of endeavor beneath August skies, Pearl-mantled mornings and opal-hued

cycs Lord, we give thanks for the heart's high emprise,

- For the fullness of labor, the noon that achieves.
- Brown are the hills in the blue autumn haze,

Scarlet and saffron their banners are blown, Lord, we give thanks for the peace of our

days, For promise that into fulfillment has

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grown.



How Department Stores Teach Their Employees Loyalty

An Interview with Harry Edgerton Oliver, New York Manager and Merchandise Expert for The Specialty Stores Association of the United States

By JOHN WEBSTER

"THERE is no labor unrest in the world of the department store, because far-sighted merchants in this field have solved the problem of winning and retaining the loyalty of their employees."

This is the interesting statement of Harry Edgerton Oliver, New York manager and merchandise expert for the Specialty Stores Association, a chain of important dry-goods shops scattered throughout the country.

The manner in which this problem has been solved is as interesting as the achievement itself, and in his close contact with

some of the largest retail stores in the United States, Mr. Oliver has had exceptional opportunity to study the plan and its methods of operation. He says:

"Dry-goods merchants have accomplished the abolition of dissatisfaction among their employees by the establishment of educational schools which give boys and girls, and young men and women an opportunity to proceed with a highschool education and commercial businesstraining while they are earning their weekly pay.

"But for these schools, such employees would not have these advantages because the necessity of

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earning money bars them from attending public schools after the age when the law makes such attendance compulsory. The idea likewise eliminates wearing attendance at night schools after a long, tiresome day in a store. This is beneficial in two ways. It helps preserve the health and happiness of the employees, gives them opportunity for needed recreation out of business hours, and brings them back the next day fresh and happy.

"The courses embrace both high- and common-school courses, so that the various pupils may enter the classes at whatever

stage they may have ceased on leaving the public schools. In addition to the regular studies, economics and civics have been added to many of the courses with the view of making the pupils better citizens with a higher ideal of Americanism. Saturdays are devoted to athletic pursuits, and, at stated hours each day, there are calisthenics on the store

"Naturally, there is no charge for the instruction, and the time consumed is not extracted from the earnings of the employees in any way. The idea is now in the sixth year of its general development, although it has been in the making in many

canism. are dev letic pun stated day, th thenics roofs. "Nat is no cl instruct time con extracte earnings

HARRY EDGERTON OLIVER An expert of the gigantic department-store business of Greater New York

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of the larger stores in various cities for much longer than that.

"It was during the World War that it received its greatest impetus. With many youths called to the colors, and still more girls and women being drafted into governmental tasks, it became extremely difficult to obtain competent departmentstore help. This is more of a task than may generally be assumed, for a good department-store employee must be above the average intelligence, and must have a sound education in order to succeed.

"The schools were rapidly developed to meet the crying need, and with usual department-store thoroughness, experts were called in to map out the curriculum. Today, there is a central headquarters in Boston, which will send educational department-store experts to any merchant and enable him to put such a school in operation. These experts study the type of employees in a store, make themselves familiar with the store's requirements, and then supply the needed pedagogical staff.

Brought New Class of Workers

"**I** T is difficult to give credit to the originator of this important movement, but one of the earliest pioneers was John Wanamaker, whose New York and Philadelphia stores have educational institutes second to none in the country, public or private. Another early mover in the work was M. Friedsam, of B. Altman & Co., New York, whose reputation is so far reaching, that the name of the firm is not in evidence either inside or outside the building.

"The opportunity of attending such schools has brought to department stores a class of applications which otherwise would not come to them. Ambitious boys and girls, eager to educate themselves, but forced to earn their living, jump at the chance to attend such splendid institutions. Then, too, it is beginning to be realized, that the department store offers an exceptional opportunity for steady advancement.

ment. "The most successful dry-goods organizations never employ a man or woman for a major position from the outside. The choice always, and of necessity, falls upon one who has come up through the ranks, step by step, and is thus closely informed as to the many complicated phases of the business with its wide ramifications.

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Highly Paid because Highly Trained

"THERE are hundreds of high-salari men and women in the department stores, to-day, who began at the very for of the ladder. The yearly salaries of the men and women range from \$10,000 \$50,000. Such men and women are high paid because they are highly trained, a have a broad knowledge of merchandise a its value. They understand public dema and store management.

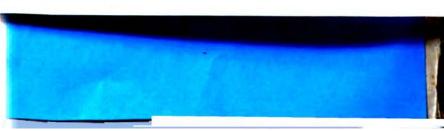
"It may be said that this moveme really started by the establishment classes in store routine. It had its ear development in the organization of baball teams and glee clubs. Then, as the went on, it reached its present stathrough purely economic developmen The new clerk must be taught t policies and methods of the store, and, be that reason, schools were formed. Be from this narrow scope they have evolve themselves into splendid academic course

"And, to the pupil, these schools have threefold advantage. He is earning mon while he studies. He is getting valual business experience, too. And when graduates, he is not a raw, inexperience schoolboy with a sheepskin, seeking poorly paid position. Frequently the graduates are earning substantial salari by the time they receive their diplom from the store school.

"I have said that there is no labor u rest in the dry-goods field. That is becau wise merchants here took a lesson from t difficulties that foreign department store especially in England, were facing some for years ago.

Promotion Always a Step Ahead

"THE world-famous establishments Harrods, and Selfridge, in Londo were facing a serious condition. Agitate had set about the organization of 'Clerk's Union' and most unreasonal demands were made upon the big deparment stores. Desertions were frequent, and competent, properly educated help w hard to obtain. The coming of the w greatly increased the difficulty, and has not righted itself yet. But merchan on this side of the Atlantic, learning this, determined to forestall it, and d liberately set about to make the lar department stores of America most desi able places of employment.



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HOW DEPARTMENT STORES TEACH EMPLOYEES LOYALTY 41

"The establishment of these schools was one step. The development of store spirit was another—also the installation of lunch rooms, rest rooms, that virtually amount to clubs—and, above all, the inculcation of the idea that promotion is always just a step ahead. And it is. Probably in no other line of endeavor does individual effort and ability stand out more prominently than in the department-store field, whether in salesmanship, merchandising, or any of the countless unseen important activities that enter into the day's business.

"The result has been the building of a loyalty that nothing can shake. Department stores have the same spirit toward the store that the college graduate has toward his or her alma mater. There is an *esprit de corps* and a resolve to carry on, which is admirable, and which may, in the main, be attributed directly to the conduct of the schools I mention.

Face No Industrial Unrest

"VISIT one of them. Watch a class in calisthenics on the roof some noonday—or join in a class reunion at the seashore or in the country. You will at once see the wonderful work these schools have accomplished. And if you penetrate into the executive or managerial offices of any large store, you will see many a wellgroomed, competent-looking official who entered the ranks behind the counter or in the shipping-room. This is the result of the school. They know it, and because they spread the propaganda, the department store faces no industrial unrest to-day nor is it ever likely to.

"In fact, the European movement did spread to this country. Self-seeking agitators endeavored to embitter and organize the American department-store employee. They were laughed at for their pains and the effort fell flat. Why? Because the department-store employee in the United. States knew they had nothing to complain of. They knew they could earn just as much as they could prove themselves capable of earning, and their employers were helping them become more capable day by day as their pay went on. "In times past, there was much discus-

"In times past, there was much discussion of the abuses of employees in great dry-goods stores. They were said to be underpaid, hardworked, and downtrodden. In some rare instances, such may have been the case, but for the most part such stories were pure, mythical rumors. But, to-day, no field offers more ideal working conditions and none better chance for rapid, steady advancement.

"Most great stores close all day Saturday during the summer months. If long hours are necessary during the holidays, corresponding time off is granted. Then, too, there are beneficial associations, savings funds, amusements—everything that could be desired by the most exacting employee: All these things the big stores provide, and, in exchange, are rewarded with an unbounded initiative, enthusiasm, and loyalty."

YOUR TREASURY

WOULD you have Wisdom? I can point a fountain

Deep as the muffled seas,

Where sage and prophet gathered mystic knowing

Through the gray centuries.

- WOULD you have Power? I know where strength is champing, Fretting its stable bars,
- Eager to drag for you your whirling chariot

Up to the singing stars.

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By Richard B. Bennett

- WOULD you have Life? I know where it is pulsing,
 - Straining in leash, to leap,
- To range the heavens with the racing starlight,

To search the silent deep.

 $\mathbf{I}_{\text{man, ready}}^{\text{N}}$ the still vaults of your own heart,

To yield you regal dower,

- Waiting some fearless word of selfredemption—
 - Lie Wisdom, and Life, and Power.

The Greatest Faker Talks

An Interview with the Old God Superstition

By PETER GRAY

ILLUSTRATIONS BY ALTON E. PORTER

When the rooster crows at sunrise In that strident tone of his, Then the weather either changes Or remains just as it is.

HE old god Superstition-the Pagan god-sat upon his throne, occupied in, his pleasing pastime of laughing at mortals. "I have thrived since the earliest stages of man," said he. "The earliest people made obeisance to me and since then, I have taken every method suggested by their ignorant minds to pro-pitiate me! For an imaginary being, I have some power." "Imaginary?" I queried with surprise. "But you exist."

"I do not exist—save in the minds of fools," was his answer. "I am a wraith a will-o'-the wisp-yet I am very real to those who believe in me. I have wrecked lives. I still wreck them. I have even overthrown empires. And-despite the passing of thousands of years, I am still ruling from my throne. I am still laugh-ing at those who believe in me!"

I looked at the satisfied old codger sneeringly. It was hard to brook his smile—his jocundity which pierced me like a blade. "How do you get that way?" I asked.

"I will give you a few examples of the doctrines my worshipers accept and observe, and you will laugh with me as I laugh at them when I see them ruined by the acceptance of my teachings! "Shoot!" says I.

H^E hunched himself, shook himself laughingly, and began:

From the beginning of the world, I have made men see signs which gave them some foreboding of great catastrophes that were to happen. These signs have preyed on their minds, and have made them bow to my will and tell equally ignorant men and women of the things that were about to come to pass. The wonders of nature

have been misinterpreted by my cunningly devised suggestion. Blizzards have been predicted-storms, cataclysms-all of the things that terrify human beings. Do you know which is the most foolish of my superstitions? You will join me in the roars of laughter that echo from my throne as I mock those who believe in and accept me, when I tell you." He stopped to chuckle. "I don't," says I. "It seems to me that

one is about as foolish as another." "Thirteen!" he fairly shrieked in my ear. "My most ardent adherents, the Turks, have expunged the figure from their vocabulary, they hate it so. Many peoples refuse to pronounce it throughout the civilized world. Hotel rooms, offices, and even the floors of New York skyscrapers are not numbered thirteen. The old Norsemen deemed it unlucky to sit at table with thirteen guests, and in Paris, accommodating persons, called quartorziennes, are always kept on the visiting list to make up the desired number should such a catastrophe occur. Isn't that great! Ha-ha!

"This superstition seems to have come from the fact that at a banquet in Valhalla, Loki, god of evil, once intruded himself, and Baldur the Good was slain. It seemed to be confirmed by the Last Supper of Christ and His Twelve Apostles-but the Christian superstition is a comparatively modern version of an age-old tradition. However, I don't worry how it started so long as it works.

"FROM thirteen, the members of my cult, naturally turn to the next of my neat little tricks. That is Friday. This was the day of the week on which Adam was presumed to have been created and on which Christ crucified. Friday has been considered by various races, in subsequent history, as a lucky or an unlucky day, according to the people and their belief in me, and when they considered it adverse or advantageous.

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THE GREATEST FAKER TALKS

"But the choice of days appeals to many of my flock of superstitious In Scotones. land, Friday is a choice day for wed-dings. English folk do not find it so, neither do the Spaniards. But that's the way with humanity. What's one man's meat is another man's poison. I can't let such differences of opinion worry me, however, because I've a large enough bunch of superstitions to keep everybody busy, and, every once in a while I invent a new one." "You've k e p t b u s y," says I.

ibu sy," says I. "Don't à lot of these fools get wise now and then?" "Very

seldom," sayshe, drawling it out. "Yet, just to dis--p r o v e those who

believe in my doctrines, let me show you how history has reversed the ill-luck supposed to pursue Friday. Every victory of Christopher Columbus occurred on a Friday, from his sailing on August 3d, 1492, to the day of his landing on the continent of America on Friday, June 13th,



1494. Look up your history of the United States and see what you find there in the way of successful accomplishments on a Friday. Look up your own 'luck' on a Friday, and see what you find. Then, perhaps, I will laugh at you—or you will laugh with me."



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"I am the greatest faker in history. I will prove to you that I am right, if you do not prove to yourself that you are wrong. And if you do not, you are lacking in something, because, let me assure you, April first is my happiest day. It is then that I really tag you humans with the ticket I love to hang to your coat-tails."

"You are pretty well satisfied with yourself," says I. "I suppose you'd say it's unlucky to be run over."

"STOP your foolin'!" says he. "Listen! SI am going to tell you something. Birds have always been protected by me. Sailors look upon Mother Carey's chickens as the departed souls of mariners lost at sea. Possibly my greatest opportunity for teasing mortals is in the matter of dreams. Dreams have always been supposed by the ignorant to forecast certain events—of good or ill. Dreams are supposed to run by contraries. As a matter of fact they seem to run in accord with the desires I put into the minds of sleeping mortals. My mood varies in this respect. To the deserving, I send good dreams; to the undeserving, I send bad dreams. The effect of both is worth while. The deserving dreamer awakens encouraged, spurred



"There! It's raining and I've forgotten my umbrella. But it's bad luck to go back for it— So what shall I do?"

on with the hope that his dream will com true. The dreamer of evil awakens afrait that his dream will not be contrary to that of his sleeping vision and he or she mend the actions which prompted it.

"There have been those of my disciples discerning and appreciative of my own tricks, who interpret dreams. There wa Joseph, who interpreted the dream of Pha raoh, in Genesis, when he predicted to the ruler of Egypt the seven good and the seven lean years. Since then, there have been those who have interpreted dreams largely to the leanness of the pockets o the dreamers and the goodness of the in terpreters.

terpreters. "There have been also those who were influenced by the bad luck supposed to follow persons christened with certair names. For instance there is a long list of kings called Charles and Carl, who have met disaster. There is an equal list of men who have risen to great success with a similar name. Charles Dickens, Charles M. Schwab, and several men known to you would seem to disprove this theory.

"THEY blame the storms of late winter on the poor inoffensive little ground hog who is supposed to come out

of his hibernating hole on the second day of February each year, and look about a spring-awaiting world with wonder. It's an old wheeze, and in runs like this: If the ground hog sees his shadow, he goes back into his hole to hibernate for six weeks more of see vere winter. If he does not see his shadow, spring is close by and the rest of the winter will be balmy and fine It's an old piece of bunk. I invented in three hundred and forty-six years ago People still believe in it, however and, every year, newspapers rehast the old story as if it were something new. If storms do follow the second of February, the poor ground hog gets all the blame! There are people who actually hold him responsible And—it seldom comes true—perhaponce in a quarter of a century."

"I never took much stock in it," I told him. "Did you ever invent anything else quite as silly?"

"Oh, yes," he blurts out with his ugly grin. "There is the famous hoar of St. Swithin's Day—July fifteenth If it rains upon St. Swithin's Day, i

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will rain for forty days thereafter. Has it ever been—will it ever be? Yet people believe it! I still have them chained in the yoke of my foolish ideas.

"During the war a new superstition developed. Perhaps it was not new, but it was a new version of ar old one. Soldiers would not light three cigarettes from one match. The idea was that the third man would surely die. It comes from the old 'rule of three' which has no mathematical foundation and is only based on the rule of mental fear nurtured by superstition." "Didn't the war shatter some of your

ideals?" I asked.

"Yes, the war dealt me one blow. It was the current remark of fatalism in the trenches—'If we get it, we get it, if we don't, we don't.'

"That was the breaking of the bonds of fear that made men go over the top, facing real death and laughing at mystic traditions of misfortune. Yet, to still support my theory, practically every fighting unit had a beast of some sort for a 'mascot.'

O^H, I am not done with you yet— you mortals! I will laugh at you until the day you learn to laugh at me. I will rule until you learn modern methods of counteracting fate. You cannot propitiate me with songs, sacrifices, and incantations. You can and do insure your houses against fire or burglary. You do insure yourselves against death and accident and ill healthbut you still rejoice when you put your underwear on wrong side out, in the morning, and feel a sense of horror when you slip on a stocking wrong side out. You talk about getting out of bed with the left foot first, when the right foot should first touch the floor. You say that it is good luck if you look at a new moon over your right shoulder, with money in your pocket; but you mustn't look at the innocent moon through glass and you must turn the money over in your pocket!

"You've heard frequently these old wheezes of mine: 'If you sing before breakfast you'll cry before supper.' 'Whatever happens twixt twelve and two, will tell you what the day will do!' 'Whistling guest and crowing hens will always come to some bad end.'

"Do you still believe in these things? Do you tell them to your children? Of course you do. You may not believe them-but you quote them—as you quote scores of other follies I've passed down through the ages—relics of darkness and ignorance." "Yes," I says, "I've heard that old dope a lot of times."

" A^{ND} you'll hear it all your life," he went on. "If you have ever walked

with a friend, that friend has hesitated to let any thing or per-



"Great guns!" exclaimed the guest, "I can't sleep in room thirteen! It's unlucky!"

"Well," answered the bell boy, "the last man who slept there came out alive."

son come between you. It makes me laugh. And you cannot receive a penknife or a razor blade from a friend without cutting friendship.

out cutting friendship. "These things indicate how I am worshipped. Take, for instance, your most sacred festival—Christmas. Your most glorious, and your one forgivable superstition is the thing that does more than all else to keep me alive—Santa Claus!"

"But how about the other superstitions in connection with Christmas?"

(Continued on page 84)

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AMERICA'S OPPORTUNITY

Thanksgiving, 1920

AMID the awful hardships of the New England winter of 1620, when their food consisted of only fish and clams, Elder Brewster, leader of the heroic little band of Pilgrims, used to give thanks to God daily that his family could "suck of the abundance of the seas, and of the treasures hid in the sand."

When people wax fat and prosperous they are apt to forget the day of small things. When the memory of the hardships and poverty they endured has faded from their minds they forget to give thanks to the Source of all good for the abundance and prosperity they enjoy.

IN the three hundred years that have elapsed since our Pilgrim forefathers landed at Plymouth, Massachusetts, and with their own hands built the rude houses that sheltered them from the rigors of winter, the American people have waxed very fat and very prosperous. But do we give thanks in the midst of our prosperity as did Elder Brewster and the other Pilgrims in the midst of their adversity, when famine following on the heels of winter carried off forty-four of their number?

Our national festival, Thanksgiving Day, has a special significance for us this year, when our country is celebrating the three-hundredth anniversary of the landing of the Pilgrims.

LET us not forget that from their beginnings, from the example they set us, from the spirit of democracy they passed on to us, has sprung all our greatness.

Ingratitude is one of the meanest of human vices. It caused Judas to betray his Master. It was, perhaps, to guard against the possibility of

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their yielding to it, as well as out of heartfelt gratitude to the Creator who had enabled them to triumph over the fearful difficulties of their environment, that Governor Bradford, in 1621, established a thanksgiving day—lest they forget.

This year, Thanksgiving Day finds America, so far as material prosperity is concerned, at the peak While Europe is almost bankrupt of the world. after the World War, struggling with the appalling evils it has left as its legacy, America is rolling in wealth-richer, greater, more powerful than she ever was before. While we have paid our toll in suffering and the expenditure of billions of dollars, and above all in the loss of thousands of our brave youth, our material wealth has increased. From a debtor nation we have become the great creditor nation of the world. While the currency of Europe has depreciated frightfully—in some countries almost to the vanishing point-the dollar is everywhere at a premium. America is looked to as the great financial center of the world.

ARE we going to be satisfied with leadership in wealth alone; with the prosperity that our great natural advantages have enabled us to heap up? Or are we going to establish a new precedent for the world as did our Pilgrim forefathers?

America has it in her power to set a new pace for human progress. She can be the leader of mankind in the new era toward which the world is struggling. She can establish new precedents, new spiritual ideals; can give a new impetus to the spirit of democracy and human brotherhood.

If we have still the spirit that drove the Pilgrims to seek liberty of conscience in the New World, we will measure up to our opportunities. Instead of being puffed up with the marvelous growth of the little starving Massachusetts colony of 1620 to the great, powerful, prosperous America of 1920, we will accept God's leading and go forward to the mightier future that beckons.

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FUN

TUN is a food as necessary as bread.

F He makes a mistake who regards laughter and humor as transitory, superficial things that pass away and leave nothing behind. They have a permanent, beneficial influence on the whole character.

Anything that will make a man feel joyous, that will clear the cobwebs of discouragement from his brain and drive away fear, care, and worry, is of practical value. Innocent hearty fun will do this as nothing else can

It is the shrewdest kind of business policy to do what will recreate, refreshen, and rejuvenate one for the next day's work. Then why not have fun and laughter in the home?

Why should not having a good time form a part of our daily program? Why should this not enter into our great life-plan? Why should we be serious and gloomy over our work? Why not do it with joy and gladness? Why not sing at our work whenever possible?

Laughter is a good health-builder. Give me an employee who loves to laugh, who enjoys a joke, who always sees the ludicrous side of things!

Laughter is a token of saneness. Abnormal people seldom laugh. It is as natural to a normal human being to want to laugh and have a good time as it is to breathe. There is something wrong about a person who seldom laughs. Things which amuse and make us enjoy life have a healthful physical and moral influence.

No one was ever spoiled by good humor; but tens of thousands have been made better by it.

There is significance in the fact that man is the only animal that has the sense of humor—that can laugh.

The Creator meant us to have fun; to rejoice and be glad always.

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Beginning a New Serial of Achievement, Adventure and **Detective Skill**

How Jim Downes Paid Up

By GEORGE WILLIAM BAKER

ILLUSTRATED BY CHARLES F. JAEGER

CHAPTER I

LD Mrs. Downes was sitting on the veranda LD Mrs. Downes was sitting on the veranda of her old-fashioned New England farm-house, looking out over the wonderful vista that framed her little world. She removed her gold-rimmed spectacles and wiped them with a handkerchief that had been once the property of Priscilla Downes in the days that followed shortly after the historic landing at Plymouth Rock.

ter the historic landing at Plymouth form. Well past her threescore and ten, Abigail Downes She had Well past her threescore and ten, Abigail Downes had lived in an age of many changes. She had lived by candlelight, by the dim glow of the once wonderful oil-lamp; later she had heard of the new marvel of gas; and, then, as the years rolled by even the tiny village of West Rockland had been illumined by electricity. Automobiles had come close on the heels of the telephone, and now it was not infrequent to see graceful aeroplanes hovering over the peaceful community, whose outward aspect had changed but little since Revolutionary days.

days. It had been nearly twenty years since Mrs. Downes had visited Boston. But little change had visited Boston. But little change had Downes had visited Boston. But little change had come into her own existence until the past two years. Then two never-to-be-forgotten emotions were her experience. One was the death of Ethan Downes, who had shared her life journey for over fifty years. The other was the return of her son, Jimmy, from the far-away fields of France. Jim had gone at the first call with the colors, leaving his father to direct the conduct of the farm which was assured plenty of help, owing to wartime

leaving his lather to direct the conduct of the farm which was assured plenty of help, owing to wartime cultivation needs; and had left his mother in the care of his sister, Mary Downes, now grown from a pigtailed, freckled kid, into a charming miss of eighteen. Now Mary was out in the back-garden patch, and Jim, having forsaken kha'ki for overalls, was somewhere about the place, planning some additional cross additional crops.

Mrs. Downes readjusted her spectacles and peered over the front hedge as an automobile paused in the roadway, directly in front of the house. Then the gate-latch clicked and she heard the slow tread of heavy footsteps on the gravel walk. A stodgy, white-haired man, clad in rusty black, paused at the veranda steps and raised his hat. "Don't you know me, Mrs. Downes?" he asked, as he drew still closer, and the widow recognized the high nasal twang of the speaker. "Why, how d'ye do, Mr. Humphreys," she said. "You won't mind if I don't get up? My rheuma-tism's troubling these days." Mrs. Downes readjusted her spectacles and

tism's troubling these days." "Sit still, ma'am," said the visitor, making no move to be seated himself. "There is just a little

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matter of business I want to talk over with you." "Business?" Mrs. Downes inquired. "What sort of business do I know anything about?"

of business do 1 know anything about?" The nearest approach to a smile that ever crossed the face of Miles Humphreys made that unpleasant visage twitch for the moment. "Less than nothing at all," was his reply. "You see, Mrs. Downes, when Ethan died, there was a matter of ten thou-sand dollars' mortgage on this place. It was due last April; but knowing that you women folk were here all along and women folk were here all alone, and young jim was away fighting, I didn't like to say much about it. Besides, while the war gardeners were here, I was able to get enough out of overlooking the place to make it worth while

"I don't think I quite understand," Mrs. Downes said, somehow wishing that Jim or, at least, Mary were with her. "Well, it's all simple enough," Humphreys ex-plained with a pretense at kindly consideration. "Just because of my respect for you, and because of the memory of Ethan, I've had a paper fixed up which will give you a whole year and a half to pay me that ten thousand dollars with interest—that is—" he paused and cleared his throat—"unless you'd like to close out the deal now. Then I would even be willing—because it's you folks—to give you a good price for the place—less the ten thousand, of course. I've carried the mortgage on your prop-erty a long time, and I feel I must wind it up." "Why, Miles Humphreys, do you think we'd ever consider selling this place!" Mrs. Downes exclaimed in amazement. "Ethan and I lived here from the day we married—Jimmy and Mary were born here —and—well, I'm going to die here!" There was a flash of determination in her blue eyes that gave evid=nce of her stalwart, stubborn New England ancestry. "Well," Humphreys replied, "you can suit your-self about that. I'll just leave these papers here with you and you can show 'em to Jimmy. Talk it over with him and see what he says," was Hum-phreys parting advice, as he shrewdly resolved to let limwy dizest the documents fully before facing

phreys parting advice, as he shrewdly resolved to let Jimmy digest the documents fully before facing the well-set-up youth.

let Jimmy digest the documents fully before facing the well-set-up youth. With a farewell nod, he crunched down the path and entered the automobile, leaving the aged woman, staring at two typewritten documents which might as well have been inscribed in original San-scrit, for all they meant to her. She knew nothing of business matters, Ethan had always attended to such things, and now she had Jim. Yet, somehow, the visit of Miles Humphreys disquieted her, and a mist came over her eyes as she looked at the sacred acres of her homestead..

CHAPTER II

CHAPTER II ONCE in the car, Humphreys directed the man down the roadway, he was muttering under his breath. "I could sell that place for three times what it's worth," he said to his companion. "Who wants a farm these days?" inquired young Caleb Waters, who had compromised with a natural disnclination for every sort of labor, by accepting the occasional employment of driving Miles Hum-phreys around the neighboring country. "Well," answered Humphreys, "some do and some don't. This prospect I have, doesn't want to work the place. They have some fool idea that they want to 'restore' the house as they put it; and the woman—they say she's terribly rich and she certainly is right smart looking—claims that old mamshackle furniture of the Downes' is worth its weight in gold." Taleb Waters gave a low whistle. It suddenly occurred to him that he had been very remiss in not calleb mattered a dawre fortinger and Mary

occurred to him that he had been very remiss in hot calling on Mary Downes now and then. But then Caleb seldom attended church festivals, and Mary was not of the newer generation of the village, who were ever running off to nearby towns to attend the dances which attracted Caleb Waters and his friends, "Got any mortgage on it?" Caleb guessed sheavedut shrewdly.

shrewdly. "I have!" snapped Humphreys, and his jaws set. "But," he added warningly. "That's my affair young man, and I've no use for boys who chatter." "A graveyard sounds like a jazz band beside me," Caleb assured him, and lapsed into silence; but visions of new and easier methods of supplying his material and worldly needs suddenly dawned in the factile though lazy brain of young Water.

material and worldly needs suddenly dawned in the fertile though lazy brain of young Waters. Mrs. Downes said nothing to Mary when the girl tripped up the steps, with a bouquet of wild flowers which she tossed into her mother's lap as she stooped to kiss her. "I'm glad the weather's still mild," she said, "for now you can sit here and get the air while I prepare the supper." The next moment che was some and Mar. Desert

The next moment she was gone, and Mrs. Downes had totally forgotten to mention the visit of Hum-phreys. With a shake of her white, lace-capped head, she tucked the documents into the pocket of head, she tucked the documents into the pocket of her apron, and once more fell to meditating on the days when Ethan, Downes had been alive and the two children were romping youngsters. "Miles Humphreys must be out of his head to think we'd give up this place." she chuckled with amusement, totally unaware of the brutal if intricately phrased statements set down on the papers on her knees. Half an hour later, as the twilight was falling, Jim Downes came slowly up the roadway. His walk indicated fatigue notwithstanding his splendid physique, but a careful observer would have noticed that the weariness was mental rather than physical.

physique, but a careful observer would have noticed that the weariness was mental rather than physical. He had just been down to the village inquiring, wherever men congregated, where laborers could be had for the harvest and at what wage they would work. Laughter had greeted his questioning. Jim realized the scarcity of labor, and the influx of youth to the city. But not until this afternoon, when his own growing need of help had dawned upon him, did he come face to face with the utter impossibility of securing it in West Rockland. Now he realized it—and counted the full seriousness of the fact upon the fortunes of the little farm which had gone almost neglected since the death of his father. father.

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In the short time since his return, Jim had rise

In the short time since his return, Jim had riss early and retired late, laying plans to put the pla on a paying basis. He believed it could be don and he was not afraid of hard work himself, yet I was shrewd enough as a farmer to know that I could not hope to make ends meet by tackling single-handed. "It's pretty raw," he complained to himsel "Mary has her hands full with mother and th house. Why the girl never gets anywhere! Ar now, when I'm back to take hold—" But he pulle himself up with a sharp turn. "Complaints nev got a man in the army anything but the guard hous and, I guess, they get about as much in farm life he thought with a smile. "Maybe supper will giv me an idea; if not, a good sleep will."

CHAPTER III

THE scene in the old-fashioned dining room way cheery as could be. Mrs. Downes sat in he rocker, her somewhat trembly hands ever busy with her needles as the lamplight fell on the wool of the shawl she was knitting. Mary came in from the kitchen with a steaming platter, and Jim, his ha now tlicked close to his head, was talking of every thing but the thing which troubled him most. He pulled up a chair for his mother, and as he helped her arise from the rocker, the papers whic Humphreys had left, slipped from her apron pocke Jim picked them up and glanced at them with id curiosity, but the incident recalled to his mother the afternoon's visitor. "Jim," she said, withou serious thought, "Miles Humphreys was here an left those. He wants to know if we'll sell the plac I told him he must be crazy, but I didn't bother to read what these things say. You might do it an tell me about it."

tell me about it." Mary looked up in surprise, and a frown crosse Jim's brow. He knew Humphreys of old, as crabbed skinflint. But a moment later he chuckle aloud and thrust the typewritten sheets into h pocket. "All right, mother," he said, "I'll do after supper. They say it's bad for the digestio to read while eating." Then he exchanged a loo with his sister, and it was not till the clock ha struck nine, and Mrs. Downes was upstairs asleet that Jim pulled out the documents and hastil scanned them. His sister peered in from the kitchen, an anxiou

Scanned them. His sister peered in from the kitchen, an anxiou look in her eyes. "What is it, Jim?" she asked and her brother slowly arose. "Did you know thä dad had taken a mortgage on the place—that, year ago, he'd borrowed money from Humphreys?" h

ago, he'd borrowed money from Humphreys?" h asked her quickly. She shook her head, and he quickly explained ther what he had read. "Eighteen months?" sh asked. "Ten thousand dollars?" He noddee "You're sure it's all true—and—and legal?" "It's legal enough," Jim assured her, "but I ca hardly believe it's true. However, there's no us talking about it. We can't give up this house, an I can't earn ten thousand dollars to pay off th mortgage by working here on the farm." "What are we going to do then?" Mary askee the tears coming to her pretty eyes. "It woul break mother's heart to leave here—and—well, couldn't leave all these things either." She looke about her fondly.

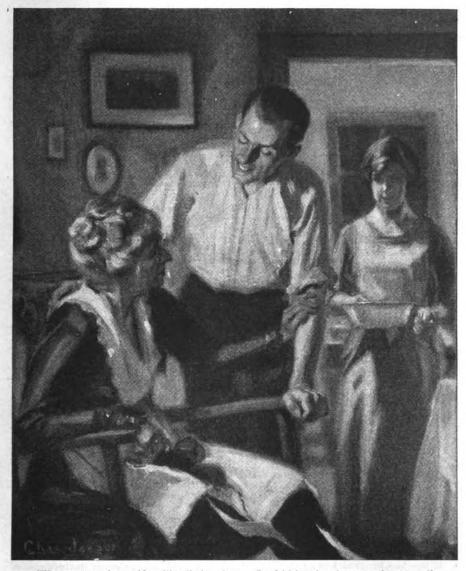
about her fondly. "And you can't take them with you," Jim to her bitterly. "Humphreys has a chattel mortgag on everything in the place."



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HOW JIM DOWNES PAID UP

1250



"He wants to know if we'll sell the place. I told him that he must be crazy."

"What do you suppose ever made father con-sent?" Mary burst out suddenly. "I don't know, and there is no use wondering," Jim said, as he slipped his arm about the sobbing girl. "The only thing I do know is that I've got to find the way out and I'm going to find ill"

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Mary looked up into his sunburned face and nestled closer to her brawny brother. "Do you think you *can?*" she asked, half hesitatingly. "Sure as shooting!" he assured her, "and I was the best shot in my company!" "I *know* you'll find a way," she said with simple

confidence. "And I'll help, Jim, when you tell me

what you want me to do." "I know you tell me what you want me to do." "I know you will, little sis," he said tenderly, yet proudly. "Now you go to bed and let me sit down with a pencil and paper and try some more figuring." figuring.

Reluctantly the girl ascended the stairs, leaving him there, alone in the tiny dining-room with its red-covered table, and the old-fashioned clock with its painted ship-face, ticking away on the mantlepie

First, he read over the papers again. If Miles Humphreys has any charity in his soul, he has not exhibited it thus far. The mortgage—which would wipe out the property and everything within the four walls of the farmhouse—could not be foreclosed before eighteen months should pass. Jim went to the stairs and listened. Then he went up the big our room and delvad in the hureau

went up to his own room and delved in the bureau where he had concealed his savings-bank book. He looked into it dubiously and looked out the window wisfully. What money was in the local institution represented his savings of years—but it was not enough. There was a little over \$400 to his credit. That would barely even finance the problem he faced, let alone form the nucleus for paying off the mortgage.

Slipping downstairs again, he looked over the penciled figures as the blue devil of despair seemed to stand at his shoulder.

Jim sat at the dining-room table and thrust both hands into his trousers pockets. And as he did so, his fingers encountered an envelope of thin paper. He smiled as he drew it out and looked at the Cana-dian postage stamp. He had stopped at the post office on the way home and the letter had been

office on the way home and the letter had been given him there, amid the gaping curiosity of by-standers who wondered whether he was the recipi-ent of a communication from the governor-general of the Dominion or the king of England. "Our Jim must have met them all when he was over there!" Sally Trueman had remarked, but kings and governor-generals had but little interest for Jim Downes at that particular instant, and wor-ried as he had been about the difficulty of obtaining farm hands, he had stuffed the note into his pocket and walked hastily from the post office.

and walked hastily from the post office. Now, however, he gazed at it with peculiar in-terest. He slit the thin paper with his finger and unfolded the blue sheet of stationery inside. Not recognizing the writing, he glanced at the last page and saw the signature. It was from Ronald Mac-Gregor, who had served side by side with Jim when his own outfit was brigaded with "The Kilties" in

The own outfit was bragaded with The Killes in the early days of the big fight. "Dear Old Pal," the note began. "I don't know what you're doing, but as we were buddies over there, I want to tip you off to something real. Since the war, I've come to Canada, and am now a corporal in the Northwest Mounted Police. It's a worst bit for a single man who have a fact but it great life for a single man who loves a fight, but it wouldn't be a life for you. But I've heard you talk of the farm back home and, I want to tell you that of the farm back home and, I want to tell you that you can make more money up here in a few months than you can on the farm in a million years. They've discovered unbelievably rich gold deposits in the Frazer River District, to the northwest of Alberta. Come up and pick it out of the ground! All you'll have to fight will be cold and many hardships. But—I know you, Jim! Wire me if you're willing to go through with it and I'll meet and direct you from Alberta any time you say."

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CHAPTER IV

JIMMY stared at the well-worded, badly written letter for some moments. Then he looked at the sheet which was covered with his penciled fig-ures. A smile broke over his troubled features, and he looked at the signature once more. It was he looked at the signature once more. It was Ronald MacGregor's for sure. It seemed the very solution to his problem! Perhaps the chase for gold in the cold Northwest would be worse than the pursuit of wild geese; but Jimmy saw in the invita-tion a way out of the difficulty, and, with his char-acteristic hasty decision, he resolved to take the chance.

But with equally characteristic caution, he re-solved to sleep on the matter, and after a hasty breakfast, explained to Mary and his mother that he must look over the place. Instead, he hurried to the village and wired Corporal Ronald Mac-Gregor, Canadian Northwestern Mounted Police, Alberta. Alberta.

The telegram was cryptic of the local sender, and, as a result of its mysterious aspect was considered in violation of the company's rules, when the usual

in violation of the company's rules, when the usual crowd gathered in the post-office telegraph station several hours later. "You know that letter Jim Downes received from Canada yesterday," the aged postmaster said. "Well," and the village loiterers nodded, "well, hole conducts a televerant to an officer of some British he's sending a telegram to an officer of some British police force up there.

There was a gasp of amazement. The loiterers

There was a gasp of amazement. The loiterers opened their ears and cocked them. "Here's what he says," whispered the postmaster, "Great! Let's go! Leaving to-morrow!" "But the Prince o' Wales is travelin' 'round the world." protested Samuel Crane waggishly. "You don't expect that the Prince of Wales is sending for Jim Downes do you?" inquired young Caleb Waters, who was lounging against the mail desk over in the corner. The gathered assembly stared at him, awed at his superior and evidently intimate knowledge

The gathered assembly stared at him, awed at his superior and evidently intimate knowledge. But Caleb Waters only chuckled and walked from the shack of a post office with a swaggering importance. By pure accident, Walters had learned something that would undoubtedly be welcome news—perhaps guiding and profitable news to Miles Humphreys. And, reasoned Caleb Walters, even the hard-fisted Humphreys might be willing to pay in one way or another for such information. Walters also welcomed the personal advice that Jimmy Downes was leaving town, and resolved to begin his courting of Mary Downes immediately thereafter, as both Humphreys and his rich clients were apparently so eager to secure the ramshackle were apparently so eager to secure the ramshackle old Downes house and the almost barren farm that surrounded it.

Meanwhile, Jimmy Downes had wended his way homeward, and signing through the kitchen door to his sister, beckoned her to join him in the shel-tered vine-clad arbor, close to the back gardenpatch.

patch. "Where's mother?" he asked, rather fearfully. "In the old parlor, "Mary answered, "busywith her memories. Tell me what's troubling you, Jim." Then he explained fully the farmland situation showed her the letter from MacGregor and explained his determination. Mary sat silently for a while Then she put her hand upon his arm. "I suppose (Comjuned on long 1) (Continued on page 102)



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From Farm Boy to Successful Banker

An Interview with John Fletcher, Vice-President of the Fort Dearborn National Bank, Chicago

By WALTER YUST

JOHN FLETCHER, fifteen years old in 1895—left his father's farm with nothing but ruddy health and a New Year's resolution. But he secured a business training on a promissory note, and now he's vice-president of the Fort Dearborn National Bank of Chicago. '

John Fletcher, twenty-five years later a few weeks ago—made an important speech on "Signs of the Times" before the Chicago Association of Commerce. His early resolution was "Work and Do Things!" and the burden of his speech was, "Let's all work ten hours a day for two years!" Hard work has been, and still is, John Fletcher's panacea for most ills public and private. After twenty-five years' experience, he hasn't lost faith in hard work. And he has never missed a single day's work since the hour he left his father's farm.

Behind his busy desk at the Fort Dearborn bank, where he clears away work with a vigor that must impress any visitor, Mr. Fletcher reluctantly recited a portion of his life-story. He is a youngish-looking man, lean-faced, with strong white flashing teeth.

"Isn't much of a story," he said. "I hired out to a farmer and worked for him six months for lodging and board only. He gave me five dollars when I quit—the first money I had ever earned and I went to Cedar Rapids, Iowa.

"I wanted to get into business. It seemed to me that a knowledge of stenography would give me the contact I needed. But I had no money. I visited, therefore, the principal of the Cedar Rapids Business College, and told him I had no money but that I'd give him my note and pay him within a year, if he'd teach me stenography and elementary business.

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"He looked me over pretty sharply. 'I'll take a chance,' he said finally, and raised his price commensurate with the chance he thought he was taking. He raised the price way up. I got the training, however, and he got his money before the year was ended.

"While I studied at the business college, I was messenger at the Cedar Rapids National Bank. I began there in March, 1896. The head of the school, by the way, sold my note to the president of the Cedar Rapids bank.

"I worked steadily upward in the Cedar Rapids bank—through collection clerk, individual bookkeeper, general bookkeeper, transit man, and so to assistant cashier. In 1907, I went to the Drovers' National Bank, in Chicago, and worked till I became president. In 1914, I began work at the Fort Dearborn bank, as vice-president. And there you have the whole story. It is one of mostly work, work, and work."

A Story of Head Work

MR. FLETCHER believes that along with downright grim work must go the courage to use one's own head and to use it quickly.

"I never tried to guess how my superior would like me to do a certain job. That's waste of time. But I just went and did the job the best I could in my own way. A homely illustration of this never leaves me:

"One day, I wanted to take home a sample of the ink we used at the office and I rang for a messenger. We had a number of them working at the Drovers'. I told the boy to find a small bottle and fill it with ink for me. He returned in a while, and said that he couldn't find a bottle. I told him to take a chair, and I rang for another

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THE NEW SUCCESS

CMoffett, Chicago

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JOHN FLETCHER Vice-President of the Fort Dearborn National Bank, Chicago

boy. I instructed the second one as I had the first. He also brought back word that he couldn't find a bottle. I motioned the second boy to a seat, and rang for a third. This time a snappy-eyed, wide-awake boy entered. I instructed him as I had the others. Fiveminutes later, he return with a bottle full of ink.

"'Where'd you get the b tle?' I asked.

"'Couldn't find an emp one here, so I went across street and got this.'

"'How'd you get one of there?'

"Bought it, sir. Five cen "He wouldn't have a mitted it if I hadn't ford him to. Well, I never had better opportunity to deliv a sermon in all my life.

a sermon in all my life. "That youngster knew wanted a bottle and he g one for me, and used his he to do it. The others had used their heads. I've alwa felt the virtue of battling rig through difficulties and of stacles—somehow! "At the Cedar Rapi

"At the Cedar Rapi banl:, I worked day and nigl When another fellow w sick, or away for some reas or other, I always manag to bring his work up to da And when the boss came in, found the work done. Gue When that chap a little abo me left the bank, who g his job? Why, I did! I h proved I could do the work

proved I could do the work "It's a good plan, to willing to do, along with yo own, two or three other f lows' jobs when the occasi arrives. There's nothing no in such advice. I support that's why folks have to reminded.

"If you are compelled go one mile, go two of yo own free will, is another w. of expressing it. Let your wi ingness overflow your oblig tion—is still another way. Shakespeare let *Iago* say *Desdemona*, "She holds it

vice in her goodness not to do more than requested."

All of which means, according to M Fletcher, just work and more work!

Along with work, Mr. Fletcher believ in decisiveness, in quick decisions.



banker—and men of other business—must think quickly," he says. "I decide in two minutes what ordinarily I should like to take two hours to decide. In the end, I usually find that I decided better in two minutes than I ever could have in two hours. The additional one hundred and eighteen minutes give too many other people a chance to stick their spoons in the broth and spoil it.'

Mr. Fletcher likes to train boys from the farms. "Boys from the farm have to start from the bottom up and learn the business inside and out," he says. "A farmer friend of mine brought in his son the other day, to ask what I thought he should do with him. The boy was hankering for the banking business, and he couldn't decide whether to go to a business school or not. He had just finished high school. I advised him to jump into a bank, right away, and use his eyes and ears to learn the business.

"I advised that he begin in a country bank where it is possible to advance through every stage. I count my experi-ence in the country bank invaluable; because I am, as a result of that training, intimately conversant with every little angle in my business. If a clerk comes to me with his troubles, I can talk to him intelligently. I've stood in his boots.'

R. FLETCHER'S work nostrum M doesn't fail him in these days of unrest and unsettled financial conditions.

"I sometimes find myself unable to comprehend our political economists and our professors in commercial schools. I've read Irving Fisher's 'Standardizing the Dollar' eight or more times. And there's plenty in it I can't understand. I begin to suspect whether all this trouble is really due to the dollar. I have a suspicion it is due largely to the quality of work we are guilty of. I heard an economist, not long ago, explain why prices are high. "He explained the dumping of gold into

this country, and the inflation and the high prices and so on, as the cause of the depreciation of the dollar. I listened carefully and then had to confess I couldn't follow him. "I was a banker, I told him, and I live

right in the middle of this money stream he was talking about-with inflation, the influx of gold, high prices and the whatnots boiling around me like a turbulent sea. I asked him whether inflation, high prices and the incoming gold weren't perhaps, the result of 'expansion' of business and not necessarily the cause of it; whether it didn't seem reasonable to suppose that the dollar would be worth one hundred cents to him, and to me, and to the other fellow, just when he and the other fellow and I began to produce one hundred cents worth for every dollar we receive.

"The wealth of a country is created by labor. As fast as we stimulate and accelerate production, just so fast do we become wealthier and just so fast do things become cheaper. The less production, the higher the prices.

"As long as we give only fifty-cents worth of work for every dollar we earn, we're never going to be able to buy any more than fifty-cents worth of comfort and sustenance with that dollar.

"Doesn't it sound reasonable? But laboring men, manufacturers, bankers and the rest, don't catch the drift exactly. It cost us twenty-five billion dollars to fight and finish the World War-and cheap at that! And the only way to pay off that debt is to work for one hundred per cent of each one hundred cents. We should be urged over and over again to 'Work ten hours for two years! Work ten hours for two years!' What are we being told instead? In substance: 'Work less, decrease production, increase the demand for production, and make the job more secure!'

'Advertisers should sell the idea of production to the laborer on the same basis they have oversold production.'

BELIEVE with all your heart that you will do what you were made to do. Never for an instant harbor a doubt of it. Drive it out of your mind if it seeks entrance. Entertain only the friend thoughts or ideals of the thing you are determined to achieve. Reject all thought enemies, all discouraging moods-everything which would even suggest failure or unhappiness.

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What I Learned by Talking to Helen Keller

By KATHARINE HAVILAND TAYLOR Author of "Cecilia of the Pink Roses," and other stories

CERTAINLY, everyone must agree that the most perfect example of what will-power may accomplish is Miss Helen Keller. Her conquering of absolute dark and unbreakable silence, is a triumph which can hardly be comprehended, and one which must make even the tallest man feel small. However, to my thinking, she has proved her greatest strength in another way; and, through this other way, may teach her greatest lesson.

When Miss Keller came to Philadelphia to appear in yaudeville, she was good enough to ask me to come to see her, which, of course, I very promptly did. I found her to be beautiful, gracious, generous, humorous, and—always expecting the best from people. This latter attribute was apparent through her *finding* of good in people, and speaking of it.

As I looked at her, heard her say, "Everyone is so kind—kind!" I thought, "You have discovered a great secret, and your use of it has made your life happy you, beloved by everyone, and the world a better place." And it cheered me to remember the words of the great and good person who is acknowledged as a teacher, even by those who do not see in him a Deity, the one who said, "Ask and it shall be given, seek and ye shall find."

Miss Keller has, unconsciously, asked for goodness; and people have poured into her soul-hearing, their best. It seems to me that this lesson is too apparent to point out, and yet, perhaps, I may append a small question without painting the lily or gilding refined gold; the question is, "Would the other man 'double-cross' you as often as he does, if you did not *expect* him to 'double-cross' you?"

I think he would not. Miss Keller has made me feel that he would not—Miss Keller with her outstretched hands, into which she feels that no one will pour anything but good.

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O^F course, I asked Miss Keller quetions; I am a woman! And I ha the advantage of being an interviewer a well, and so, they positively hurled then selves from my lips into the fingers of he charming secretary, Miss Polly Thompson and, through them, were tapped into Mis Keller's palm. Miss Keller can hea through her fingers which are so marve ously sensitive that they register the v brations of the speaker's throat, nose, an lips; but on this occasion her hands re mained in her lap, where Miss Thompso spoke into them with the language of th dumb.

Miss Keller answered my questions i her never monotonous voice, the accent of which makes one think of a French wom an's nasal and attractive English.

I asked her who she wanted to see mad President—a question, which is exceed ingly vital to us women this year! An Miss Keller, smiling, responded with, "I I answered that, perhaps you would no like me." And I got no further information about it.

"How do you feel the appreciation of people?" I next asked. "Through my feet," she answered, life

"Through my feet," she answered, lift ing her skirts just a trifle and looking down "I feel vibrations through my feet."

"Do you feel the crowds outdoors tha way?" I queried.

She nodded. "The passing of peopl makes tunes," she said, "rhythmic tunes.

I could comprehend it, but I will confess was surprised, when, after another questio of mine she went on to tell me of how, whe Caruso sings for her, she feels the song She told me that her vaudeville act tire her, but that she loved it. When sh answered my question of whether she sang she evidenced her sanguine hopefulnes

with this gay response, "Not yet!" "Do you remember your first awakenin

to the great world from which you were, a a child, locked out?" I asked.

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Miss Keller's face lit magically, and she replied quickly. "Yes, yes," she said. "I do. Mrs. Macy, who was then Miss Sullivan, led me to the pump. I was thirsty and I had held out my cup—I knew that meant something for my throat, but only dully as an animal would know. She pumped, made me pump, showed me the water, my empty cup—suddenly I knew that the cup and water were different things. A light flashed across my mind, I held out my cup, and it was filled; and I —began to *thinkl*."

When I told her that I was sure she had never for a moment stopped thinking since, she was amused. She said she was only average, that the world was full of

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WHAT IS

clever women and that she expected to see great things come of their combined, best efforts.

WE spoke of Mark Twain, who was a devoted friend of Miss Keller; then

Miss Helen Keller, deaf, dumb and blind, considered by many the most wonderful woman in the world "making up" without the aid of a mirror for her appearance on the stage, where she is now lecturing.



lightly, of the heat. I found that Miss Keller likes nut sundaes. We chatted along in an inconsequential, feminine fashion. Our talk might have sounded silly, but it was of the variety that would tell us of the petticoat side of the fence, whether we belonged to one clan. She told me that she liked good times. Oh, she was quite human, she assured me, quite ordinary!

I disagreed.

'You've found the value that lies in silence," I contradicted, "and what may be extracted from silence. And you have found the value of a cheerful outlook and of expecting the best from the world."

She seemed surprised. The world was good—why the people on the vaudeville stage, all of them, had been so kind to her! I smiled. It was impossible to think of treating her in any other way. And I thought of an open-faced, innocent child whom no one but the veriest villain would hurt. Disappointing Helen Keller would be like hurting a child. One could not draw even a faintly gray cloud across her sky.

sky. This wonderfully wholesome attitude, and the fact that Miss Keller does not allow herself to be idle, are, to me, her reasons for success. While she was in Radcliffe, I think it was, she wrote something which I can remember but vaguely, and yet, which I do want to quote. As I recall, she said, "It is not our lack of opportunity, but our wavering wills which keep us from accomplishment." Which is so true, and which is so splendidly expressed. "Wavering wills"—under which may

"Wavering wills"—under which may come, may be allowed to creep, such havocwrecking menaces to true fulfillment and success as, "Expecting the Worst from Everyone, so Looking for Trouble." Then comes the grouch, which naturally follows in the footsteps of these unhappy habits; the pessimistic point of view which becomes a part of one, after the grouch "sets;" and, finally, the great fact that the seeker usually gets what he seeks, and so—if he expects, hunts for trouble—he will find and get trouble.

MOST of us have known persons who endear themselves to their friends and acquaintances through a smile. "Always happy," we think enviously, "Bill Jones is always smiling!" And we go on feeling sorry for ourselves because we are not!

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Now, as a matter of fact, our Bill Jon or John Smith, has no more reason to sn than we have. He has only cultivated to wise habit of Miss Keller, in expect good, and so finding it. No doubt, realizes that his sense of humor shot have as much exercise as his legs, and th it, through exercise, has grown. It do and is a most valuable asset to any sort hill climbing.

Miss Keller, by the way, has a ve pleasant smile which echoes the sense humor she uses lavishly. In her vau ville appearance, people in the audier are permitted to ask her questions, whi they do with an unusual lack of conscio ness. One woman, who thought the bli felt the colors of fabrics through their te tures, asked Miss Keller whether she "sar tones in this way, to which Miss Keller plied, "No, I do not; I only see red, wh I am mad!"

During my interview with her, I told I that I was surprised to find large wings a a sense of humor attached to one perso and her laugh over this was a delight, ar of course, made me her worshiper forever

WHEN I asked Miss Keller wheth she enjoyed the way people cared I her and the evidence of their appreciatic she said that she did, but that she enjoy better the appreciation that came to h friend and teacher, Mrs. Anne Sulliv Macy. Miss Keller is devoted, as she m well be, to this woman who first illumin her dark way; and through whose patien and love, Miss Keller found the key th led her to the outer world and to its under standing.

"I am very happy when they like M Macy," she said, her voice heavy wi feeling. "She is my friend and n teacher!"

Among the questions that were put Miss Keller, was one which must hat taken real courage to ask. I could n have asked it. Someone in the galle asked if Miss Keller believed in immotality, which she answered with viole affirmative.

And then, someone else called out, "I you think you will have sight and hearin in the next world?" In answer to thi came the most splendid thing that I ev heard said. Raising her arms high, ar with a wonderfully beautiful look on h (Continued on page 127)



How the Novelist Changes the Mind of the Masses

An Interview with W.L.George, the Famous British Fictionist

By BERNICE C. SKIDELSKY

L. GEORGE carefully disentangled himself from the cling- ing fingers of a crowd of eager youngsters clamoring for a story, and followed his interviewer to a secluded corner of the piazza. The children at Lake Sunapee, New Hampshire, had appropriated the eminent English author for their own dur-

eminent English author for their own dur-ing his brief stay, and grown-ups wishing to hold converse had no easy way of it. "I am infinitely weary of expounding my views on feminism," warned Mr. George, gazing out over the glistening waters of the lake in the valley below. "Please; oh, please! let it be something else."

else." "Certainly," responded his interviewer with alacrity. "There are plenty of other matters of interest. The significance of literature in the human scheme; trends of contemporary literature-

It was a happy chord, for it struck in-stant response. Mr. George, waiting for no further suggestions, turned from his contemplation of the lake and seized the cue.

"Literature is the most important thing in the world," he said, unqualifiedly; "and yet the man who sells blacking is considered more representative than the man who sells novels. Here's an illustration: Suppose it were decided to fix laws on divorce. Well, a committee would be formed to report on the matter. This committee would include, probably, a banker, a professor, a merchant-repre-sentatives of sundry occupations, but in all likelihood not a novelist. The latter, from all serious angles, stands low in public esteem; he is regarded as on the level of an entertainer. "Take the exceedingly small proportion

W. L. George, a writer who is making history

of novelists in public life, if you would be convinced. Within thirty years, H. G. Wells has been on the Air Board; Arnold Bennett in the Ministry of Information: and Rider Haggard connected with land settlement in South Africa. That is the sum total in England, and, surely, a poor showing.

"Yet the novelist, being a 'professor of human nature,' ought to be first in the selection of persons to decide on the order-ing of human affairs. The novelist is the natural person to fix changes in the minds of the masses. It is he who holds the mirror up, so that the period can see its own face.

"There is no question, though," he went on, "that the novel, to-day, has far greater importance than it had a hundred years ago. Thanks for this is due to women, whose support of the solid novel has established for it a new kind of power. Men, for the most part, despise novels."

Modern Novel Has a Definite Function

R. GEORGE made some qualifica-**WI** tion here on behalf of the adventure and the detective tale, but insisted that the interest of men in the more vital type of novel is practically negligible.



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The present-day novel, according to Mr. George, has a definite function to perform in the direction of establishing unity out of the bewildering diversity of human activities and interests. In 1800, he pointed out, there were four or five million people on this continent, and little community of interest between Maine and Florida. Now there are about twentyfive times as many people here, and their lives have been interrelated by telephone, telegraph, train, automobile, and other agents undreamed of a century ago. In the literature of to-day, therefore, asserted Mr. George, a greater panoramic sweep of vision is essential for adequate life interpretation than ever before in the history of the world.

"The early novel," said Mr. George. "concerned itself in a very personal and limited way with individuals, and had a decided ethical bias. With the advent of Wells, Bennett, Galsworthy and their contemporaries there came a change; the interest lay not with ethical problems but with social ones. Schemes for the reorganization of society intrigued the minds of the writers and furnished themes for their novels. It was a violent reaction from the Victorian period, and strongly marked by a pressing desire to straighten out the world—to show humanity how to get together in concerted effort—aimed at using the life it has to the fullest advantage."

"About 1906," said Mr. George, "a stupendous wave of social reform swept over England-slogans were formulated that had to do with land for all, liquor for none, forced education, inspection of everything and nothing. This hastened the climax, and about 1910 saw the high-water mark of social itic fiction. At that time, a younger group of writers coming to the fore, including himself, D. H. Lawrence, J. D. Beresford, Hugh Walpole, Compton McKenzie, and others, revolted against the mechanical socialism of the older men, to which," said Mr. George, "Wells in particular was a martyr." These older men had worked with untiring eagerness for the establishment of an order which would be propitious for the fulfilling of "the great collective purpose of the race" -the phrase being one used repeatedly by Wells, with no questioning of its validity.

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The younger men hoisted a new banne that of the vigorous life and freedom the individual. It was not that they pudiated the State or the race; inste they started with the premise that St and race are made up of individuals a attain to their fullest fruition only throu the utmost liberation and well-being their components.

The Future of Literature Seems Dubio

"THE thing of first importance," cláred Mr. George, "is for the in vidual to live a vivid life—a life of exp ence. Take what you want of life; do t be afraid of it; express yourself."

It is that same spirit, doubtless, wh actuated him when he caused one of characters, in "The Second Blooming," declare:

"There are two ways of living in world; one of them is never to do anyth of which you can be ashamed, and other is never being ashamed of what y do. I prefer the second way."

It is the spirit, also, of a character D. H. Lawrence's "Sons and Lover "So long as life's full, it doesn't mat whether it's happy or not. . . . So long you don't feel life's paltry and a misera business, the rest doesn't matter."

The war, said Mr. George, was ratidevastating in its effect on the group his immediate contemporaries. Lawren Forster, and Onions have ceased, tem rarily at least, to make themselves hea Cannan, a conscientious objector, has countered much opposition and has come somewhat embittered; Walpole I remained much as before—calm, stea and urbane; Beresford also is unchang McKenzie, like Cannan, seems to ha added a dash of vinegar to his compositio Swinnerton, subtle and delicate, is grow increasingly refined.

"For myself," he wound up his emates, "well, you must judge for yours though I may say in passing that I f myself tending to become more pictor and more cautious in psychological ana sis, as my interest in psychology interfies."

Among women writers of especial me ing, Mr. George mentioned Sheila Ka Smith, whose "Little England," he asse ed, is a war novel of rare quality and that ought to live.



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"At this time, tendrils of a new growth have shot forth," said Mr. George, "and literature is in the throes of a fantastic development whose future seems to me dubious. I refer to the invasion of literature into the field of futuristic idealism. Dorothy Richardson and James Joyce are foremost among those who are trying to do with words what should be done rightly with pigment. They base their efforts on the principle that literature, like other arts, is meant to register impressions, and ideas, therefore, are purely adventitious. The old literature had dealt with moral ideas, the later literature with social and individualistic ideas, this latest offshoot with no ideas at all.

"It is honest in its intention, no doubt, but misconceived. Perhaps a master hand could do something in the way of a novel that consisted of strings of disjointed impressions in lieu of a consecutively told story; but, so far, none has appeared. From the first novel, written by Mlle. de Soudery, about 1660, to the modern tale, there is a direct lineal descent. The novel has been romantic, discursive, waggish, moral, socialist, individualist, but its form has always been the same; that is, a story has been told. The new novel has taken unto itself a new form, which is wrong; were it a case of new matter, it would be justified. There can be no permanence for the modern method, for it is doing things that do not rightly belong to literature. It has strayed out of its native territory; it will have to wander back.'

There Is Vigor in American Art

SPEAKING of American literature, Mr. George became quite heated in his opposition to the popular idea that it is of little account.

"America has a great contribution to make," he said. "Her writers have three great requisites—enthusiasm, interest, and eagerness to learn. The attitude of the public is sympathetic; certainly America shows her fair share of interest in the culture of the world. My own sales are twice as many here as in England; and other English writers say the same.

"It is frequently said that America is a new country. That is absurd. She is, comparatively speaking, newly settled, which is a vastly different thing. She was colonized by people of long tradition; and if at first they had to work forests, till the soil, build cities, and so on, and, therefore, had no time for art, they nonetheless had all the background for creation and appreciation when opportunity came. And just when the nation was getting on its feet, there came the terrible Civil War with its spiritual and economic fruits that were little conducive to the practice of the arts.

"America has been delayed in her artistic development by her sufferings; but she is coming forward rapidly now. There is a vigor in the American arts, to-day, that Europe lacks."

He selected three names for special comment.

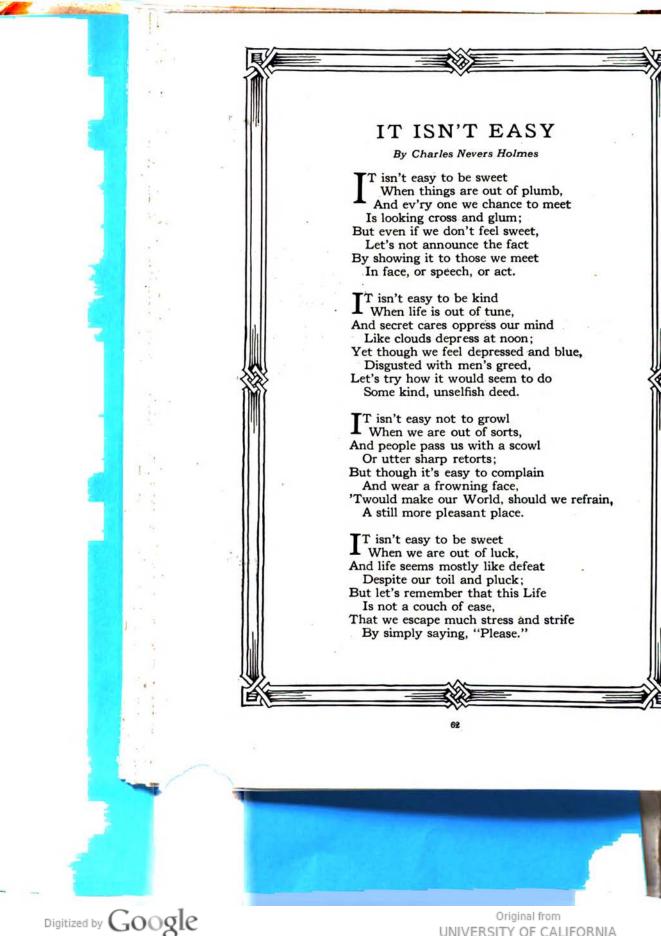
"There is no one in all Europe writing now who is more vital than Theodore Dreiser," he said. "Joseph Hergesheimer, also, has an extraordinary talent; he seems to me to typify the 'American gentleman." James Branch Cabell is notable."

Mr. George has come here to make an earnest, honest and open-minded effort to understand the American. He is going to take samples of all sections—Northeast, Middle West, city, country, ranch, the South, New York—which he regards as a section by itself—the oil fields of Oklahoma where, he believes, a new America is being born, the Far West, and New England. He will visit homes, hospitals, courts, poorhouses, and every other form of institution. He is going, by the alchemy of his vision and his understanding, to extract from the mixture the precipitate that will yield the secret of the common "Americanism" of them all. He intimated that he has already begun to glimpse what that is, but would not as yet commit himself.

Mr. George was born in Paris, thirtyeight years ago. His people, though English, had lived in France for three generations. In each case, the son of the family went to England to find a bride, brought her back to France, and so made it the birthland of the new generation. The result was felicitous; English stock mingled with French tradition and environment for the production of a cosmopolitan composite.

Mr. George had not at first intended to write though he dabbled at it a little from childhood, mainly in French. He contemplated engineering, but mathematics proved an unsurmountable stumbling block. He had a try at analytical chemistry, but gave that up, too.

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Suppose a well-dressed business man came up to you on the street, and handed you an envelope containing \$10,000 in onethousand-dollar bills? What would you do with the money?

The Ten Pay-Envelopes

By HOWARD P. ROCKEY

Author of "The Dollar-an-Hour Philosopher," and other stories

ILLUSTRATED BY RONALD ANDERSON

SYNOPSIS.

RICHARD PENBROOKE. a millionaire. adverse to pro-moting organized charities, decides to try an experiment in human nature. In each of ten small pay-envelopes he seals ten one-thourand-dollar bills. In company with two old and intimate friends, Judge Travers, a distinguished jurist, and Dr. Taulane, rector of a fashionable church, he starts on his adventure—to walk through the streets of New York and hand the ten envelopes to different people at definite intervals. Each envelope also contains a letter ev-plaining that the contents belong to the recipient, to dispose of an he sees fit. Penbrooke's only request is that, at the end of one year, each recipient, will meet him at a certain place and tell just what he did with the money.

PART III.

HE trial of Policeman O'Hara was a seven-day sensation in New York City. Political influence and public opinion ranged solidly

influence and public opinion ranged solidly against the officer, and the district attorney an-nounced, through the newspapers, that he would not only convict O'Hara but that he meant to get the "men higher up," officials under whose direc-tion the police were grafting. Even Judge Travers walked into the court room with trepidation. Shrewd as he was, he knew that his task would be a difficult one and that he might fail unless he could substantiate with human testi-mony the existence and the gift of the unknown Peter Brown. He knew that Penbrooke was averse to this and that Thomas, the butler, who sat quietly in the spectators' seats, would undoubtedly expose Penbrooke if the judge failed to secure O'Hara's acquittal.

acquittal. From their own seats, Penbrooke and Dr. Tau-lane watched the proceedings and listened to the oratorical efforts of Travers with the greatest in-terest. His summing up was powerful. The at-mosphere of the court room was tense, and it was

mosphere of the court room was tense, and it was evident that every juror was profoundly impressed by the responsibility of decision that was theirs. Finally Travers finished. His text had been, "Truth." He had battled valiantly for it, and he put his case in the jury's hands with the solemn assurance that his client had told the truth, the whole truth, and nothing but the truth. "Despite the allegations of the prosecution, they have proved nothing," he said. "They do not be-lieve that a policeman could come by ten thousand tollars honestly, yet they have proved no evidence of his having been bribed or any reason why he should be. I ask you, gentlemen, to acquit this nan." nan.

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AS the jurors slowly filed from the box and re-paced nervously through the rotunda. Judge Travers paused before the bar of the court to talk with his late antagonist, the district attorney. "Travers," said that official, "as a spellbinder and a jury worker, you're a wonder; but I'm really surprised that you undertook this case. You know this man is guilty—" "That's the funny part of it," Travers said with a whimsical smile. "I know that he is not guilty!" "Then why didn't you prove it?" snapped the district attorney.

district attorney. "I couldn't without revealing a confidence," Travers answered, and a moment later the jury returned.

Their verdict brought a look of joy to the eyes of the accused policeman and a sigh of relief from Dr. Taulane and Penbrooke. Judge Travers only smiled. "Do you know," he said to the district attorney, "the hardest defense an accused man ever hed to be form in the reterement of the thether had to hope from is the statement of a truth so un-usual that it seems a palpable falsehood. And that's been the case in this trial."

BY curious coincidence, the acquittal of O'Hara fell on September 3, the very evening which had been named by the mysterious donor of the ten pay-envelopes for his dinner at the Hotel Mar-grave. All arrangements had been made, and places were laid in a private dining-room for four-teen guests. teen guests.

teen guests. These were the three principals, Penbrooke, Tau-lane, and Travers, for whom seats had been placed at the head of the table. Then there were chairs for the ten recipients of the pay-envelopes, and another for Thomas, the butler, who by virtue of his sudden confession to Penbrooke had become a vitally important guest. It was to Thomas they must look to check up the various experiences they were all so eager to hear.

must look to check up the various experiences they were all so eager to hear. Penbrooke, Taulane and Travers sat with grow-ing impatience for the arrival of the first of the re-cipients of Penbrooke's gifts. It was seven o'clock when the telephone began to announce the arrival of certain persons asking for "Peter Brown." Having given instructions to send whoever called to a small reception-room connecting with the dining-room, Penbrooke seated himself in an effort to be calm, although his pulses were beating faster and he could hardly



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restrain his curiosity. Dr. Taulane was less at ease, and Judge Travers, unable to tain his usual judicial calm, was frankly on alert.

tain his usual judicial calm, was frankly on alert. The tength the door opened, and Isadore Lezi entered. The venerable, bearded Hebrew dressed in the same suit of shiny by hat he wore the night Penbrooke has nubbed his hands, and, in embarry tashion, nodded to the three men. "that you are Peter Brown who give ten thousand dollars?" he asked, iou "Then I want to shake you by hand," Lezinsky said with a strange in his watery eyes. Penbrooke exite his hand and the old man grasped it to the rabbi. Down where H are thousands of babies. He bo milk for them, and doctors, and From skinny sick babies they to be fine and healthy. Then o by me an idea. I say to m 'Isadore Lezinsky, too, is rich, say he is a miser. Perhaps.

when I see what does with that ten thousand dollars, I am proud." " The three men listened in open-eyed amazement.

"To me you have done a wonderful thing," Lezin-sky went on. "Once it was that Isador Lezinsky was hated and laughed at in Hester Street. Now it is that everyone calls blessings on my old head; and I am that happy I would not have believed it so!"

DR. TAULANE sighed with relief, and Penbrooke and Travis exchanged glances of satisfaction. Then, as they invited Lezinsky to be seated, the door opened once more and Patrolman O'Hara en-tered side by side with Thomas, the butler. The officer was in civilian clothes, and seemed very ill at ease.

Thomas, the butler, was calm and smiling, how ever, and nodded respectfully yet with an air of confidence to each of the three men who waited an

confidence to each of the three men who waited an explanation of his amazing conduct. But the first action of Thomas was like a bomb-shell to each of them. Without a word, he stepped forward and handed to Penbrooke the little manila envelope he had removed from his employer's li-brary table just one year before! Penbrooke eagerly reached for it. The envelope was slit open at one end, but as Penbrooke curiously inserted his index former he drew out the little transwitten message finger, he drew out the little typewritten message

that had been in each envelope, and found that it enclosed the original ten one-thousand-dollar bills. "I have not touched a penny of it, sir," Thomas said quietly. "I never meant to do so. Perhaps you cannot understand what prompted me to do such a thing, but I think I can make Judge Travers realize my motive."

HE paused for an instant, then went on. "As you know, I am an ex-convict. I will not attempt to discuss the reason for my being sentenced, but it arose from my having spent money which I did not earn— which came to me in the form of an inherit-ance. I had no idea of the value of money; and since I had not striven to accumulate it, had no scruples in dissinating it. The way I had no scruples in dissipating it. The way I did it resulted in my going to jail. That

night when I learned what you intended doing, a sort of horror filled me. I could not bear to think

sort of horror filled me. I could not bear to think that others might be tempted to do as I had done through the means of your anonymous gifts." Judge Travers nodded his head slowly, and the minister's expression showed that he not only ap-preciated Thomas's feelings, but that he, too, had teared just such a working out of the unusual scheme scheme

"So I took the money," Thomas said. "I did not know then what I meant to do with it, I only knew I would not touch a penny of it myself. Of course, I had no idea that Mr. Penbrooke would go on with his experiment. But when I found that he meant to do so, I decided to hold the money as a sort of emergency fund and devote it to helping those who might receive the money should occasion arise

"But how did you propose to find out who the recipients might be?" Judge Travers questioned.

"Then you do know them all?" Penbrooke asked.

"Will they all be here to-night?" Dr. Taulane asked anxiously.

"All but one," Thomas answered. "He is dead. He committed suicide—but he would have done so anyway."

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"I waited until you three gentlemen left the nouse and then followed you. As you know, Judge, here is a sort of fraternal feeling among men who have been in jail, and, with the aid of my associates, it was not difficult to learn the identity of the ten recipients of Mr. Penbrooke's money." "Then you do know them all?" Penbrooke asked. "Will they all be here, to-night?" Dr. Taulane asked anxiously. "All but one," Thomas answered. "He is dead. He committed suicide—but he would have done so anyway. In fact, he was determined to do so be-cause of stock speculation on the very day he re-eived the ten thousand dollars. Finding the money, he proceeded to enter on a wild orgy. Then, when the mysterious money was all gone, he carried but his purpose. It was inevitable."

DR. TAULANE was shocked and Penbrooke was

D strangely silent. "You know my story, sir," Policeman O'Hara found courage to say. "Now that I have been freed by Judge Travers, I have nothing but grati-tude. I have bought a little home, helped my family, who were needy, and I have a little nest egg

I shall be too old to work." Penbrooke nodded with satisfaction. "Suppose we ask the others to come up if they are all here, and we will listen as we dire."

and we will listen as we dine. "If Mr. Penbrooke likes," Thomas said, "I will act as a sort of toastmaster, While in Mr. Pen-brooke's employ I saved a tidy sum and have thus been able to devote this year to watching over these ten folks. You know the story of three of them. I know all about the others, and, perhaps, I can tell what they have been through, as well as they can, and save them the natural embarrassment it might cause them to relate the details."

Penbrooke gave silent assent and signalled to a servant to ask his other guests upstairs. During the interval which followed, Penbrooke paced back and forth somewhat nervously. He had not realized how trying this ordeal would be for himself, and, in that moment, he knew that the relation of their various stories would undoubtedly be still a greater strain to those who were now gathering.

T was a strangely varied group that filed into the room, and each of them stared speculatively at e others. What did it all mean, they asked themthe others. selves, and then, with natural curiosity, they looked about to see who "Peter Brown" might be. In doing so they naturally recalled the features

of Penbrooke, momentary as their previous glimpse of him had been. Penbrooke grew embarrassed and gave a little sigh of relief, when his former butler, who knew him like a book, took the ceremonies in hand.

With the skill that had made him an invaluable With the skill that had made him an invaluable major domo, Thomas had the various guests seated in a twinkling, and, signing to the waiters, directed that the meal be served. Once the little group of strangers whose destinies had been so curiously entwined began to taste their food, the atmosphere of the second second second second second second second taste the second second second second second second second taste the second secon of the room was cleared considerably. Yet it re-mained for Penbrooke to arise and briefly tell them what he had done—why he had done it—and to beg them to convince him and his two friends of the

wisdom or the folly of his experiment. Then he sat down and for a moment there was silence at the table.

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Judge Travers leaned forward, without risi and in an informal tone began to speak. "I thin he said, "that while this situation may seem incr ible to most of you, you will accept Mr. Brow statement of his purpose in doing what he has do You have all been human pawns in a great gam-yet a game in which your movements were utte your own after you received the money your velope contained. You may be inclined to bla my friend, or you may have cause to thank hi We have realized that the possession of this mor may have changed your personal life and habit We have realized that the possession of this mor may have changed your personal life and habits that you may not care to discuss fully and fram just what it has meant to you—just how you e ployed it. But, as I understand it, all of you has come to know this man in one way or another d ing the past year." He indicated Thomas, a there was a little nod of acquiescence about board—glances in Thomas's direction which seen to indicate that he enjoyed their confidence. "Therefore," the judge went on, "we will a Thomas to be our master of ceremonies." There was a curious sensation in the heart of ea

There was a curious sensation in the heart of er one present. Each knew what ten thousand doll had meant in his or her life—and several shra from speaking of it. Yet every recipient expe enced an eager curiosity to know what the oth nine had done with the money received.

THOMAS stood up and smiled. It was evide that, excellent butler as he had been, Thom had been a man of ability in other lines before prison sentence had changed the tide of his care As he stood there, he seemed more like a dist guished after-dinner speaker, so perfect was poise and his delicate handling of a difficult a

poise and his delicate handling of a difficult a unusual situation. "I shall first speak of the two ladies at my righ he began. "I shall tell their stories together, I cause their lives have been curiously interwoven Mr. Brown's experiment. They present two sic of it, and, curiously enough, the happier side f blended itself with the less happy one—to th mutual benefit." Then he sketched Naomi Falk's disheaster

Then he sketched Naomi Falk's dishearter sensation on the night Penbrooke had given her t envelope amid the bright lights of Broadway. envelope amid the bright lights of Broadway. pictured with rapid strokes how she had hasten to her mother's home with this unexpected wir fall, how she had secured the happiness of 1 mother and her own peace of mind only to retu to New York in the nick of time to prevent Fan Bryce from ending her life in the waters of a lake Central Park. Both young women sat silently he told the story and now, at the close of the fi episode, the hands of the two girls clasped bener-the table cloth in mutual understanding and friet shin

ship. Then Thomas continued with the story of Fan Bryce.

JUDGE TRAVERS was watching him wi peculiar interest. "I'd like to know who th man was before he went to jail and before became a butler," the jurist mused. "He mig well have been an actor, and I have never seen a man handle a difficult situation with greater smoot ness and skill."

But now Thomas was launching the story Fanny Bryce's disposition of her pay envelo With nice consideration and with evident sympath he pleaded the cause of the young wife whose lo



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of pretty things had led her to squander on finery her ten thousand dollars and to conceal its source from her husband.

from her husband. While the others listened breathless, and poor Fanny, with many a heart pang, sat with lowered eyes and drooping head, Thomas told of the result of her folly—how Fred Bryce had refused to believe in the existence of such a Good Samaritan as she had described, and how he had left her because he would not believe that she was telling the truth. "What did I tell you!" Judge Travers snapped in an undertone to Penbrooke. "Just as in the case of O'Hara there, we find that truth is the most difficult thing to make people believe. It is curious, but to stick to a straight story frequently gets one into a heap of trouble."

"But this poor girl evidently didn't tell it soon enough," Dr. Taulane reproached. But Thomas was explaining how Fanny's failure to find her husband after he had left her had preved

to find her husband after he had lett her had preyed on the girl's mind and heart, until, by a fortunate turn of fate, she had been discovered by Naomi Falk in Central Park. The thing was intensely dramatic, and the little company listened with a deep sympathy for the sad-dened and lonely wife. When he finished there was a husb throughout the room

hush throughout the room. There were tears in Fanny's eyes and Dr. Taulane sur-reptitiously brushed one from his own. Judge Travers, used as he was to listening to heartwrecks and tragedies during his long career, shifted in his chair and coughed to hide an emotional exclamation. Then, while Thomas still stood before them, there came the cilurer cound of the tele

best solutions to hear it. It rang again, still more insistently, as if Fate might be on the wire demanding to be

heard.

A servant hastened to take the receiver from the hook, and then, after a moment's hesitation, announced that there was a strange man in the foyer—a man who did not care to give his name, but who begged that Mr. Peter Brown would permit him to come in. "A reporter perhaps," Dr. Taulane suggested

rather fearfully

A reporter perhaps, Dr. raname suggestion rather fearfully. "The things that are told here to-night must be held inviolate," Penbrooke said, and the minister nodded his head in accord with the decision. "Just a minute," Judge Travers broke in. "Let's not jump at conclusions. Nothing need be said in this stranger's presence, but it may be that he can shed some light on some part of this affair—a part that may prove quite as interesting as the human documents that are being read to us by Thomas." Penbrooke shrugged and the Judge gave the signal to admit the caller. All eyes turned toward the door, and a moment later, a young, well-dressed man with beaming countenance crossed the threshold. As he entered, Fanny Bryce gave a little cry, arose to her feet and then swayed, and she would have fallen had not the new arrival caught her in his arms. arms.

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"Fanny! Fanny, dear!" he exclaimed eagerly and self-reproachfully, "Can you ever forgive me for doubting you?" "Fred!" she murmured.

doubting you?" "Fred!" she murmured. And without another word, Fanny Bryce stood clinging to her husband. "I couldn't believe what you told me—at first," he was saying, "Then it seemed to me that it might be within the range of possibility. God, how I hoped it was, dear! But then I was too proud—or

hoped it was, dear! But then I was too proud—or too weak—or too stubborn to tell you—"" But Fanny Bryce looked up at him—a wonderful smile coming through her tears. "It wasn't any of those things," she told him simply. "I don't blame you. It was because you wanted me to prove myself, and it's been worth all I've been through to be able to do it, dear. Then," she went on after a pause, "if things hadn't been as they have—I—why, I should never have known Naomi. Fred, she's the most wonderful girl in the world!" Then, Fred Bryce led her slowly into the next room, and Naomi, with a word of apology, excused

room, and Naomi, with a word of apology, excused herself from the table to see if

she could aid her friend. For a moment, Thomas hesitated, looking after the trio with a curious expression on his

a curious expression on his smooth features. "You will recall, Mr. Brown," the butler finally re-sumed, "meeting this gentle-man at the corner of Eighty-second Street and Riverside Drive. Peculiar as it may seem, he is the only man-the only one of your ten breas the only one of your ten beneficiaries whose name I have not been able to learn. I lost track of him after that meeting and have not been able to locate him since. I do not know his name-who he isor where-

B^{UT} the well-dressed, dapper little man arose

D dapper little man arose impatiently in his place and frowned at the butler. "And it's none of your business now!" he said, to the amazement of the others. There was almost a maniacal look in his eyes and he glared from one to another of the company. Then, fixing his angry gaze on Penbrooke, he shook his finger at him. "So you want to know what I did with your money, do you? Well, I'll tell you. I did with it what I've done with every other dollar I could get my hands on in the last ten years. I played the market and lost—my own money, my wile's money —all the money that ever found its way into my grasp. Suicide seems to have been the goal of several of your guests to -night. It was mine on that evening. grasp. Suicide seems to have been the goal of several of your guests to-night. It was mine on that evening. And I wish by all that I hold dear, I had carried out my intention. I don't know why I haven't done it before now. Yes," he went on excitedly, his eyes flaming, "I do know why! It was because I wanted to come here to-night and look you in the face in order to tell you that all your meddling with my affaire has accomplicated has been to exclose my affairs has accomplished has been to prolong my useless life for twelve long, weary months!" A gasp burst from his listeners, and Penbrooke stiffened in his chair as Dr. Taulane, half rising,

grew pale and trembling. "Sit down!" thundered the speaker. "My life

(Continued on page 108)

the Best Solution of

Richard Penbrooke's unique problem presented in this remarkable serial, "The Ten Pay-Envelopes.

CASH PRIZES

We will ask our readers to solve this problem. Read the editors' offer printed at the end of the story. Cash prizes are offered for the best solutions.

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I AM -2 TINY seed that produces wonderful fruit. I am such a simple little thing that many people never take the trouble to use me. I am an important factor in winning success, yet the majority of people have no idea of my value. I act like lubricating oil on human machinery and make the wheels of life run smoother. I give grace and sweetness to social intercourse and am constantly used by the well-bred. I send customers away from banks, shops, restaurants, and markets with a good taste in their mouth, so that they feel like coming again. My spirit is to please, to help, to make life sweeter, to take the sting from hard things, to appreciate all right effort. I am like the sunbeam which brings brightness, warmth, courage, cheer into many a discouraged heart. I am used in the most successful commercial establishments, wherever anything is sold, whether the transaction amounts to a million dollars or only a nickel. I am the tiny wedge that has opened the door of opportunity to many a poor boy who had no one to give him a helping hand. Whether you are an employer or an employee you will find occasions every day to use me with advantage. The use of me marks the difference between the boor and the gentleman, between the kindly, gracious soul and the crabbed grouch. I AM "THANK YOU." -O. S. M. 68

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The Second Line of Defense in Washington

Some National Figures, Seldom Heard of, Who Are Doing Big Things

By ARTHUR WALLACE DUNN

Author of "How Presidents Are Made."

MRS.

ANNETTE

ABBOTT

ADAMS

A

Legal

Fighter

for

Uncle

Sam

WASHINGTON, the seat of government, the capital of a great nation, is not manned, managed, nor wholly under the domination of the President, the Cabinet officers and a few leaders in the Senate and House of Representatives. It is true, however, that the President is the most important personality and the greatest power, the controlling influence in every national and international affair, the most prominent factor in politics, and generally the acknowledged leader socially. In these days of



C Harris & Ewing

THE first woman lawyer of any particular prominence turned up more or less unexpectedly in a court of justice at Venice, date unknown, but at a time when Shylock was doing a thrifty business in the usury line on the borders of the Adriatic Sea. Since William Shakespeare exploited the marvelous legal knowledge of the fair Portia there have been women lawyers at various times, and some thirty years ago or more, the admission of a woman lawyer to

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centralization of power, the White House is the citadel and the President the big figure in every walk of life. At the same time, just as smaller craft and cruisers are denominated the "second line of defense" in naval service, there is a similar second line in Washington, second in rank to the Cabinet officers, and not quite so powerful as the chairmen of the most important committees in Congress. Besides there are other persons who are important figures in public life, sometimes official and sometimes unofficial.—THE EDITOR.

practice in the Supreme Court of the United States caused something of a sensation and elicited considerable comment throughout the land.

Women have been employed in the government for more than fifty years, but it was only a comparatively short time ago when a woman was appointed to a position paying \$4,000 a year, that the fact was noted as somewhat remarkable, being the first time any woman received such a high salary. Since then, a number of women have been employed in executive capacities for still higher salaries and little note has been taken of the fact.

Just now, as national woman suffrage has been accomplished, more than ordinary interest is attached to the appointment of two women as assistant attorneys general in the Department of Justice. Women lawyers there have been in considerable number, graduates of various colleges and law schools, but not until very recently have any of these women lawyers been selected for such an important position as assistant to the Attorney General.

It may happen by reason of the absence of other officers of the Department of Justice that one of these women will one day become acting attorney general, a position equal to a Cabinet officer. However, the time is not far distant when some woman will be a member of the Cabinet.

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Women have the vote throughout the land and they are almost sure to demand and secure high positions in the government.

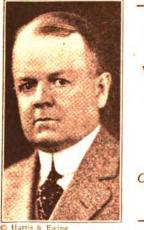
MRS. ANNETTE ABBOTT ADAMS WI was the first woman ever appointed assistant attorney general. Any person who is the first in any prominent position is noteworthy, in fact, becomes an historical personage. Mrs. Adams was born March 12, 1877, in Prattville, California-a small country town which would be hard to find now, as it was one of the boom places of the West which rise suddenly and then dis-appear. It is still carried on the post-office list as a point where a few people receive mail

Mrs. Adams was graduated from the State Normal School at Chico, California, in 1897, and from the University of California, in 1904, with a B.L. degree, and ob-tained a J.D. degree in 1912. She was admitted to the California bar in 1912, and practiced law in San Francisco for two years with Miss Ogden, under the firm name of Adams & Ogden.

In October, 1914, she was appointed Assistant United States Attorney for the northern district of California, and, in 1918, was appointed United States Attorney for the same district, which position she held up to the time she was appointed in June, 1920, to the office she n As a woman sees her: "Mrs.

tall, rather slender, with fair hair eyes. Her face has a somewhat expression, but lights up when s as she did when she told me doubted whether her home town y existence; and when she was a what led her to choose the law p she smiled again and said, 'I hard I've been asked that question a g times, and yet I can't explain just me to choose that profession.""

As Assistant Attorney General handle various important legal that are submitted to the Depa Justice. She may be an office at she may try cases in which event : appear in the United States Court. If she ever does, it is cer the event will receive a great of attention and space in the pub than the argument of the greate upon the most important case be august tribunal. "Portia at the august tribunal. headline that has been used befo flash from hundreds of papers. in this day and generation, when everything that a man does, soldiering, it need not seem strang woman in the courts and in time judges in highest courts of the lan



BEGINNING some thirty-five years ago, the Interstate Commerce Commission has struggled onward and upward

ROBERT W. WOOLLEY A Man Who Hung onto a Big Opportunity until it has now become a great the United States. It is true that ment ownership of railroads has become a fixed fact; but we h government control under war-tir and the restoration, so-called, of roads to their owners, was by le which is government ownership practical operations, and the Commerce Commission is prac control. It is true that anot mission of the government fixes t of the railroad employees, but t state Commerce Commission rates of the railroads, advancing will, and the power to fix rates i all question the power of absolut And so, a position on the Interst merce Commission is one of v prominence.

One of the nine commissioners W. Woolley, a comparatively yo who has had something of a meteo and, in less than a decade, has fo



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THE SECOND LINE OF DEFENSE IN WASHINGTON

self into the vision of the public by his remarkable talents and his ability to grasp opportunities. In 1893, he began his newspaper career in Kentucky, but soon reached the higher levels in journalism, finally attaining a position on the Washington staff of the New York World. Then he dropped active newspaper work and became a magazine writer, and for two years a number of magazines bristled with his energetic efforts.

AME the campaign of 1912, and Josephus Daniels of North Carolina, a member of the national committee, was placed in charge of publicity for the Democratic campaign. He could not be there all the time, in fact, he was called away during a very important period on account of illness in his family. He had chosen Bob Woolley as his assistant, and Woolley became the active publicity man for the campaign. The work which he did, merited reward in the minds of those who were cognizant of what took place in the campaign, and Woolley was appointed to a position of some prominence in Washington, and, later, was advanced to director of the mint. He was holding the latter position when the campaign of 1916 arrived. There was not a moment's hesitation in the selection of a publicity director, and Woolley was asked to give up his official position in order to take charge of that part of the campaign work.

Those who are familiar with the politics of 1916, are aware that it was entirely different from the campaign of 1912. The former was a "walk-over," while 1916 was a "horse race," to use the vernacular of Kentucky; and, what was more, the 1916 campaign hinged on publicity work, and Woolley was simply a wonder. He was "Johnny-on-the-Spot" at all times, and he never missed a trick. Those who know are well aware that Woolley's work was the real campaign work in 1916, and his superiority in this position was shown in the final results.

HEN the United States entered the World War, it was found necessary to sell bonds, and Woolley was chosen as director of publicity of the early bond Later, in the year of 1917, he was sales. appointed Interstate Commerce Commissioner and still holds that position. As already intimated, the Interstate Com-merce Commission is no longer a fifth

wheel in the governmental coach; but. with its great power over the railroads, it is very much more important than several of the great departments of the government. It is an institution by itself; it is semijudicial in character; its members are like judges in the matter of hearing and determining rate questions and other matters affecting railroads, while its edicts in regard to railroads are rarely questioned, both railroad and shipper accepting its decisions as the public generally accepts the decisions of the Supreme Court.

It will thus be seen that a man who becomes an Interstate Commerce Com-missioner, must, like the judge of an important court, refrain from active participation in politics, and so Mr. Woolley sits upon a semi-judicial bench and determines great questions of transportation. He is no longer in the political fray; but he chafed at the bit during the campaign of 1920, for Woolley is a politician and he likes nothing better than the intense activities of a political campaign.



MISS ETHEL F. DONAHUE was recently appointed Special Assistant Attorney General of the United States. The selection was not only remarkable on account of the appointee being a woman, but also because she is very young. It does not often happen that a man of twenty-four years is appointed to a position of this kind. Miss Donahue was born in Hartford, Connecticut, July 6, 1896. She was edu-

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THE NEW SUCCESS

cated in the public schools, attended high school, graduating at the age of sixteen. She would have graduated earlier, but the school laws of the State prohibited any one from entering high school under the age of twelve. She was a student and an honor graduate of Vassar, and, three years later, she was graduated from the University of Pennsylvania Law School, in June, 1920.

THIS is her first official position, which is not strange, considering her age. Moreover, she is the first Special Assistant Attorney General, the office being a new creation. Miss Donahue has been reared in circumstances that would permit her to live in ease, and her decision to study law was not actuated by the necessity to earn her livelihood. She is a very ha and unusually intelligent, as is her school record and the fact tha holds, at an extremely youthf responsible position in the Depa Justice.

This is the way she appeared to reporter who saw her soon afte installed in her government offi impressed me as being just a very young lady, modest in manner, a all desirous of talking about h plishments, saying she didn't knot thing she could add to what Mr her chief, had told me. She is of height, dark hair and eyes, and complexion. Just a quiet, un girl, not at all overcome by the in of her position."

R. J. CHOLME-LEY-JONES Director of the War Risk Insurance Bureau



THE World War brought many changes. and the government service at Washington was placed on an entirely different basis. Many new bureaus were created, thousands of employees were added to the pay roll, and the government engaged in undertakings which had heretofore been confined strictly to the business world. One of them was life insurance. It is called "war-risk insurance": but life insurance is what it is, the insured being the soldiers and sailors of the United States.

The war-risk insurance was inaugurated primarily as a sort of pension system, or an improvement upon the pension system, for soldiers who served in the war ag many. It was a great undertak when the war was over [Unoffici the armistice was signed; offici time in the future.] it was decid tinue the war-risk bureau and soldiers and sailors who served i insured so long as they were will the premiums and receive the which the government offered.

This is not the time to go into t in detail; but, briefly, the warance is really a cheap insuranc who have served their country in War. The time will come whe called war-risk insurance will be to all people who want to pay miums, and the government wil a general insurance business. Risk Insurance Bureau is enabled at a reduced rate of premiums b cost of operation is paid out of t funds of the government and not premiums charged the insured.

THERE is much that is into Jones. He was a good deal of a early life and graduated in the Finance of the University of Pen Then he took up advertising at the advertising manager of one magazines of the United Sta worked successfully for seven ye line, and, in this connection, I well known to the biggest adv the country.



When the war came, he not only wanted to take an active part, but his services were in demand. At first he was connected with the Mayor's Committee of the Council of National Defense, in the City of New York. Then he was actively engaged in the sale of the second Liberty Loan bonds. In November, 1917, he was commissioned a captain in the Army and sent to France, and he took a very active part in creating the war-risk section of the American Expeditionary Force. His work attracted the attention of his superiors and he was promoted to the rank of lieutenant colonel, and so he comes by his title in a meritorious manner.

Colonel Cholmeley-Jones was finally placed in full charge of the War Risk Section of the A. E. F., in France, and it was while he was serving in this capacity that Carter Glass, then congressman from Virginia, saw him at work. Mr. Glass was in Europe observing the Army and its operations. He was chairman of the Banking and Currency Committee, of the House of Representatives, and, naturally, anything relating to the financial operation of the war attracted his attention, and thus it was that he came in contact with and observed the work of Colonel Cholmeley-Jones.

"IME went on, and after the successful TIME went on, and atter the successful conclusion of the war, Secretary McAdoo resigned as Secretary of the Treasury and Carter Glass was appointed to succeed him. Meantime, there had been created the War Risk Insurance Bureau as a part of the Treasury Department. What that War Risk Insurance Bureau did, and how it performed its functions, need not be discussed here, but the fact is that it was subjected to severe criticisms in both Senate and House and there were many complaints about its mismanagement. Its alleged failure to function and lack of system was common talk in the National Capital. Carter Glass, in Congress, had heard a great deal of it. When he became Secretary of the Treasury he thought that something was wrong and he believed that the way to right that wrong was to get a real live wire at the head of the bureau. More than that, he wanted a man who knew something about insurance, a man who knew something about the work of the War Risk Bureau, particularly in France, so he called for Colonel Cholmeley-Jones,

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who doffed his uniform and went to work as head of this bureau. The Colonel is one of those men who will work day and night to accomplish a purpose, and he went to work to reorganize, reframe, and resurrect the War Risk Insurance Bureau. He has been at this work long enough to show that Secretary Glass knew when he found the right man for a very important though somewhat thankless job.

COLONEL CHOLMELEY-JONES has saved the War Risk Insurance Bureau and he has probably made government insurance perpetual. He has not had his way entirely, for Congress has failed to grasp the importance of his recommendations, particularly when they involve the expenditure of considerable amounts of money The director believes that the War Risk Insurance Bureau should be based on business principles, and his experience in advertising tells him that this insurance, being a good business, should be well advertised.

He recommended a substantial, but not an excessive, appropriation for advertising. He wanted to tell the ex-soldiers, who were rapidly being separated from the service, of the advantages that would accrue to them if they continued their insurance. He wanted to tell the mothers, wives, and dependent relatives of these soldiers that they should urge the ex-service men to continue the insurance which was the very best that could be obtained. But Congress shied at the proposition and refused to allow any appropriation for advertising. The many complaints and criticisms that had been made against the War Risk Insurance Bureau in the days before Colonel Cholmeley-Jones took charge, still permeated the halls of legislation and, besides, the idea of the government using display advertising for any purpose has not yet taken deep root in Congress. So the director has had to rely for publicity on the old-time methods with a press bureau getting out readable stories about the activities of the War Risk Insurance Bureau, but these failed to reach the people who are most interested, the ex-soldiers and the sailors who served in the war.

Notwithstanding all the difficulties and drawbacks, Colonel Cholmeley-Jones keeps doggedly at work, and he has the satisfaction of seeing the War Risk Insurance Bureau gradually achieving success.

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The Other Side of the Alta II. The Girl Who Wears a Mask

By ORISON SWETT MARDEN

THAT there are two sides to every question is an axiom. No jury will return a verdict, no judge will pronounce sentence, until the evidence for both parties to a suit has been submitted.

THE NEW SUCCESS has received a great many letters about the article in our April, 1920, issue, "The Other Side of the Altar." So, it is only fair that the girl who wears a mask when she is being courted should also be called to the bar.

In a discussion of the marriage question, Reverend Mabel Irwin said: "I once knew a beautiful woman, who, out of pity, married a poor blind man; and when I said, 'Why did you do such a thing?' she replied, 'Did you not know that marriage is for discipline?' Well, it proved to be so for him at least, for three months later the poor man stopped up the cracks of the door to his room and turned on the gas, and they found him dead!"

There are mask-wearers before marriage among women as among men, and while they do not all drive their husbands to suicide, they often drive them to the verge of insanity or to the divorce court. Instead of the heaven to which he looked forward from the other side of the altar, many an unfortunate man has found his marriage only a passport to hell. The girl who seemed an angel, a paragon of all the virtues, when he was courting her, removes her mask after marriage, and shows the real woman—the very opposite of all he had believed her to be.

ONLY a few years ago, a fine young fellow I know married a girl of this sort who ruined the fair promise of his life. It was almost a case of love—or what he thought was love—at first sight with him. He had known the girl but a few weeks, and during that time had always seen her under the most favorable conditions, when there was nothing to annoy her or to bring out the worst side of her character. The attraction seemed to be mutual, and when he proposed he was promptly accepted. All through the engagement of months which followed, the girl corwore her mask. Never once did sithe infatuated lover to get a gliher real character. When he callhome she was always smiling and and when her younger brothers an or her father and mother were prewas as sweet and gracious to ther was to him. No matter how the teased or what the family deman her were, she never showed the annoyance. Whether they spevening at her home, or at the the went out to ride—wherever they whatever they did—she was const her guard, and never by word or trayed her real nature.

But no sooner were they marr her mask came off, revealing utterly selfish nature and such a temper that the life of the unf husband was a hell upon earth. Sl be pleasant enough so long as ev went her way, when there was no thwart or annoy her, but the thing contrary to her wish threw a terrific temper. When in one tempers, she would hurl things al house and act like a maniac. Sh even throw things at her husband cup, a knife, a hairbrush, whate happened to have in her hand. hardly ever sat down to a meal tha not bring on an altercation about so or other. Finally the young woma her husband's life so unbearable was compelled to divorce her.

THE infatuated young man wh wooing thinks like this one that come across an angel, would bette surprise her when off guard. If H only see her in all sorts of circumst her everyday life with her family could see how she bears herself tow mother, her brothers, and sisters; leaves her room in the morning; does her work; if, in short, he co

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behind the mask she wears to deceive him, he would, perhaps, find that her wings were not quite as developed as he thought they were.

In many instances there is more than half a truth in George Bernard Shaw's cynical declaration that in courtship, in spite of the general belief to the contrary, the woman is the pursuer and the man the pursued; but that the woman, by means of all sorts of cunning feminine devices and deceits, makes the man appear to be the pursuer and makes him believe that he actually is.

Personally, I know of more than one case where a girl, after marriage, made no secret of the fact that, on first being introduced to her husband, she had made up her mind to marry him. And she deliberately

pursued him until her object was obtained; inveigling him into making appointments with her, drawing him on to call on her, to take her out to places of amusement, subtly flattering his weak points, and making him think what a fine fellow he was, while all the time letting him fondly imagine that he was acting in everything on his own initiative.

S who thus reverses

the rules of courtship makes a good wife and a happy home for her husband and children; and the husband never finds out that when courting her he was the pursued and she the pursuer. But more often the man realizes, after the knot has been tied, that he has been trapped into marrying a heartless, selfish vixen, or a lazy good-fornothing, extravagant parasite, who regards him as a useful appendage for supplying her manifold wants and paying her bills. She successfully concealed her nature and purpose before marriage by pretending to defer to him in everything; by flattering his vanity in appealing to him as an authority on all subjects, leading him to believe that he was a veritable know-it-all, and she but a poor, ignorant little thing who must in everything depend on a man's judgment, one who would be a real clinging vine type of wife and would always look up to her lord and master as a superior being.

AFTER the ceremony, when the wife's mask is removed, this superior being becomes a very ordinary mortal, maybe a henpecked husband, or one of those wretched forlorn male creatures who, finding no peace, or comfort, or happiness at home, must go elsewhere to seek substitutes for them. If he isn't of this weak, docile, henpecked type he takes to gambling, or drink, or he goes around with other women, plunges into some sort of excitement, or goes anywhere to escape from his wretched make-believe home and the wife whom he has come to regard as a hateful burden.

Very often the male's moral weakness or his vanity is responsible for his falling a victim to the wiles of

the masked female. His

weakest point is his sus-

ceptibility to flattery.

There seems to be prac-

tically no limit to the

amount of flattery the

average man will swal-

low; and the woman

who can tactfully flatter

him can do anything she

pleases with him. In his

IF you are a victim of your moods, push right into the swim of things, and take an active part, with a real interest in what is going on around you. Associate with people. Be glad and happy, and interest yourself in others. Keep your mind off yourself. Get away from yourself by entering with zest into the family plans, or the plans and pleasures of others about you.

courting days, at least, it is literally true, as some one has said, that a man doesn't demand common sense from a woman, that he prefers incense. But he does demand common sense from his wife and a good many other things besides, and it is up to him while he is on the safe side of the altar to try to find out something about the real nature and disposition of the woman whom he proposes to make his wife and the mother of his children. No matter how much he is in love with a girl, or thinks he is, if he would avoid matrimonial disaster, he must take at least as much pains to find out her good qualities and her bad ones (we all have some bad ones) before marriage as he would take to find out the strong and the weak points of a business deal before putting his money in it and closing the transaction.

THE real man or woman is revealed only under the stress of ordinary living, when exposed to the frictions, the little

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frets and annoyances of daily life. As a rule, when a young man goes a wooing, he never sees his lady love under any stress or strain what-ever. On the contrary, when he sees her she has been expecting him, and is all prepared beforehand to make a favor-able impression. She is not only decked out in her most becoming finery, but she has also donned her best mental attire. If she has any faults of tongue or temTHE NEW SUCCESS

KEEP constantly in your mind the ideal of the man or woman you would like to become. Hold the ideal of your efficiency and wholeness, and instantly strangle every disease image or suggestion of inferiority. Never allow yourself to dwell upon your weaknesses, deficiencies, or failures. Holding firmly the ideal and struggling vigorously to attain it will help you to realize it. Then what is a m to do? How can be reasonably sure th he is marrying the rig girl?

He can use his facul of observation. If has any intelligence reading character, a sort of horse sense sizing up people, let h use them. There a always little earmar of character croppi out here and there th cannot be conceale The most designi young woman that ex-

per, any disagreeable traits of character, she is careful to hide them behind her mask as long as he is present. In short she is armed cap-a-pie for conquest; and since love is proverbially blind, she is just the girl to make him an ideal wife. young woman that ev wore a mask cannot always conceal the Character cannot be concealed. Unless man deliberately closes his eyes and h mind, he can not be duped by the g who wears a mask no matter how cleven she tries to hide her real self.

THAT'S LUCK! By R. Rhodes Stabley

WHEN you've fought a fight with courage bold and you've won the laurels, too;

When you've toiled with never-ending will and you've brought the victory through,

When you've given your best to meet the test, and you've climbed to heights of blue —

That's luck!

WHEN you've struggled hard against the odds and you've reached the place of few;

When you've pulled when pulling seemed in vain, and you've got Success in view;

When you've worked with pep while others slept, and you've won the prize-your due-

That's luck!

WHEN you've tried again though oft you've failed and you've made a winning, too;

When you've smiled at loss and grinned at fate, and you've said to want, "Adieu;"

When you've driven to doom the clouds of gloom, and you've let the Sunshine through—

That's luck!



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The Impelling Force in Sir Thomas Lipton's Life

World-Famous Merchant Tells How He Owes Everything to His Mother's Inspiration

By HELEN R. MACDONALD

"S OME day," said Thomas Lipton, "I mean to be the largest provision merchant in the whole world."

This was said without any reservations, without young Lipton being aware that he was setting his ambition extraordinarily high. He said it to a friend of his. This friend is now an M. P., and the father of a grown-up family; but he well remembers those days when he and Tom Lipton, who was then about nineteen years of age, used to have great old conversations behind Lipton's little grocer's shop in Glasgow, Scotland.

Each would paint a picture of the future. The friend dreamed of reforming the world and of going into parliament. Lipton dreamed of revolutionizing the grocery business, of his name being world-famous. Both achieved their desires. The friend only in a measure, for the world is not yet reformed. But Lipton's dreams came grandly true.

I wonder if the whole history of commerce, trade, finance, whatever you like to call the business that makes a man a multi-millionaire, can show a life so full of romance, so full of light and shade, as Sir Thomas Lipton's has been. It is the most strongly contrasted life I have ever known. From beginnings so humble he became the friend of kings. From a business so prosaic, to achieve such a flair, and to be known not so much for his business enterprises, as for his own personal qualities as a man.

The Key of Destiny

SIR THOMAS LIPTON is known as the most effective advertiser in the world. He was a pioneer in his own line. He has been dubbed a Napoleon of commerce, one of Britain's best business men. He has also been called the foremost sportsman.

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And, as all these things betoken character and genius, it is interesting to find out what lay back of his success and his personality. In the lives of most men there is a Key of Destiny.

Judge Henry Neil, one of the most remarkable men America has ever produced in his persistence to one idea-namely, how to get his scheme of Mothers' Pensions recognized by all lands and all peoples as the only sensible way of dealing with poor children who have been left fatherlesswent one day to see Sir Thomas Lipton. This is nothing extraordinary. The fa-mous millionaire's house at Southgate—a sweet old-fashioned mansion standing among its green lawns and lovers' walks and leafy bowers-is a sort of Mecca to which have wended their way during the past fifteen years, many illustrious men and women. Judge Neil had a talk with Sir Thomas, during which time the two men harked back to the days of their youth and young manhood. And Judge Neil, who will be known in American history as the champion of the mother method of raising children, found out who was the impelling motive of Lipton's life.

It was his mother.

This was a tremendous discovery for the judge to make. It proved how entirely right he was in the cause to which he has devoted his life. For wise people say to him all the time that a poor mother is so often a bad mother that altogether the best thing to do is to take her children away from her and put them into a "Home for the Fatherless" where they, at least, have a chance of growing up dull and respectable.

Judge Neil abhors the idea of putting a child into any sort of a home, except its own home, when its mother is alive. He believes in the mother; he thinks, perhaps

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quixotically, that the mother has a right to her own child and that when that child has the misfortune to lose its father, the State should step in and take his place financially and let the mother go on with her job of mothering. Judge Neil thinks that this mothering is a most important factor in a child's life. He is certain that a mother can put grit and ambition and fire into her own in a way no other woman can.

Proof of a Mother's Inspiration

"CIR THOMAS LIPTON," Judge Neil Swrote to me after that visit, "is a living proof of how a mother can inspire her boy. Come and see him and talk to him, and then tell the world about it. It's a tremendous story?

So, one Saturday afternoon, Sir Thomas was kind enough to ask me out to his home. They say that a bachelor's establishment is usually a comfortless place. Writers set great store on "the woman's touch" and all that sort of thing, but I can say that Osidge is one of the most comfortable and "homey places I have ever visited. And in the cosy sitting-room, while John, the Indian servant in spotless white, served delicious tea, buttered toast and Scotch shortbread, I listened while Sir Thomas told me some of those things that had so thrilled the American judge.

Certainly it was a tremendous story There was poverty in it and hardship and grit-and resolution and courage, and high adventure and humor-such a lot of real hearty fun, that I felt I couldn't stop at The telling merely the mother part of it. tout ensemble was too interesting. I went back, again and again. As each page of that marvelous life was unfolded. I felt more and more fascinated.

Sir Thomas tells a story of how, one day during the war, as he was standing on the quay at Boulogne, a Scottish soldier came up to him and said, "Excuse me, sir, but are you Sir Thomas Lipton?" When the soldier received a reply in the affirmative, he said, "I come from Glasgow, and I've often been in the house you used to occupy in Rutherglen Road."

Lipton, always fond of his joke, said, "You must have known the porter at the lodge gates before he'd let you in.

"But," said the soldier, "there are no por-ters and no lodge gates in Rutherglen Road."

Neither were there. It was a decent working-class locality when Mr. and Mrs. Lipton, senior, lived there with son, Tom. They were small h in the good old Scottish fashior

Saw Beyond His Humble

THEY were fine, wee hous said. "Two rooms and twelve pounds a year. You tenements are like in Scotlar your turn at sweeping and w stairs, and once a week you go the washing house and the bad you're lucky

Aye, humble days, hard da enough to eat. But fine da saw beyond!

"Some day, mother," cried T the boy, when he would see t loved mother depressed at not and worn out with the constant "some day, I'll buy you a carria can ride in it like a great lady. have a bonnie house and a serva to wait on you, too. You won soil your fingers. You will. I hard, mother. Just you wait a She did wait and see. Time

the boy's passionate aspirations ized. There was the bonnie hou ized. ant commodious villa at Cambo sacred now to his mother's me Sir Thomas Lipton would not untold gold. There were the and horses, as many as she was ever she evinced the desirewere servants to obey her slig And such happiness, such ecsta all! Oh! dreams can come t will work hard enough-and right inspiration.

Began as a Messenger

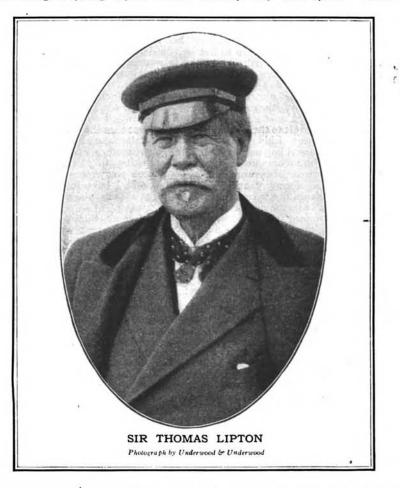
O Sir Thomas Lipton, sit easy chair in his English I every evidence of wealth and lux him, a small telephone exchange by his side to keep him in touc gigantic business, a tape machi away to apprise him of the late tion of the world's markets-it but yesterday that he burst int kitchen of his mother's house a fied her with the great news t launched out into the world of a money earner.

"Mother, I've jot a job!" He certainly had! His mot little bit afraid. "You're too y

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working yet, laddie," she said. But the boy paid no heed to her. On the way home from school, he had seen a ticket in a big shop window: "Smart boy wanted for messages."

If there was a smarter boy in the whole town of Glasgow, young Lipton would old at this time, and oh, with what an eager heart he hastened home on Saturdays to pour his earnings into his mother's lap! He was a man now, with a "salary." He felt he was "keeping the house." Such precious shillings these were, and how carefully they were spent. Trade was



have liked to meet him. He got that job all right—no employer could have withstood the gleam in the blue, Irish eyes. And, for many weeks, he ran errands, swept out the shop, helped to wash the windows and all for the sum of four shillings a week. He was about eleven years bad at the time; wages were small. Sometimes there was no work to be had for Lipton, senior. But his son never allowed depression to brood long over the house.

"Never mind," he would say, "just wait a bit and you'll see things happening."



THE NEW SUCCESS

Worth 4 Shillings a Week-No More!

S^O he went at it harder than ever, put his whole boyish heart into his job, sure that he would soon get a raise and advancement. Yet, despite all his energy and enthusiasm, no one seemed to be aware of it. Every Saturday he looked for his employers to financially recognize his abilities. And every Saturday he got a fresh disappointment. That four shillings began to look smaller and smaller every week. Pretty soon he began to feel ashamed to hand over such paltry earnings. He got sore about it. At last, he confided to his mother his disappointment.

"Well then, Tom, ask for a raise," she counseled. "You are worth more than four shillings to them, I'm sure; so don't be afraid. Just you put it to them nicely."

So, to the amazement of his employers, Tom Lipton, the youngest boy in the place, walked into the private room one day and boldly asked for a raise. They were dumfounded. The idea of any youth even dreaming of an advance in wages until he had been a year or so in the firm was unheard of. They hummed and hawed while the boy, standing there behind the big table, felt his heart pounding with alternating hope and fear.

"We will write to your mother on the subject," they promised. With that young Lipton had to be content.

But when the letter came, his high hopes were dashed, for though the letter showed that the firm did not wish to let him go, it also showed that they failed to appraise, at its true value, the splendid material they had. "Your boy is in too much of a hurry,"

"Your boy is in too much of a hurry," was the answer Thomas Lipton's mother received to his first request for a raise. "Tell him to wait a while. At present he is not worth any more than four shillings a week!"

Not worth more than four shillings a week! A bitter pill for the lad who was putting his whole body and soul into his tasks! But "the mills of the gods grind si.wly." Life has grand gifts of compensation for youth's disappointments.

Came to America as Stowaway

YEARS afterwards, when the eager boy had outlived that first crushing blow and had become famous all over the world as a man and a merchant, another letter came to him from the man who had set his

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capabilities at so low a price. At the time, Sir Thomas Lipton was sending of a relief expedition with doctors and nurse by his own private yacht, to hapless Se bians, overcome by the Germans in the World War. The request, from his on time employer, asked Sir Thomas, for the sake of old times, to be good enough look after the writer's sister-in-law when was proceeding by the *Erin* as a nurse Serbia.

Sir Thomas's answer was characteristi He secured a long-distance call to Gla gow, and was duly switched onto the write of the letter.

of the letter. "I'm Sir Thomas Lipton," he said. have your letter, this morning, about you sister-in-law. I will be very pleased, in deed, to see that she is looked after and he every comfort and attention on the voyag

every comfort and attention on the voyag "Now, another matter. You are M —, aren't you? Yes! Do you remen ber a letter you wrote to my mother man years ago? I have it still, and, just fo curiosity, I'll send you a copy of it. Good by."

But, after all, things work together for good. Perhaps that very letter was th divinity that turned the sharp disappoin ment of the boy to discontent and thereby shaped his future. After that, he felt the old country too small for him-too slow There were other, newer, better land where ambition would be quickened, no crushed. So, one fine day, after a mul farewell to the little home in Ruthergle Road, a lanky lad of fourteen might hav been seen prowling round the Glasgo docks at Broomielaw looking for a likel liner which would ship him, free of charge to the Land of Liberty and Opportunity He found one; and, as a stowaway in the hold of a ship, Sir Thomas Lipton first made his passage across that sea which later was to carry him so many times as wealthy passenger on some of his mos gigantic business enterprises.

In the Land of Promise

B UT if, to many lads who went West t seek their fortunes in these days America proved a very El Dorado of riche and adventure, it did not prove so t Thomas Lipton. Perhaps he did not giv the country a sufficiently long trial. Cer tain it is that, for the next few years, h had a life of great hardship. America usually so bountiful to the courageous



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turned her reverse side to this young Scottish lad. He traveled extensively over the States. But it was not pleasure travel. He was seeking work, and nearly always he journeyed as a ticketless passenger, "riding the rods" on the great railroads. But always he was on the lookout for the new and the profitable. He worked hard for long hours, and he absorbed knowledge of American ways and methods of business at every pore.

He drifted south; at one time we find him employed in a big store in New Orleans, living in humble lodgings where the landlady, taking a fancy to the big, lonely lad with the wistful smile and the eager, blue eyes, used to mother him a little and try to make him forget that ache at his heart and feel more at home. She would toss up a pancake for him and serve it, smoking hot, for supper, when he came home at night. These homely pancakes were a great treat to the boy.

Years later, when he had won his way to the very front of the financial world, Sir Thomas Lipton visited New Orleans. This time he came as the distinguished guest of the town. He stayed at the St. Charles Hotel, and a great banquet was given in his honor. The day after, he was told that a woman wished to see him. It was his little hard-working landlady of former days, who, glowing in the success of her onetime lodger, had come to shake him by the hand.

of her one me hand. "Ah," Sir Thomas said, after they had spoken for a little while. "I'll never forget the days I spent in your wee house and I'd give all the fancy banquets now for another taste of those pancakes of yours. I think I used to like them so much because they reminded me of the pancakes my mother used to make."

Later, we find Lipton among the rice swamps of Carolina, and for two years he labored here, doing the maximum of work for the minimum of pay. Disheartened at his slow progress at amassing money, and so being unable to help at home, he determined to go back east, and shipped as a stowaway on board a steamer from Charlestown to New York. Unluckily he was discovered, but instead of being sent back he was allowed to proceed as a stoker. So all that voyage he was in the stokehold shoveling coal. A rough school this he was learning in! Yes, but Lipton was made of the stuff to profit by it. And through all these work-filled, dark and arduous days, his buoyancy of spirit never deserted him, for the beacon light of home illumined his soul. Temptations there must have been, but always the vision of his mother rose in front of him at the parting of the ways to comfort and control and inspire. His dream was to get sufficient money to take him back to Scotland and there to start a business which would lift his parents out of their dreary poverty.

A "Ticket to Mother"

LITTLE by little, though slow it was, his pile of dollars grew. He stinted himself in every way, barely taking enough to eat, until his ambition was realized. At last, the day came when he found himself the master of about \$500. It was a great day! Exultant, he hastened to the shipping office, laid the money on the counter and boldly demanded a ticket for Glasgow. Had he asked for "a ticket to my mother," it might more truly have voiced his leaping thoughts. For that was the bourne to which, like a homing pigeon, his eyes and heart were ever turning.

So Thomas Lipton, now a man grown, though only nineteen years old, seasoned by adversity but undaunted, farsighted and courageous, returned to the home of his boyhood to try another bout with fate and fortune.

Can you see the home-coming? The big, young fellow in his strange American clothes standing on the doorstep of his home, waiting until the door would open? And the little mother hastening to see who had pulled the bell so imperiously?

Then the opening of the door—a pause —then a glad cry. "Eh, my laddie—my laddie—vou'ye come back to me!"

laddie—you've come back to me!" Such moments are precious jewels in the chaplet of life's sweetest memories.

No Fun Like Work

HANGING up in the billiard room of his home at Southgate—that room with its personal evidence of intimate friendships, with royalty, its tokens of affection from whole nations and peoples is a card bearing a motto which Sir Thomas Lipton has made his own. "There's no Fun Like Work." This is the keynote of Lipton's success; it is the fundamental idea in his business creed. I often think that Sir Thomas must have found out the truth of that motto in the very early days

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his career in Glass

of his career in Glasgow. For if ever a man got fun out of his work, that man is Lipton.

It may be that it takes a genius to see humor in the grocery business. Tea, for instance, is rather a tame trade; but in the hands of Lipton its retailing became imbued v., tà all the romance and color of sunny Ceylon. Ham is almost as stodgy a commodity as one could think of; but bring imagination to bear on the ham and it instantly becomes humorous. That is what Lipton did in the little grocery shop he opened in Glasgow. He brought all the resources of his fertile imagination to bear upon his business.

He made bacon and ham alive. He showed jolly, fat pigs being brought to Lipton's Market. His customers laughed. They crowded round the little shop where the windows were stocked, not only with eggs and butter and bacon but plastered with funny pictures and cartoons of the chief events of the day. Pretty soon, people began to come a long way to see the famous shop. People will always go a long way to get a good, hearty laugh; and they could not help laughing because the young grocer, himself, behind the counter was laughing too. His brain was seething with ideas-new ideas that had never been worked before; he was so impatient to put them all into practice that the day was far too short for him.

"It Pays to Advertise"

RELAND was at first, Thomas Lipton's principal source of supply. He ransacked the old country for eggs, butter and hams. A big farm in County Mayo wakened up when the sudden demand from Scotland began, and it turned out produce n a remarkable way for the Emerald Isle. reland also sent over pigs-lively little porkers that looked just like the little pigs that went to market in the nursery rhyme. And it was no uncommon sight to see one or more of these animals being driven through the Glasgow streets attached by a string to a real Irish driver with his 'ould green hat' and his short cutty pipe. Children shrieked with delight when they saw this spectacle, for the pig was loudly ad-vertised as "Lipton's orphan" who was following papa and mamma to the famous market.

On high days and holidays Lipton's orphan was always abroad. And some-

times a subtle flick from the dri would render the pig recalci would refuse to move. With hi planted together, the animal temptuous of both appeals an The holiday crowd surged roun with laughter. Traffic was hel the next morning, a long colun newspapers described how "At Cross, yesterday afternoon, stoppage of traffic occurred the antics of a pig, common as 'Lipton's orphan,' the pr Mr. Lipton, merchant' of Hig and so on.

He Filled Six Position

URTHER along the road F there were big days for Thon -days when the whole world de do him honor. But somehow, more fascinating to linger here ginnings of his vast business, to in his one, small shop, perfo offices of clerk, window-dresser, ment writer, salesman, and, whe required, porter as well. Many slept in the back shop or under h He scarcely knew night from c grossed was he in his work. T grossed was he in his work. two of a staff and he was one of th only ten years later he was emplo people.

It was at this time that Liptor feel his power, to dream dreams visions. It was now that he s romance and the possibilities in l business.

"Everyone must eat," said "some one must supply them not I? Some day I mean t biggest provision merchant in world."

To his mother he confided all "You'll kill yourself working Tom," she would cry. But he s fidently. He was working for he day, at this time he saw that grow less careworn. He was full and power.

There was no fun like wor stimulated him as brandy did oth

Thomas Lipton was about to at this time. Following his firs he opened another store in Glas one in Dundee and one in Abe lowed; then Paisley, and so on, t were branches all over Scotland.

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Things Began to Boom

THEN England was invaded; from Carlisle to Cornwall a string of shops was opened with foodstuffs at prices so tempting that buyers simply flocked to his counters in such numbers, that the entire stock was frequently sold out on the opening morning. At this time, Lipton opened a new branch of his business every day.

Long ere this, however, Ireland had proved too limited in her output. Westport, County Mayo, had done gallantly, and had sent ten thousand hams, sixteen tons of bacon, ten tons of butter, and some 16,000 eggs every week, but even all this was insufficient for the demands of the growing business. So Lipton went to America. He bought hogs by the hundred thousand from the great farmers of the Middle West. He went to Denmark for butter. He sailed for the East and created an enormous sensation by buying up several large estates in Ceylon, and blossoming forth as a tea planter. He burst into the pork-packing business in America and immediately all the Chicago meat millionaires fluttered round to see what the big Scotsman was after, and whether he meant to put them all out of business. His factories were finally located at Omaha and they still supply his British and foreign trade.

Then he had a great idea. He arranged with a large, dairy farm in New York State to supply him with monster cheeses. The first great cheese was made from six days milk of a herd of 800 cows. And the ship which took home the gigantic "kebbuck" had to delay discharging it on account of insufficient crane power to hoist it on the dock. So the shops had to wait until fresh tackle was made. Those monster cheeses had English sovereigns hidden in them. They were exhibited for weeks before they were cut. Then with a fan-fare of trumpets, on a Christmas or New Year's Eve, Mr. Lipton himself would come, armed with a silver shovel and before intense crowds, seething with excitement, dig out portions to the eager customers; who hastened home to explore and see if their slice contained a sovereign.

A Loyal Offer

QUEEN VICTORIA was on the throne then: the Jubilee was approaching and from every corner of the empire, gifts were pouring in upon the aged monarch. Thomas Lipton, who by this time was known in every part of the country, conceived the idea of presenting, as the gift of a loyal subject, a monster cheese which Her Majesty could give in portions to the poor. The offer was duly made, in humble but manly and straightforward terms. It was declined on the ground 'tifat Her Majesty, while thanking him for his generous suggestion, "could not accept gifts from those with whom she was personally unacquainted." A smaller man might have felt this letter keenly. Not so Lipton. By allowing both letters to be published broadcast and with the heading, "A Snub from royalty," he showed himself to be a man gifted not only with unfailing good humor but with uncommon power of rising above petty things.

The Picture on the Wall

HOMAS LIPTON was now Sir Thomas Lipton. First a knighthood and then a baronetcy was conferred upon him. Of his intimate friendship with King Edward, then Prince of Wales, much has been written. There was more than mere friendship, there was real affection there. Even Queen Victoria by this time counted him among those with whom she was "personally acquainted" and in the library at Osidge, among hundreds of other portraits of kings and queens and princesses, hangs a big portrait signed by Queen Victoria's own hand which she presented to her friend, the unaffected big Scotsman, who during all his years of travel and in society, still retained his simple manners, his Scots accent, his gift of humor, and his genius for story telling.

There are many things in this life I would like to write about: The gigantic contracts he handled, the war-time efforts to relieve the sufferings of the wounded, the money poured out without stint in kindly actions and quiet deeds of charity; the story of the Serbian relief ship, the wonderful friendships with the great ones of the earth; the splendid spirit of affection and loyalty which has always existed between himself and his employees. All these are things upon which much could be written, because they are things that show what manner of man he is.

show what manner of man he is. If you entered Sir Thomas Lipton's private office at City Road, London, and asked him, what so many men have asked this last thirty years, "Tell me, to what

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do you owe your marvelous success?" he would look at you for a moment then, turning, point to a photograph that hangs upon the wall by his right hand. It is the picture of a sweet, old lady with wise kindly eyes, very happy looking and comfortable and prosperous in her silk gown and little lace cap with ribbons. And he would say, "There! She did it all. I owe everything I have to her, my mother."

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His Love Story

I N the lives of most men there is usually a love story. A song to which some woman has set the harmony. The one, great love of Sir Thomas Lipton's life has been his love for his mother. There was the most beautiful understanding between them in life; and now he reveres her memory. Her photograph has never been absent from his desk these thirty-odd years. He was a millionaire at twenty-nine years

of age, and he ascribes all of and fortune to the grit and de and ambition with which, lor mother inspired him. And no of all the pleasures his wealth was that one of ministering to and happiness in her old age. made good his promises as a bo mind, mother! Wait till I I'll make lots of money and home to you and you'll not ha any more.

It is of these days of boyho Thomas Lipton likes to speak a his home at Osidge; and it was ing him talk of these days Henry Neil, deeply thrilled and wrote these lines:

> Who said "Hitch your wagon Who needs inspiration from a God hitched my wagon to my i MY MOTHER. Afar or near, long day or year

I need no other.

The Greatest Faker Talks

(Continued from page 45)

"Oh, yes! You burn a bayberry candle before the Christmas tree candles are extinguished, to be sure your luck will continue through the year. Suppose the bay-berry flame sputters out? Then it is an ill omen. I have you in my clutches. Then, too, you may have made some friend a present of an opal. The beauty of the stone creates delight; but its evil is purely a matter of imagination-of belief in me. Pearls are said to be tears. They are the tears of oysters and may become the tears of men.

"Perfectly ridiculous," says I.

"ALL my traditions are traditions of the days of idols and idolatry," he went on. "They do not belong in a day when men are working to make me sing my swan song." "But are you working to that end?" I

asked in pleasant surprise. "You still believe in me—and you are fools!" continued the old fellow. "I do not fear anything until men and women learn to understand that I am a monu-mental sham. But I will not tell you how to overcome me. You still offer terrible sacrifices to me-you have since the beginshadow. You shudder when passes by." "Do we-why?" "Because you will not learn

ning of the world. You are aft

cation, intelligence, will-power lessness of true living will driv my high place. "Overthrow me if you have t

Meanwhile, I laugh at you!" "Look here, old fellow," I sa

done a lot of talking and, as y thousands of years to my one you've got the best of me. Bu that the humanity you've bee at so long is getting wiser sle slowly than you imagine, but i some effect. But—I'd like to the test. Maybe you're a b tious yourself." "Me!" he shouted. "Me-su

Why, man; why that's too g Haw! Put me to the test. C "Lend me thirteen dollars," out blinking an eye. "I'll par next Friday!"

next Friday

Suddenly his smile changed sullen cast of countenance. H me, and says, "Excuse me, I'm



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THE NEW SUCCESS

Accountancy, as taught by Pace Institute, develops vision as well as knowledge of principles, courage as well as grasp of technical facts and procedures. Accountancy-educated men and women loom large on the business screen of to-morrow. If you would exchange routine and restricted employment for positions of directive responsibility, your problem is solely one of personal preparation, of intensive, purposeful study.

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THE NEW SUCCESS Monthly Prize Contest

November Contest: "How I Overcame My Greatest Handicap"

WHAT is the thing, in your honest opinion, that has been the handicap, the greatest stumbling-block in your life? What your progress more than anything else? What has stood in you make a genuine success of your life? Have you been able to overce obstacle? If so-how? Perhaps you can tell us and, perhaps, you ence will be of inestimable value to many other readers of this m For the three best articles of not more than 700 words each, we following prizes: First prize, \$25; second prize, \$15; third prize, \$ This competition closes November 18, 1920. The winning arti appear in the January, 1921, number. Contributions to these pri tests will NOT be returned unless postage is enclosed with the man Address. Price Contest Editor. The New Successful and

Address: Prize Contest Editor, THE NEW SUCCESS, 1133 Bi New York City.

Winners of the September Contest: "How I Hel My Husband"

FIRST PRIZE, \$25, Mrs. Josephine Tintera, Illinois. SECOND H Rose Krivanek, Illinois. THIRD PRIZE, \$10, Mrs. R. L. Renton, Mic.

"How I Helped My Husband" By JOSEPHINE TINTERA, Illinois

Chock full of ideas, creatively gifted, my husband has been the kind of man who's eager to put his ideas to working. He'd get a start at some notion of his, have it worked up half way through, then some difficulty would arise, or his interest would suddenly die, and the idea went to nothing. It was the same way with positions he held. A mechanic of intelligence, he found positions always open for him, and seldom lost a day through not working. Yet his record length of holding one position was about three months! months

He'd locate with some company, in a shop where he was sure he was going to like the work, and just so long as the work interested him he stuck. Then so long as the work interested him he stuck. Then quite unexpectedly he wouldn't show up one morn-ing. The company would send to find out what was the trouble; naturally I wouldn't know. But with evening came the story; he had found a "better job," something he was sure would be more worth while. These "better jobs" were tales stretching over a period of six years before I began to realize that my husband's one great fault was unsteadi-ness, that his failure to succeed in life was due to ness, that his failure to succeed in life was due to

the fact that he drifted about in a se

the fact that he drifted about in a sc tented mood, and was unsettled, unr 1 decided, then and there, that th came home with an idea of some s down to his mechanically outfitted tamper with the same, I'd make hi work it out in completeness, by invi-interest in the idea to such an extent hold out until he did succeed with it. Sure enough, working in an ele-machine parts shop, Joe came home moon, with a number of mechanical pockets and in high spirits. He hi how to adjust certain parts of the the machine with less mechanical pi-power to the works. The idea, I r good one, if the right adjustments worked out. Though I understood ing about mechanics I could see his ing about mechanics I could see his value of it.

D^{OWN} to the basement my h Evening came, his supper was h the electric bulb in the basement but





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but repeated efforts, thru real estate agents, were of no avail, as it seemed each time a prospective buyer was he was directed to something better

eventually.

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you have, whether it is worth \$500 or \$50,000, whether it is located in the city of Chicago or in the heart of Montana, far from any railroad, there is a Simplex Plan to fit your requirements. These scientific Plans show you how to attract the fargest possible number of prospective buyers-how to interest them in your particular property-and just how to close the sale and get the cash. They show you how to get the best possible price-how to save all agents' fees and commissions-how to save three to six months' time in finding a buyer. In view of what this remarkable method has done for others, isn't it plain, downright foolishness for you to spend a *minute's* time, an *ounce* of energy, or a *cent* of money in any effort to make a sale, until you carefully examine a set of the Simplex Plans? This you can do without cost or obligation of any kind. Do not send any money. Fill in and mail the coupon, or write a letter or post card, and a complete set of the Plans you need will be sent to you by return mail. Examine them thoroughly. Then if you are not per-fectly satisfied that they are just what you want, send them back any time within five days after you receive them, and you will not owe a single penny. Mut hother hand, if you find upon examination, that they are just as represented—just what you have a quick cash sale of your property—then send \$10 in full payment. That is the fair, square way in which the Simplex Plans are sold. You are not asked to take the slightest risk. It costs you nothing whatever to investigate. So mail the coupon at once—before this free-examina-ion offer is withdrawn. THE SIMPLEX CO, Dept. 331, 1133 Broadway, New York.

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after midnight; my husband was busy with his ideas. I didn't hear him come up so I don't know at what hour he laid aside the work for sleep, but at what hour he laid aside the work for sicep, but Sunday morning about ten o'clock he arose of his own accord and dressed to go out. When I in-quired about his idea he carelessly passed my in-quiry over his head. The idea had lost its grip on him, he had tired of his idea.

Here was my chance, and I grasped it eagerly. Here was my chance, and I grasped it eagerly. My dinner, almost ready, I slipped down to the basement and studied the idea. I tampered with the unknown tools, pretended I was working at the idea, when actually I didn't know a thing about it. My husband came from his errand, found me in the basement, fooling with his mechanical idea. It sort of irritated him at first, then my seeming interest awoke his interest: he impatiently wanted interest awoke his interest; he impatiently wanted to get at it. I worked up an eager mood in him, and before I knew what had happened, my hus-band was once more at his idea, while I, at his side, kept up his interest by asking innumerable ques-tions and offering the scant ideas I had on mechanics and the device.

Our Sunday was spent in the basement, but a happy Sunday it was, for evening found the adjust-ment of mechanical works in perfect working order; the idea had been carried out. Upstairs into the kitchen the mechanical works were brought, and while my husband drew rough plans of each part and its working connections with the idea, I wrote out a brief explanation of its mechanical running.

THE idea was brought down to the works where Joe was employed and submitted to the execu-tives. The following Saturday Joe received one hundred dollars for the idea and a request to go on experimenting with washing-machine works and see if you merge improvements wild be worked or

if any more improvements could be worked up. The complete working out of that one idea was truly the foundation of Joe's success. Encouraged, he stuck to the position at the electric washing-machine shop, and was pushed up from one position

Her Question

By Dr. Frank Crane (Copyrighted)

HERE is a story I heard told the other night-I think it is an old one, and has been done into a song, but old or new, sung or unsung, it's a pierc-

It is of a man who had become infatuated with an evil woman who was very comely. So great was her beauty that the man was mad over her. And he swore to her in the excess of his passion that for her there was nothing in the world he would not do.

her there was nothing in the world he would not do. Then the evil-hearted woman smiled, in her lust for power, and proposed a horrid test, so that her pride might be sated by the knowledge that she could make a man do anything. "If you love me so much," she said, "prove it by bringing to me your mother's heart." So the man, insane from the heat of his infatua-tion, slew his mother, and cutting out her heart ran with it to the evil woman

with it to the evil woman.

And as he was running, and carrying the heart of his mother in his two hands, it happened that he stumbled and fell.

And as he fell the heart cried out and said: "Have you hurt yourself, my boy?"

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to another until he reached the superintendentsh to another until he reached the superintendentsh All the time he was going up, he had his eyes or and his creative ability with him, but I just had keep after him to hold him down to the ideas, to him to work them out. After a while I learner lot about mechanics, and when he dropped an id I'd tamper with it until my tinkering got on nerves, my many questions worked him up in spasms. Then he'd fairly grab the idea out of n hand, go at it once more, and as sure as paire hand, go at it once more, and as sure as patien held out, he always succeeded in making the ic work out as he had first intended it should.

E did quit three times, always because t н **n** works were becoming uninteresting to hi but each time I sent him back with some inspi tional idea which held him until some advanceme again restored a desire to stay on. It was through again restored a desire to stay on. It was through him that several of the big improvements on washing-machines were made, and a great ma petty little improvements were secured through "question box" idea. A box was installed in e-department, and questions and suggestions by e-plances uncomposited into its the backgood of the star-plances department department is the backgood of the star-plances are departed into its the backgood of the star-plances are started into its the backgood of the started of the started are started into its the backgood of the started are started of the started of the started of the started of the started started of the started of the started of the started of the started started of the started started of the ployees were dropped into it, to be worked out la by Joe, who now does nothing else but experime with ideas suggested by employees.

The only credit in my husband's success that am entitled to, is the determination on my p that he must be induced to settle down and s ceed, must carry out the ideas he had but was inclined to stick to to the end. All I ever did t inclined to stick to an his memory with theme just simply to get on his nerves with the ma questions I asked, with my pretense of going at dea myself. That always got his "goat," woman of it I guess did, anyway. Now it is longer necessary for me to urge him on, for all does all day is to apply himself to his undertak and patiently try again and again to make put tical the ideas he is experimenting with; and position, the work, is so fascinating that he has time to think of changing around. He's found art, and is making a success of it.

Chicago's Rules for Health From "A Reader"

THE Department of Health of the city of C cago has issued a prescription for its inh tants, in the form of "Ten Aids to Health," wi tants, in the form of "Ten Aids to Health," wh is intended to reduce the cost of sound liv Adherence to these injunctions, says the bull of the department, "will help greatly in keep you healthy, happy and honest:" "Wash your hands before each meal." "Clean your teeth night and morning." "Drink a glass of water before each meal is before going to bed. "Take at least a dozen good, deep breaths fresh air every day."

'Sit up straight, stand and walk erect."

"Sit up straight, stand and waik creek. "Take daily exercise in the open air." "Eat plain, simple food and take plenty of t at your meals." "Keep your body clean." "Be chosen neat in appearance, cheerful in

"Reep your body crean. "Be always neat in appearance, cheerful in position and willing to help." "Attending faithfully to the above little du every day will help greatly in keeping you heal happy and honest."



How To Make Yourself Worth More

Another man started even with you in life, no richer, no more talented, no more ambitious. But in the years that have passed he has somehow managed to move far ahead. What is the secret of it? Why should he, apparently, have the power to get so easily the things he wants while you must work so hard for all that comes to you?

Another woman, madam, no more able than yourself, has the good gifts of life fairly thrust into her hands. You have compared yourself to her and questioned what there is in her character and talents that you somehow lack.

Learn the Reason From Science

laws.

Scientists have found the secret. They can show you how you too can obtain the better things of life. How you can arouse the hidden powers of your mind and make them bring you more influence, a larger income, greater happiness.

Human intelligence acts and reacts according to certain laws known as the

No Longer the Dream of Theorists

To-day we see Psychology studied by the business man and its principles applied to the management of factory and office. We see men in every profession, as well as those in many lines of industry and business, applying

iness, applying sponsibility, influence and power.

Psychology the Direct Method to Success

Recognizing the need for a popular understanding of its priceless truths, an organization was founded by Mr. Warren Hilton some years ago to co-ordinate the principles of Psychology and apply them to every-day life—thus the Society of Applied Psychology came into being. Among the members of the Advisory Board, who also contribute to the Society's literature, are such well-known men as Henry A. Buchtel, D. D., L.L.D., Chancellor, University of Denver, former Governor of Colorado; Hudson Maxim, D.Sc., Inventor and Mechanical Engineer; George Van Ness Dearborn, M. D., Ph.D., Psychologist and Author; Harry S. Tipper, Chairman, National Educational Committee, Associated Advertising Clubs of the World, and others.

laws of Psychology-"organized common sense." Either by instinct or by

study some individuals master these

associates become like fine instruments

on which they can play at will. They

have but to set the train of circum-

stances moving and await results. In

Psychology to their personal occupations, and from the benefits derived from it greatly increasing their incomes, enlarging the scope of

their activities, rising to higher positions of re-

other words-they apply Psychology.

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The Editor's Chat

Suggestive Helps for the Multitude of Readers of THE NEW SUCCESS. Who Write to Dr. Marden for Advice

Good Salary, But Always Broke

"O^{H!} cut out this saving business!" said a young man in my hearing a while ago to his chum. "What's the use? Let's have a good time while we can. This saving for a rainy day is rot. How do we know we are going to live to an old age? Let's live while we live. Have a good time, while you can, that's my policy."

How many such men I have seen down and out later in life, incapacitated by sickness or accident, with a growing expensive family on their hands, and no money saved up for such a contingency! The poor wife and children are then compelled to work for a living, and even to support the improvident father who was a spendthrilt during his earning years.

Perhaps you know one or more of those employees who get good salaries and yet never have anything ahead. Money seems to burn in their pockets until they spend it. How little many seem to realize that the earning years of their lives are not very many and if in these most productive years they cannot save something their future welfare is very uncertain. Who can tell what is going to happen to them when their earning power begins to wane or is entirely lost?

There is nothing else I know of which will take the place of a little ready money in case of need; something which will be a buffer between us and the rough knocks of the world. Be prepared for such emergencies! No matter how small your income, make it above the line of your expenses, and, without being penurious, keep as far within this boundary-line as possible.

Our Words Are Powers

OUR words are living forces. Whatever we speak into life is flung back to us in kind. It is a law. If you speak disease, discordant conditions, inferiority, you are perpetuating these things, you are sowing seeds which will bring back a corresponding harvest. Our words are powers for good or evil.

* * *

How Can We Fear or Doubt?

WHEN we know that we are guided by the one perfect Intelligence, that there is no other mind but His, that there is no other reality how can we fear? Since God made all that is, since we know that He is the only supply, the All-Good, that He is

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our Father-Mother God, our Partner, a living vit. part of ourselves, as we are of Him, how can we fea how can we doubt? We know there can be r death, because all is life. All that is real is Go and God is life. All is truth; all is perfection. Th All-Good, the All-Perfect, is our Partner.

We are at the very fountain head of all-supply of the infinite source of things! Why should we want, why should we fear, why should we be afraid The cause of all things we are a part of. Nothin can keep our own from us. We are a part of infin ity, of truth, of justice, and of life.

Responsibility Develops Power

HOW we shrink from great responsibility! Ho we try to dodge it! And yet it is respons bility that brings out the man. It is striving unde great responsibility, such as rearing a family, strug gling for a place in the world, that develops the man

What a change we see in a no-account yout after he marries. His feeling of responsibility developed in trying to keep up a home, in trying t make a way for himself and to establish his famil so that it will amount to something. It is ther when he feels responsibility resting heavily upo him, that he measures up to his best, and in a shor time people say, "How changed that fellow is sinc he married. He is more substantial, more stable more dependable. You can rely upon him as yo never could before." When he was a sort of harem scarem nobody thought very much of him, but a soon as family responsibilities commenced to weigi upon him he began to straighten up.

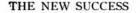
When we begin to climb we begin to develop th muscle of manhood; it is then that we begin to de velop power.

Something In You Can Laugh A Fate

MY friend, do not say you are a victim of cir cumstances or conditions—the victim of au unfortunate heredity or environment. You may think you are, but it is not so! You were made to master unfavorable conditions, made to rise abow what others regard as misfortunes, handicaps, and stumbling-blocks. There is something in you tha is bigger than any fate or destiny, anything which is trying to down you; something in you that is mightier than the influence of others which is try ing to keep you back. There is something in you that can laugh at fate.









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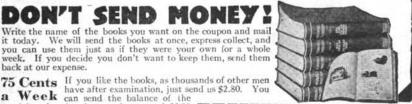
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There is a God in you, my friend. If you are God's child you have inherited the qualities of your Creator, use them! Rise in the dominion of your birthright! Assert your divinity! Act the part of a prince, if you are one!

of a prince, it you are one: You yourself are an inalienable, an inseparable part of the great creative force of the universe. Attract to yourself what is yours! All you have to do is to tap the great Infinite Mind, for you are enveloped in the all supply, in the great cosmic, creative Intelligence. You can use what you will will

Just as you now use the electrical energy for Just as you now use the electrical energy for lighting your factory, your home, or to run your machinery, you can use this infinite power without any deterioration of the supply. There is no limit to the abundance of the all supply, no limit to the Almighty's resources, and they are yours, because you are a part of them.

Just To Be Glad!

IS there anything more delightful than a sunny soul, one who radiates sunshine, joy, gladness from every pore; who is always optimistic and hopeful, always expecting good things to come to him; who gives us the impression that he is glad to be alive, that he was born in just the right place at the widet times and under the most fourthle are the right time and under the most favorable conditions?

Whoever strikes the keynote of joy and happiness is a dispenser of the balm of Gilead, a healing force.

Just to be glad! If we could only form this habit of being glad, what a wonderful thing it would be for everybody who touches our lives, to bathe in the warmth and power of our mental sunshine! What a paradise this world would be if we all just made up our minds to be glad!

. . . Where Progress Ends

THE moment we cease our efforts to swim up the stream we begin to float down. There is no standing still in this world. Things must go one way or the other. Everything is on the move, up or down.

It is the easiest thing in the world to drift down stream. You do not have to make any effort. Just cease to struggle to get up, and you find yourself going down.

self going down. Watch a storekeeper when he gets into a rut. He has made up his mind that it is throwing away money to advertise. He thinks he can effect a sav-ing by buying goods that are a little off style, a little off the color. He figures that he can save several thousand dollars a year by getting cheaper help. He will get a little cheaper manager, a little cheaper superintendent; he will make a general cut in salaries. He does not believe in giving up every-thing he evits to push his business. thing he gets to push his business.

It does not take a very discerning eye to see the drift downward in that store, the stagnation, the blighting influence in every department, the grad-ards, and the ultimate failure of the whole concern.

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When You Know What Is In Yo

F you have not faced a crisis, a situation wh

IF you have not faced a crisis, a situation when made a call upon all that was in you, a situat which tempted you to play the coward, you have not yet gotten your right measure. What you do in such a situation is a test of stuff you are made of. If you show the wh feather and run away you are a quitter. But your supreme test only stiffens your backbone a makes you the more determined to fight to bitter end, you will prove you are made of winn material. A determination to stand out and f your foe will call out of the great within of y the ability, the resources, to back up and sust you in your resolution. Then you will find you real self. you in your resolution. real self.

Many a man has never found himself until, p haps, everything he had in the world was sw away from him—his property and those dear him lost. Not until he had seen his home sold o his head and those dearer to him than his own thrown out upon a cold world was he able to op the door which showed him his real self and possibilities.

Many natures are so constituted that ordinate happenings in an ordinary career will not aro or develop their greatest talents, which lie too d to be easily discovered. It takes a great crisis, e a calamity, to reveal some of us to ourselves. Wh ever the cause, however, we know that the prog of the world depends on the extent to which we cover and use our possibilities. The miracles civilization have come from the awakening of lat powers in the individual.

. . . Faith

I is not enough to desire what we want, we m have faith that it will be ours, faith that it come to us. Faith is the magnet which draws the positive creative power which produces it.

. . . Marked For Promotion

It is easy to pick out the sort of fellow who is lik to be promoted. You feel it in his very atm phere, and you say to yourself, "Just watch the fellow, he is a comer, a climber; he is going to top; anybody can see that." There is someth about the man that indicates his goal, there is mistaking the qualities

about the man that indicates his goal, there is mistaking the qualities. "We are always looking for special talent," s a business man to me recently, "always watch for the unusual, watching for the man who has r ways of doing things, who is inventive and sourceful, a genius. We know such a man has a futt Sizing up likely workers, sizing up promising r terial, is the thing we are constantly doing. I ne go through my establishment without that thing in mind. I am always on the lookout unusual ability. earmarks of the winner." unusual ability, earmarks of the winner.

Every progressive business man is watching for chance to advance his employees. He is alw looking for signal ability in the workers, alw trying to find in the ranks men who have promot or partnership material in them, men who can to responsibility and put it over.



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Just what is your salary limit? Do you know? Have you ever given yourself the chance to prove what you can do? Have you ever rested your ability at the one job Busi-ness pays big prices for — MANAGEMENT?

Here is a measure for you, and it's the sort to make a man think.

to make a man *think*. Take the business leaders of today — such self-made men as Schwab, Vanderlip, Davi-son, Willys, Johnston of the Chemical Na-tional, Willard of the B.4 O. Who in the early days could have laid hand on their shoulders and said, "There, gentlemen, are the men who thirty years from now will be the out-standing successes in American business?"

No one on earth could have foretold it -and they themselves least of all?

Not in any way were they phenomenal— and they themselves would be last to claim it. Indeed, they were not so greatly different from other young men of their time—except in one particular: They were preparing for the big chance, so that when it came it would find them ready.

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When these men started, business knowl-edge was unorganized. Business TRAIN-ING, such as La Salle University offers today, was unheard of. The only way to learn the laws that govern sound management was through one's own experience. The process was slow, and often costly.

Today, the principles and procedure of successful business have been analyzed and charted. Through La Salle Extension Univer-sity, the man ambitious for promotion can avail himself of the condensed experience of 450 business specialists and successful executives in every department of busine

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pay. Aim for the \$25,000 mark. You may not reach it, but there are thousands of lesser places from \$5,000 up that you can reach. Someone is going to fill them. Will it be you or those other fellows who are neck and neck with you to-day-or even behind you? Get the TRAINING and you will be sur-prised how steadily ABILITY keeps pace!

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Senator Harding's Boyhood Life

Some Interesting Characteristics Told by a Cousin of the Republican Candidate

By CARROLL VAN COURT

SENATOR WARREN G. HARDING, who has been nominated for President on the Republican ticket, has a niece in Santa Ana, California, who favored the writer of this article with some interesting information about the can-didate. She tells of his fine sense of humor, his to be the mether and for sense of humor, his

with some interesting information about the can-didate. She tells of his fine sense of humor, his love for his mother, and for animals, as follows: "As a young boy, Senator Harding was a great tease to his sisters, and often made life exciting for them. This trait, too, I remember as a child, for I never was with him, as a visitor, that he didn't enjoy teasing me and my sisters. I very well re-member, one time especially, when I was having dinner at his home. He was dishing out the straw-berries, when, with a smile, he remarked that he was sorry that Nelle Marie didn't like berries, and passed my dish with one lone berry on it. For a moment, I was decidedly hurt; but he soon relented and we had a good laugh over it. We became used to his teasing and felt compensated for it by the gum, candy, and money with which he was so gen-erous. Generosity always has been a most striking trait in his character.

erous. Generosity always has been a most striking trait in his character. "At an early age he was exceedingly patriotic, and no Presidential campaign came off but he was a very enthusiastic supporter of the Republicans. Mother says that he used to get provoked with her, if she even suggested that the Democratic leader would win. Later, at the time of the Blaine-Cleve-land campaign, he was most ridicuolusly prominent, wearing his etoyepice hat and plaving in the Marion wearing his stovepipe hat, and playing in the Marion

wearing ins soverpipe nat, and paying in the brass band. "The senator is fond of animals, and I can't re-member when he didn't have a dog. Horses, too, were his hobby as well as his wife's. He also has for the brass of th been a great lover of children. No child or dog ever could be mistreated around him and the offender permitted to 'get away with it.' "I think the one trait that has left its deepest im-

pression on me was his kindly attitude and thought-fulness toward his mother. No week went by dur-

ing the last few years of her life that the floris not send, or that he, himself, did not take l bouquet of choice flowers. He was a free visitor at her home, when he was in Marion, i "Mother has related several little stories c boyhood. One, especially is told of him whe was three years old. He had been very des of owning a pair of leather boots—little black with copper toes and red-leather tops. One his parents wished to leave him with his g mother, while they went out. In order to i his good behavior, they had promised him a of the coveted boots as a reward, provided 'he a good boy.'

a good boy.' "But Warren couldn't wait, or he thought might forget their promise, so he ran off down road to the little store where he had seen the b told the shopkeeper what he wanted, made his chase, and started home. When he was half home, he happened to think he needed somet more; so back to the store he trudged, and a the storekeeper for 'a bracker and some brackr When his parents returned, they found Wa with his outfit complete."

SENATOR HARDING'S niece, who so ki furnished the foregoing data, is Miss I Marie Remsberg, the daughter of Mr. and E. E. Remsberg, of Santa Ana, California. Remsberg was Miss Charity Malvina Hardin Marion. Miss Remsberg naturally is proud of distinguished uncle, and delights in telling of interesting traits of character. Senator Hard she says, is blessed with a sense of humor and a for a good clean inke. for a good, clean joke.

A man who can laugh in times of stress is a man to have around, for the ability to laug sometimes all that preserves our sanity, when are under a terrific strain, and from all pre-indications the next President's administration net against to be a singurum. not going to be a sinecure.

Charles M. Schwab on the Real Success

MY idea of the successful life is the man who has successfully accomplished the objects for A via has successfully accomplished the objects for which he set out, to do something that is worthy of a real American man. Money is often a mat-ter of chance or good fortune and is not the mark of a successful life. And while I have some money it is not the thing that brings a throb of pleasure or a thrill into my life. And I would not pose as a successful man if that was to be the measure. But when I look about me and east the multitude of when I look about me and see the multitude of friends that I have after forty years of business

Aggressive fighting for the right is the greatest sport in the world.-Roosevelt.

In moments of supreme test, remember t what others dare, you can dare.-Sheldon.

association with men, when I see the great line smoking stacks and blazing furnaces that I come into being because of my interests and as ity in life, and when I see a work that I set oo do successfully accomplished and meeting the proval of my fellowmen, then a real thrill co into my heart and I feel that I have done so thing worth while. The money one doesn't the about as long as you have enough to pay your and keep your business going.

about as long as you have the solution and keep your business going. —Charles M. Schwa



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"I'm A

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That is what Albert Foster wrote us eighteen months ago, and he goes on: "I'm tired of being bossed for \$25 a week. I want a He-Man job with real pay. I want to get into the \$100 a week class. Tell me how to do it." We showed him how. Today he has a He-Man job and He-Man pay. We tell of his experience because it's typical.

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A REAL MAN with a real man's pay is what you want to be, and we will show you how. Without loss to you of a single working hour, we will show you a sure way to success and big pay. A large number of men in each of the positions listed are enjoying their salaries because of our help—we want to help you.

Make a check on the coupon against the job you want and we will help you get it. Write or print your name on the coupon and send it in today. You will be under no obligation.





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A Woman of Three Wars

The Remarkable Life-Story of Mrs. John A. Logan

By PETER GRAY

HE fact was noted in the public prints, a short time ago, that Mrs. John A. Logan had celebrated her eightysecond birthday and is still vigorous and in sound health. This is all very true and, as an evidence of her physical vigor, it should be recalled that in June she attended the Republican National Convention, sat through all the sessions, and was as active in all the matters surrounding the convention as any of the younger women. Mrs. Logan is a woman of three wars. She is the widow of Major-General John A. Logan, an ideal volunteer soldier, the hero volunteer officer who served the Union between 1861 and 1865. There are other widows now living who were wives of prominent soldiers of the Civil War, but not one of them was the wife of so prominent a soldier as John A. Logan.

It is not of John A. Logan, save as his name rings through the history of the United States, that I speak, but of this remarkable woman who was with him a great deal in the Civil War, participating in the marches, and living in the camps of the Army. At other times, she was in Southern Illinois, their home before the war began, where she worked as only a woman of brains and vigor can work to aid the war by helping the soldiers. After the war was over, and when John A. Logan became prominent in politics, his wife was a competent aid and helpmate to him.

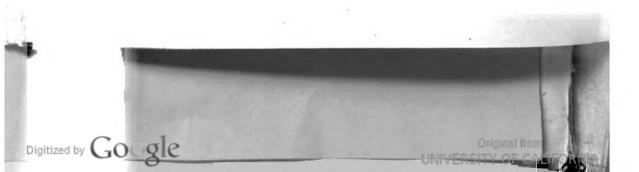
A FTER more than thirty years later the Spanish War came. John A. Logan, 2d, volunteered for service in that war and was commissioned a major. He was the only son of Major-General and Mrs. John A. Logan. In the Philippines, he met a MRS. JOHN A. LOGAN © Harris & Ewing



soldier's death; he was shot while in the forefront of a battle with the Filipinos. His son, the grandson of Mrs. John A. Logan, and known as John A. Logan, 3d, was a major in the World War and fought on the fields of France. In these last two wars, as in the former, Mrs. Logan took an active part, particularly in the last war where women did so much for the soldiers who were in the Army.

As General John A. Logan was one of the founders and organizers of the Grand Army of the Republic, but only lived ten years after the Civil War, it has happened that his widow has taken a very prominent part in aiding that organization, and her name, for half a century, has been well known among those soldiers who were members of the G. A. R. A part of her life work has been in the interest of these old soldiers who regarded her husband as their great hero and who looked to her for that leadership which had characterized General Logan and made him the ideal of the volunteer soldiers in the Civil War. Mrs. Logan's activities in behalf of soldiers became proverbial; not only during the war, but in the more than half century that has followed.

DURING all these years, and in addition to the constant work she has performed in behalf of soldiers of the war and friends of General Logan, she has had the time and the energy for other important activities in life. She has belonged to



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How to develop your power of concentration. How to be the master of any situation.

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Street..... City.....State..... numerous organizations and has always been a leader in them. She has traveled extensively, traveling around the world and all over Europe several times. On account of the prominent position she held in the United States, she has been received in the highest circles in Europe, and on several occasions attended the great coronation functions which were usually very exclusive affairs. Besides her work which has just been outlined, Mrs. Logan has found time to write a great deal, her most important literary production being per-sonal memoirs and her recollections of a busy and active life during the most important period of the world.

The most remarkable thing about Mrs. John A. Logan is not her physical vigor and the fact that she has lived and seen husband, son, and grandson participate in three wars, but it is her astonishing mentality and clearness of vision and active interest in all that is going on around her, that makes her a marvel at eighty-two years of age. She is better versed in the politics of the present time than most other women, even those who are participating in the political campaigns. She

knows about men, about platforms, about legislation, about national and international affairs. She is a constant reader of newspapers and periodicals and the informative books of the present day. She talks with persons who have a knowledge of affairs, exchanging views with them, discussing all that pertains to activities in public affairs. She can draw on her experience, for her memory is unimpaired, but at the same time she does not hark back constantly to the past, nor live in the past. She is up to date, and keen for the developments of each succeeding day.

WHILE Mrs. Logan has had a wonder-ful past, she lives in and for the present. That, in itself, is a remarkable characteristic of any person who has passed the four-score milestone. In all of the years that Mrs. Logan has been identified with organizations of various kinds, having for their object the aid and comfort of humanity, she has continued to be a Never has she been womanly woman. identified with that class of women who think they must appear mannish in their demeanor in order to assert their rights.

A Case of Mistaken Identity

THE lady entered the grocery store and, after pausing a moment to sample the contents of a box of salted almonds, addressed a pleasant-look-"What are eggs, to-day?" she asked. "Eggs, madam?" he replied courteously, "Why,

eggs, to-day, as yesterday, are the oval-shaped, shell-covered product of the hen, the duck, the goose and other members of the feathered tribe. Biologically speaking, they are nothing more than

germ cells—" "Indeed! Very clever," said the lady, with a smile. "But that is not what I wished to learn. Perhaps you can tell me what a dozen eggs come

to ———" "I am not a prophet, madam," said the man po-litely. "What a dozen eggs will come to depends upon two factors—what kind of eggs they are, and what you use them for. If they are alligator's eggs they will come, under propitious conditions, ulti-mately, to suit-cases, slippers, or gun-cases; but if you refer to hen's eggs, as I presume you do, they you refer to hen's eggs, as I presume you do, they may come to an omelette. They may come to a scramble. They may come to grief. If a broody hen sets on them they may come to life, and the same results can be obtained by substituting an unmaternal incubator for the former; but this is, I am told, a most uncertain venture due to a large number of factitious causes, but generally to im-perfections in the egg itself."

The lady's gracious smile faded away. She had

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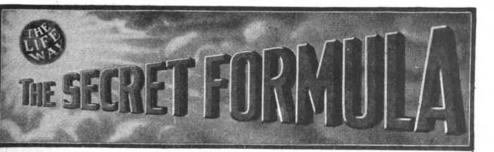
apparently had enough facetiousness for the time

apparently had enough facetiousness for the time being. "Young man," she said, somewhat severely, "will you tell me how high eggs are to-day, or not?" "I should be pleased to, madam," he replied, "but alas, that also depends entirely upon the in-dividual egg. You never can tell how high an egg is until you have opened it." "You will excuse me, young man," the lady re-torted huffily, "but you do not seem to understand your position. I want freshness in the eggs, not in those who sell them. Do you for one moment im-agine that I can continue to buy things at this shop

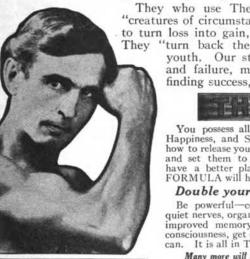
agine that I can continue to buy thirds at this shop if my inquiries are met with such frivolity?" "I have tried to answer your questions not only truthfully, but courteously, madam," replied the man, "and I am sorry if I have offended. But even man, "and I am sorry if I have offended. Dur even then, I don't see why you should visit your displeas-

ure upon the genial proprietor of this store, because of any seeming delinquencies of mine." "Not visit my displeasure upon the proprietor when he employs a fresh, impertinent, silly, and

frivolously facetious person like you?" "Oh, but he doesn't, madam," protested the young man. "I am Professor Dwiggins, the new instructor in English at the high-school, and, like yourself, have come here to inquire into the market price current of a tolerable grade of cold-storage poultry germ, suitable for introduction into polite society at a little dinner Mrs. Dwiggins and I are giving to the school commissioners this evening.



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The epidemic has been raging all around me, but I have

The author, after using THE LIFE WAY LAN for more than 25 years. HOW "From \$10 a week my income has increased to several hundred dollars a month." "The chronic bowel trouble of thirty years' standing is healed."

"My life long constipation is entirely healed." "I have reduced 55 pounds, and am entirely healed of the Bright's Disease." "Your work so far has been worth fully a thousand dollars to me."

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Prof. EARL WARD PEARCE, The Life Way Institute and Studios Dept. 56, 1247 W. 36th Place Los Angeles, Cal.

THE



WORKS



Endres Comes Back

(Continued from page 33)

occasions were usually featured by the examination of one or more candidates for church membership.

On this particular night, Culver himself presented a candidate. "It is a great pleasure to me," he began, "to introduce Alfred Dunsing, our new bookkeeper in the bank, who seeks to be admitted to church membership on confession. He has been with us only a month, but he has proved his worth."

Dunsing's honest eyes were full of earnestness and a blush of embarrassment suffused his cheeks as he answered, one by one, the customary queries. When these were finished, the formal question was put: "Does any one desire to question the candidate further, before we rest the examination?" There was a momentary silence. "I have always been interested," mused Culver.

"I have always been interested," mused Culver, "in knowing just what influence has been most immediate and powerful in bringing persons to such a decision as Mr. Dunsing has so nobly reached. Do you mind telling us, Mr. Dunsing, what it was that brought you to us to-night?" This was an invariable question with Culver, and

This was an invariable question with Culver, and it always precipitated a moment of unusual interest in the official board. Every member unconsciously leaned forward in his seat, expecting to hear a pathetic story, or a well-known name, or the recounting of the influence of some powerful sermon. The candidate appeared a bit confused. Then he

began slowly and in a clear, low voice: "I came here a lonely lad from the city, to a dead

"I came here a lonely lad from the city, to a dead village. I was an utter stranger. There was only one place open evenings which offered me pastime. That was the Community Center. There, I became acquainted with the young people of the town and enjoyed their fellowship. I began to spend two evenings a week reading up on banking and business in the library at the Center. Then, Endres asked me to take a class of boys once a week—boys from the South End—and teach them some ideas of business. In that, I found a desire to be of still greater service, for it is the only work I have ever undertaken to help any one else. All this started me thinking. But the—"

DUNSING hesitated. Culver was scrutinizing him with a queer look in his eye. The others present were looking at one another, and then at him in disconcerting fashion.

him in disconcerting fashion. "Go on, my boy," encouraged Dr. Crowley, patting his shoulder in kindly fashion.

"Then I attended the social song-service last Sunday evening at the Center. They sang some of the old songs that always get next to my heart. But it was Endres' little talk which made me think. He said that the greatest thing in the world is a good influence. He said he had been over the road and knew. And I remember he said that if a man wanted to have influence he must have faith in people, and he must believe what he lived and live what he believed. Now, back in the city. I had beliefs—the beliefs you asked me about to-night. But I did not live them. Last Sunday night, I made up my mind that in this village which believes in me enough to welcome me with such a Community Center of good influence, I would begin over and live up to the best that is in me. And so I have sought the church as an institution which believes in humanity."

I was as still as death in the little room, for what seemed an endless time. Culver sat a moment staring at Dunsing and then hung his head. Dr. Crowley arose and stood in silence. "Gentlemen," he said at length. "The church to which I minister does believe in humanity. And

"Gentlemen," he said at length. "The church to which I minister *does* believe in humanity. And if its minister may be permitted to express its sentiments, it believes in Endres. We have slept while he was busy. We have held suspicion while he had faith. The desert is indeed beginning to blos—"

The door burst unceremoniously open, and two men entered. The square-shouldered one in front dropped a paper on Culver's desk. The little, weazened individual who followed, held his hat gingerly in his hand and looked nervously about him out of snaky, black eyes that seemed to peer through a maze of underbrush.

"I beg your pardon for this interruption. But it is two minutes till the close of business, and I have come to pay that note!" Endres spoke in a voice strangely subdued, as if a baby he feared to awaken might be in the room.

Culver lifted the paper mechanically. "What has this to do with it? 'One piano, three rugs, two beds, one baby crib,' and all the rest of this?" Then Weinstein came forward. "He gifs me chat-

Then Weinstein came forward. "He gifs me chattel mortgage, these things, eight per cent. You make out the mortgage. I gifs him the money. He pays you the note. Ah vel, too bad, too bad! His baby's things."

Culver opened a drawer, drew out a printed form, bent over his desk and began to write.

Endres watched him curiously, as a man does when numbed by some catastrophe. The weazened money-lender dropped into a chair. The others sank back helplessly waiting till this piece of unpleasant business should be over.

Culver's pen worked slowly. After every word it paused, and remained poised endlessly in air, while the fingers that held it were palsied.

Then after what seemed ages, Dr. Crowley, who had sat limply down when interrupted, arose in tremendous agitation.

tremendous agitation. "Here, what is this, Culver?" He demanded in a voice trembling with emotion. "Is this man who has done so much for us suffering? Are we pushing him toward destruction? What does this mean?"

Culver finished painfully and then rose from his seat. "This means," he said in a voice that was hardly audible, as he handed two small slips of paper to the ex-saloon-keeper. "that Endres' debt to my bank is canceled, and that I have become a life subscriber to the Community Center fund; and that we believe in a man who believes sufficiently in this town to lose everything for it; and that we ask his forgiveness for our past unbelief in him."

• •

"Show me a woman who takes pride in her own personal appearance, and I'll show you a woman that takes excellent care of her home."— Beecher.



NHAT I THINK OF PELMANISM-By George Creel

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famous course in mind training has been Amerized at last, and is now operated by Americans America for American men and women. Pel-

a theory. For twenty-five to think; how to use fully the es of which they are conscious; to discover and to train the es of which they have been onscious. Pelmanismis ely the science of thinking; science of putting right ight into successful action; the nce of that mental team play is the one true source of iency, the one master key opens all doors to advancet.

t. heard first of Pelmanism dur-a visit in London in 1918, matter filled pages in every event there was talk of Pel-ism. "Are you a Pelman-was a common question. was T. P. O'Connor who satisfied my curiosity gave me facts. I found that there were 400,-Pelmanists, figuring in every walk and condition e. Lords and ladies of high degree, clerks and s, members of Parliament and actors, farmers, rers, doctors, coal miners, soldiers and sailors,

e. Lords and ladies of high degree, clerks and s, members of Parliament and actors, farmers, rers, doctors, coal miners, soldiers and sailors, a generals and admirals, were all Pelmanizing heads of great business houses were actually lling staffs in the interest of larger efficiency. e famous General Sir F. Maurice, describing it as a em of mind drill based on scientific principles," urged domiral Lord Beresford indorsed it over their signatures. rance, Flanders and Italy over 100,000 soldiers of the rewere talking Pelmanism in order to fit themselves for n to civil life, and many members of the American Ex-ionary Force were following this example. a matter of fact, the thing had all the force and sweep religion. It went deep into life, far down beneath all ce emotions, and bedded its roots in the very centres of fast statements: members of Parliament offered to take me to Pelham e. A growing enthusiasm led me to study the plan in l, and it is out of the deepest conviction that I make flat statements: manism can, and does, develop and strengthen such cies as will power, concentration, ambition, self-reliance, nent and memory. Imanism can, and does, substitute "I will" for "I wish" uring mind wandering and wool gathering. wed historically. Pelmanism is a study in intelligent th. Twenty years ago it was a simple memory training m. e founder of Pelmanism had an idea. He went to the

m.

m. e founder of Pelmanism had an idea. He went to the g psychologists of England, and also to those of Amer-nd said: "I have a good memory system. I think I may hat it is the best. But it occurs to me that there is point in memory unless there's a mind behind it. You men teach the science of the mind. But you teach it to those who come to you, and few come, for psychology ked upon as 'high-brow.' My can't we popularize it? can't we make people train their minds just as they, their bodies? Why can't you unt all that you have to into a series of simple understandable lessons that can

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CREEL CREEL CREEL CREEL by regular exercise, just as the athlete develops his muscles. Pelmanism is the science of Get There —getting there quickly, surely, finely. Not for men alone, but for women as well. Women in commercial pursuits science and quick decision that it is possible to develop. I say deliberately, and with the deepest conviction, that Pelmanism will do what it promises to do. Talk of quick and large salary raises suggests quackery, but with my own eyes I saw bundles of letters telling how Pelmanism had increased earning capacities from 20 to 200 per cent. With my own ears I heard the testimony of em-ployers to this effect. Why not? Increased efficiency is worth more money. Aroused ambition, heightened ener-gies, refuse to let a man rest content with "well enough." But Pelmanism is bigger than that. There's more to it than the making of money. It makes for a richer and more wholesome and more interesting life. GEORGE CREEL.

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GEORGE CREEL

How Jim Downes Paid Up

(Cantinued from page 52)

we could sell some of the old furniture," she said with half a sigh. "Nonsense!"

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"Nonsense!" Jimmy remonstrated. "We won't sell a fallen leaf. You can take care of mother, and sell a fallen leal. You can take care of mother, and Sid Simpson's boys will help you with the garden patch. I can leave enough for you to get along on until I can earn some money. Old Mac will show me how to do it. And, sis, I'll come back with more than enough—you believe that, don't you?" "If you believe it, I do!" the sirl said loyally.

CHAPTER V

THE farewell ordeal of the next few hours was one that Jim Downes tried to forget as he made his way in a day coach toward MacGregor's prom-ised land. It was a motley throng amid which he found himself, yet Jim had decided that Pullman accommodations were not for a man in his position, in search of a modest fortune in the face of adver-And he had sworn that he would make that sity. tiny fortune-not that he meant to make it or not come back, as so many fortune hunters have re-solved. For Jim Downes knew that he *must* secure the needed money and come back with it-in time.

But Jim Downes silenced his ears to the noises of But Jim Downes silenced his ears to the noises of snoring men, whimpering children, and the noc-turnal disturbances contingent upon travel even amid the luxury of a sleeper berth—which he did not possess. He looked about him curiously. There were rough men in rougher clothes than his own, and Jim wondered vaguely whether they were bound on the same errand as himself. Some of them had crude packs like his own, and now most of them were sleeping.

of them were sleeping. So Jim, with a thought of the elderly woman back in West Rockland, and of the sister who he knew was even then thinking of him, made a pillow of a blanket and made himself as comfortable as possible for a night's rest.

for a night's rest. Toward the end of the next day's run, Jim con-sumed nearly all of his home-prepared rations. His long legs were cramped by the confinement of the journey. He was eager for the end of it—and for the beginning of his adventure in seeking for the gold which MacGregor had written about. He was little interested in the wildness of the scenery. was little interested in the wildness of the scenery, now that the rudest of villages had vanished behind the roaring train; and the ever passing panorama of great trees and bare rocks began to tire his eyes as he gazed out of the car window.

The following night on the train was a nightmare. Sleepless and restless, he was ready, his pack already slung, when the conductor announced that the journey to Alberta was ended. Despite his weariness and the cramp in his lithe muscles, Jim hurried to alight. On the platform stood his old pal, Mac-Gregor, clad in the picturesque yet serviceable uni-form of the Canadian Northwest Mounted Police.

Their hands closed in hearty greeting, and the corporal of the famous corps seemed prouder than ever of the man who had saved his life abroad. In that moment, a lifelong friendship had been ce-

mented. "You're a bit late in the season," MacGregor told Jim. "When I wrote the letter, I realized it was somewhat late, old pal, but I admire your courage for coming. Perhaps, if you can stand the gaff of a Northwest winter, it's as well you came in a hurry. I've an Indian guide who will show you the way once we leave Beaujeau, an outpost town fifty miles to the north of here. That far I'll go with you-then you must go alone."

Jimmy laughed into the sparkling eyes of Mac-Gregor. "Let's go!" he exclaimed. "I'm eager to be on the way. But first I want breakfast and I want it worse than I ever wanted anything in my life.

The two went to the headquarters of the corporal's troop, and together they sat down to a meal that warmed the cockles of Jimmy's heart. Jimmy told the story of the folks back home, and MacGregor's respect for his former comrade increased. No idle fortune hunter was Jim Downes; but a man-on a man's job-to accomplish a man's purpose-regardless of what might lie before him. "Jim Downes," said Corporal MacGregor, you've

faced machine guns and you've faced the cold of the trenches; but you've not an idea of the hard-ships, you'll go through if you get locked in for the winter out beyond Beaujeau. When the lakes freeze over and the waterfalls look like rocks; when the flat spaces appear to be Saharas of frozen snowthe flat spaces appear to be Saharas of frozen snow-you may be wishing you'd stayed at home on the old New England farm. It doesn't get cold up here as it does in civilized places. It gets cold—and it stays cold till spring breaks." "Lead on, Mac!" Jim Downes smiled back at him. "You can't scare me off—and, from what you've been saying, I guess we'd best get started."

CHAPTER VI

I^T was nightfall when their tired horses wound their weary way over the rough trail that lead through the bare, blackening trees. Fall comes early in that country, and Jim remarked as he rode, the startling difference between the verdure of the and they traversed and the country where Mary and his mother remained in the old farmhouse. Birds were flying southward; wild animals were busy with their winter food and the seeking of

frigid-weather homes. To Jim, all these signs were strange at such a season of the year, and as they neared the rather season of the year, and as they neared the rather desolate village, with its verdure-shorn trees and snow clouds floating over the adjacent lake, the young New Englander began to wonder if he had not attempted an impossible task. But MacGregor "I'm glad you've come in time to get up on the ground and stake out your claim before the real weather sets in," he said. Jim Downes set his teeth as he smiled back at MacGreever. He had some there to do a third that the

MacGregor. He had come there to do a thing that must be done, and he was determined to do it, de-spite all obstacles. If he should become discouraged now, what would be the answer if he faltered and lost heart when the great blasts of the polar wind should how! through the bare trees and over the snow-clad wastes of the great North country? "Jim Downes," he said to himself, "if you remem-her your schooling, there was a choice is the accent

ber your schooling-there was a chap in the ancient days who said, 'I came; I saw; I conquered.' That's



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you, Jim Downes! But so far you've only come and seen. It's up to you to conquer."

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The men dismounted in front of the rude log-and-stone store, with its corrugated iron roof-defiant of the elements when its corrugated from root—defant of the elements when the rough coal stove should be lighted within, and the logs would add their share of warmth as they would blaze in the great fireplace, only a few weeks from now.

As they stepped to the already hardening earth, a dark, swarthy man in heavy boots and mackinaw

stepped forth and seized the bridles of both animals. He gave a crude salute to Corporal MacGregor. "Tonetah," said MacGregor, "this man will be your employer. He is Mr. Jim Downes, who served with me across the great waters. You will do what he asks, and more than that—and you will answer

he asks, and more than that—and you will answer to me for his safety and comfort. He does not know this land. Tell him what he needs, and guide him as you would guide me. You understand?" Tonetah, an Indian guide, came as near smiling as his weatherbeaten old countenance would per-mit. He gave a solemn salute, and then, squatting himself upon the rude steps of the store, waited while MacGregor and Downes entered and ordered a meal. When their food was served. MacGregor When their food was served, MacGregor a meal. When their food was served, MacGregor handed Jim Downes the map that was to guide him to the proposed claim. "If you fail to understand it, consult Tonetah; he knows the country as he knows himself—and he is to be trusted," the Cana-dian advised. "Now, show me what you have a meal.

dian advised. "Now, snow me what you have provided for the journey." Jim unfolded his pack and displayed it, and MacGregor increased his good-natured smile at every fresh exhibit. "You've about half of it there—even for the mild weather. The tools you've brought wouldn't do for an instant."

Jim Downes looked across the rude table in some alarm. And as he did so his hand went into his pocket to make sure that the remnants of his slender capital remained. He was glad now that he had economized on the trip. Corporal MacGregor be-gan to list the needed articles on a page torn from his official notebook. Opposite he set their esti-mated prices. And when they had been vised by the storekeeper, Joe Renault a French Canadian, Jim found that his roll of bills was depleted by nearly two hundred dollars.

That night MacGregor rode away. Jim Downes, awakened early in the morning by the faithful Tonetah, hastily arrayed himself in his new possessions and found that the Indian had already made two packs of the incredible amount of supplies he had purchased the night before. And in the dawn of a newborn day and a newborn exist-ence, Jim and Tonetah trudged through the paths that led in the direction of the gold fields distinctly penciled on the map MacGregor had supplied.

The days that followed were full of new experiences for Jim Downes. He thought he had known what it meant to carry a pack, to make camp, and to sleep in the open. But he now confessed to himself that he had never really known these things until now—and still he did not fully understand what he was passing through, for Tonetah took much of the burden from his shoulders. Stolid in his seeming indifference, the Indian admired his employer.

Discouragement followed discouragement, but Jim Downes kept on. He would not admit defeat, even though the Indian sometimes looked at him in wonderment. Apparently Corporal MacGregor's map was incorrect. Yet toward the sudden beginning of frosty weather, Jim and Tonetah reached the faraway village of Paquinaus. There they stopped faraway village of Paquinaus.

faraway vinage of radinaus. There they supped for the night, as the snow was now falling fast. The only place of internment was a dance hall. Jim hesitated as he saw the motley throng in the main room. At the far end was a long, rude bar, main room. At the far end was a long, rule bar, at which men in mackinaws and furs, some booted, and others wearing Dutch stockings with heavy rubber soles, were drinking far too heavily. There was dancing on the cleared space between the tables where card games were in progress. The smoke-filled, rum-fumed room was uninviting to one whose lungs had been so recently filled with the sharp, wholesome air of the great outdoors. But Tonetah was the wiser and urged Jimmy in-

But Ionetan was the wast a more a room for the side. At the bar he arranged for a room for the two. in which to spend the night. The glances side. At the bar he arranged to a room to the two, in which to spend the night. The glances that came to the strange pair—the sophisticated Indian of the backwoods and the tenderfoot from New England—would have aroused the anxiety of New England—would have aroused the anxiety of one who looked on from aloof. But the wise, ex-pressionless face of Tonetah, and his quiet spoken patois, commanded the respect of the burly indi-vidual behind the bar, and a sleeping place was assigned to them.

The man behind the bar led the way to an upper apartment, Tonetah following Downes and toting the packs. The proprietor eyed Downes curiously, but said nothing and hurriedly went downstairs. Then the Indian busied himself about the room, army cot in one corner. "Better make big sleep," Tonetah advised, "then we start plenty early in morning. Better lock 'em door and keep 'em gun ready

"Ready for what?" Jim a: 'd with amazed amusement. Is this a den of thieves?

ment. "Is this a den of thieves?" Tonetah's face was almost expressionless. "Keep 'em gun ready," he advised. Saying no more, he left the room. Jim wearily began to pull off his clothes and make ready for sleep. Every muscle in his body ached from the strain of the journey. Before ten minutes had passed, he was asleep.

CHAPTER VII

OUTSIDE the door, Tonetah spread his own OUTSIDE the door, Tonetah spread his own blanket and squatted upon it. He started a blackened pipe and soon lapsed into stolid serious-ness. Then, as his training had teught him to anticipate, he heard footsteps on the stairs and realized that the half-sodden habituées were coming up with the intention of having some fun with the newly arrived tenderfoot.

The first, a tall bronzed cattleman, appeared at the turn of the winding stairs, and paused with an exclamation of amazement. Tonetah puffed calmly at his pipe but his expression did not change. But the leader of the gang was quick to observe that the Indian's rifle lay carelessly across his knees, that in his belt was a long hunting-knife.

There was a whispered consultation. The cattle-man turned his back on Tonetah. The Indian The cattlesmiled as he heard the man and his companions retracing their steps. Throughout the night a fiddle and a hoarse piano raised a din of unmel-dious sound; but as the hours passed the noise of voices and the coarse shouts of the patrons died away and the "night life" of Paquinaus began to wane.

Jim Downes awoke after a sound sleep and looked about him in perplexity. Then he leaped hastily

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from the bed and gazed out of the tiny window. The sun was just peering over the trees that sur-rounded the saloon-hotel, and, to his surprise, he realized that the ground was covered with a light mantle of snow.

It was bitter cold in the room. He was forced to break the ice in the rude pitcher before he could wash his face and hands. Finally he heard Tone-tah's rap on the door and he called out eagerly that he would be ready in a jiffy. In fact, Jim Downes possessed the heart of a schoolboy at that instant. The first chapter of his adventure had begun in dead earnest and he was eager to delve further into the mysteries it held in store for him.

Tonetah had ordered a breakfast of proportions which startled Jimmy as he approached the rough table. After breakfast Tonetah arose and announced that he would return shortly when they would start. Jimmy stood with his back to the blazing fire of an iron stove, welcoming its warmth, yet eager to be off.

Soon the Indian returned bearing two pairs of wwshoes. "Know how walk snowshoes?" he desnowshoes. manded and Jimmy shook his head. One or two men loitering about the room grinned, but Tonetah only grunted and proceeded to show Jimmy how to adjust them. "Snow plenty deep by an' bye," he explained. Then, each shouldering a pack, they settled their score and went out into the bitter cold of the northern morning.

As they passed out of the tiny, sleeping village, Jimmy was impressed with the strange, almost un-canny silence of the vast country. Not even a bird chirped-there was no familiar barnyard call-and as they entered the forest road, the world seemed deserted.

It was as if they were walking out of civilization into utter desolation. The guide strode on ahead, straight as an arrow despite his pack and the cut-ting of the icy wind. Stumbling along as best he could on the unaccustomed snowshoes, Jim Downes began to wonder if he should have embarked on such a quest. Yet when he remembered the virial such a quest. Yet when he remembered the vital importance of the errand that had brought him to the North, he cast failure from his vocabulary and resolved that what this savage could endure he, too, would endure.

As they trudged on, a deer shot across the road and, once, a big moose eyed them curiously and then lumbered off into the forest uttering his cry of outraged protest. Once they encountered a dog team speeding over the frozen crust of the snow, and as Tonetah waved his hand gravely at the fur-swathed occupant, the man called a cheery greeting to the guide. But he stared at Jim as if he thought this new orrival must be gravely would be thought this new arrival must be crazy, wending his way from the village into the open just before the season when lumberjacks and seasoned prospectors were seeking the shut-in, hilarious, yet warm hospitality of Paquinaus.

CHAPTER VIII

ON and on they went, seemingly endless miles, and Jim Downes's face felt as if it were caked with ice. He felt the cold keenly despite his heavy clothing and the knitted muffler which swathed his head and throat. But at length the Indian paused and, in his picturesque broken English, asked Jim for the map MacGregor had given him. Jim started to pull off his mitten lined with sheep-

skin, but Tonetah's hand caught his arm with a

vicelike grip. "No take mitten off now-freeze hand," he explained, and then, as Jim handed him the leather case in which the map reposed, the In-dian extracted it himself. Carefully and painstak-ingly, and with satisfaction, he tallied the actual landmarks with those indicated on the map. This done, Tonetah nodded with satisfaction and, stuffing the map into his belt, signed to Jim to follow him.

Turning north, he abandoned the road and slowly but determinedly made his way through the rough open country in the direction of the anticipated The sun had faded, although it was but a claim. trifle more than noonday, and once more the snow

began to fall. The wind shook the pines and spruces, hurled great clouds of fine snow into their eyes, and now, as they staggered on, Jim felt that he could not go much further, stalwart as he was. Now and then he would trip clumsily, and plunge headlong into a drift. But each time Tonetah would patiently come to his aid, help him readjust his pack, and warn him of the proper way to walk on snowshoes. Toward the late afternoon, when they were high

up in the hills, the storm ceased. Yet Tonetah showed no sign of pausing. Again he consulted the map and a grunt of seeming satisfaction escaped him. Then he began exploring the ground on every side, apparently looking for some place of shelter amid the bowlders which stood about them.

Finally, from a height above, the guide beckoned and Jim made his way with difficulty to the Indian's side. He had found a shallow cave protected from the wind. Here Tonetah announced that they would spend the night.

With a sigh of relief, Jim unslung his pack and slipped out of the annoying yet useful snowshoes. He felt chilled to the marrow and swung his arms against his body vigorously in an effort to warm the red blood that ran through his veins. It made him put thoughts of self-sympathy aside when he recalled his reason for coming there.

Tonetah, however, was beginning, with the skill of long practice, to make the tiny cavern a safe and habitable place for them to camp. He drew a sharp axe from his pack and started a practiced assault on a pine tree at his elbow. Jim, eager to be useful, took the axe from his own pack and followed the Indian's example. Indian's example.

For more than an hour they worked, and then For more than an nour they worked, and then Jim stared at the guide in surprised admiration. A brisk fire, sheltered from the wind, was burning merrily and already the smell of coffee greeted Jim's eager nostrils. A curtain of boughs and blankets shielded the entrance to the cave, and Tonetah was silently and swiftly preparing their evening meal.

CHAPTER IX

JIM stepped out into the open and looked up at the darkening sky. The wilderness was won-deful in its mute grandeur. The silence of the willage behind them was a din compared to the awesome stillness of the hills. The scene itself was inspiring, and a smile came over Jim's face as he inhaled the pure cold air with a sense of healthful delight.

Then and there Jim Downes resolved that there should be no such thing as failure. He realized that he could not have hoped to succeed alone; but already the devotion of Tonetah touched him, and he told himself that whatever this old Indian could

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endure he could and would endure as well. Together they would accomplish the object of their journey-and Jim recalled with some little uneasiness that time was a vital factor if he was to come out the victor.

But as he and Tonetah squatted before the fire and ate eagerly of the tasty meal the Indian had prepared, a feeling of utter contentment came over im-a feeling that all was well in the world and that success was within his grasp. Yet he would have been decidedly uneasy had he

been able to picture just what was happening back in West Rockland at that very moment. There, in the comfort of Humphreys' steam-heated office, a shaded electric-lamp illuminating the dissipated features of the crafty Caleb Waters, two men sat talking in subdued tones. The landlord and his chauffeur were discussing the gossip which had emanated from the post office regarding the depar-ture of Jim Downes in the wake of the mysterious telegram that caused so much idle curiosity

Inquiry at the railroad station had divulged Jim's destination, and Humphreys, putting two and two together had solved the mystery to his own satis-faction. Now his theory was being confirmed by

Waters. "It's true, all right," Waters said. "Sally True-man wormed it out of Mary Downes. Trust Sally to know everyone's business sooner or later. Jim went up there in search of gold. Of course, he hopes to come back with it in time to pay off the mortrage." mortgage.

Humphreys frowned. "That boy is a fool! The

chances are he'll freeze to death; and the chances are still better that he won't find any gold when he gets there. But," he paused for a moment and his brow knitted with displeasure, "there is just the chance that he might be lucky."

"But if he doesn't get back here within eighteen months—" Waters suggested with a smile. "Then I can take the property," Humphreys said promptly. "Caleb, I wish you could sort of make promptly. "Caleb, I wish you could sort of make a hit with Mary Downes and persuade her to get her mother to turn that property over to her. Then, if you were to marry, I'd—make you a hand-some wedding present."

"Sounds interesting but difficult," Waters laughed, "Then," mused Humphreys, "I think you'd best take a train and run up to the northwest country, Keep under cover of course, but find out what you can about Jim and his chance for success. Don't write or wire me anything, but come back and let me have the facts. It may be I can devise a way to turn the trick even if he isn't chasing a golden rainbow.

rainbow." "I'm willing," Waters told him, with a sneer on his face. "You get the tickets and finance the trip, and I'll become a little Sherlock Holmes on the trail of our gold prospector. I'm inclined to think I'd make a better detective than a suitor for the hand of Mary Downes." Humphreys laughed unpleasantly. "All right," he agreed. "But you'd best run over to Boston and go from there so that Sally Trueman won't get wind of your departure." (To be continued in December)

(To be continued in December)

The Ten-Pay Envelopes

(Continued from page 67)

is my own now. I have fulfilled your conditions by coming here and giving an account of my stewardship. From now on what I do concerns no "And society—and the law," Judge Travers

shot in tritely.

shot in tritely. "Society and the law!" laughed the man con-temptuously. "They've both been the bane of my existence. Both can go hang!" "Don't forget that, sometimes, violators of both canons do just that thing," the judge reminded him. "Gentlemen," begged Dr. Taulane, nearly dis-traught by now. "I beg you—"

THE nameless man looked at the innece in the transfer manner and answered now in quieter tones. "When the time comes to answer to a higher law, I shall be ready. Meanwhile, gentlemen, good 'HE nameless man looked at the minister with

Pushing back his chair he walked hastily to the door. Nobody spoke or endeavored to halt him. And, after a moment, the silence was broken by the shutting of the portal.

A pall seemed to envelop the room—a tense atmosphere that made the company fear to breathe. Those present almost listened for a shot from without. But as the moments passed and the faint tick-ing of the clock on the wall broke the silence, little

sighs of relief were heard about the board. "Some one must stop him!" Dr. Taulane protested, rising, his body shaking with nervous excitement.

"My dear Taulane," Judge Travers said, putting his hand on his arm. "I think we've already meddled sufficiently in the life of one, John Doe. You opposed the original experiment. What has been made has been made. We cannot undo what we have done. It merely remains to be seen whether the scales in balancing good results with evil, will justify the action.

Slowly the minister sank into his seat. Thomas went on.

H IS next story was a romance—a simple romance that seemed almost a fairy story. It was the curious coincidence which placed \$10,000 in the hands of pretty Nora O'Brien and Dennis Maley, the young laborer she was engaged to marry, on the very same evening just a year ago. Thomas pictured their tryst—the meeting which was to have been the oldtime discussion of the impossibility of their marriage because the young lover's wages would not warrant Nora giving up her position as a nursemaid.

As Thomas spoke, Nora and Dennis flushed and shifted awkwardly in their chairs, but their blue Irish eyes sparkled with humor and happiness as the butler went on. He told of a hasty wedding, of a trip overseas, and the lifting of a mortgage on a Killarney home. He told of two happy old folks and of the return of the couple to New York. And in ending he mentioned a newly opened garage that bore the proud name of the bridegroom.

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Age Occupation

Then Thomas turned to a well-set-up youth, who had been pale and wan just a year before. Instead of a uniform with its red discharge chevron, the soldier now wore a well-fitting suit of sombre hue, and though he still walked with a limp, and his left hand was stiff and almost useless, he seemed thoroughly contented.

'Dr. Taulane would find this young man's shop oy," Thomas said with a smile. When the war a joy, broke out he was working his way through college and left his studies to enlist. Returned to this side, his health shattered, he found himself without funds and with a hopeless outlook on life. Manual labor was impossible, and he faced a sorry existence in some menial post. Mr. Brown's money enabled him to open a book store.

Dr. Taulane beamed. Perhaps it had not been so bad after all, although he could not get out of his mind the nameless man who had just left the room.

A^S Thomas finished speaking Fred and Fanny Bryce accompanied by Naomi, resumed their places at table, and although Penbrooke was elated at the expression on their faces, he refrained from making comment.

Thomas began again. This time he told the story of Kenyon Brice, and as he mentioned the name, Fred and Fanny stared at him in surprise, "Even names have played strange coincidences in our little history," Thomas said with a smile. Then he pictured the scene before Grant's Tomb and the white-haired man's intention of seeking the embrace of the Hudson River's dark waters

He told with dramatic effect how he had seen him throw the envelope into the refuse can, how intuition had brought him back, and how he had been overcome when he discovered that his suspicions concerning the envelope were unbelievably true. He

told of addressing Brice, picturing it vividly. And once more Thomas was interrupted. This time by a quiet gesture of Kenyon Brice's grizzled hand. The old man stood up impressively as he faced them all, his white head proudly upheld, his blue eyes flashing in the shade of the table lights. "Peter Brown," he said "I don't know who you

are or what your purpose has been. But as for meyou have shown an old man-discouraged for thirty years-that what the Salvation Army has said is true as Gospel-'A man may be down but never out.' But all of us who are discouraged do not have the good fortune to meet with the workers of that organization. That's why I hope there are more men in the world who in some way-like or unlike your own-will show the man who has lost all hope,

that hope really does spring eternal!" He sat down. Folding his hands upon the table-cloth, he bowed his head in prayer.

The pleasures of the senses pass quickly; those of the heart become sorrows, but those of the mind are ever with us, even to the end of our journey.-Spanish Proverb.

We never know the true value of friends. While they live we are too sensitive of their faults; when we have lost them, we only see their virtues.-J. C. and A. W. Hare.

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It was not until his blue eyes smiled out at them rain that any one spoke. Then, with a look in again that any one spoke. Then, with a look in Thomas's direction, Penbrooke bowed his apprecia-

"Mr. Brice believes I have accomplished good. In his case, I seem to have. I hope so, but I will be utterly frank with you, I did not seek to do good. nor yet evil. I tried a human experiment, not knowing whether I should prove myself a Frankenstein or not. My name is not Brown. I am Richard Penbrooke-"

"Richard Penbrooke!" the name burst from a dozen lips. The recipients of his bounty looked with startled eyes. He nodded. Then, as they sat staring at him in

amazement, Mr. Penbrooke related the story of the conversation he had overheard in the subway, and told every detail of the evolution and execution

of his plan. They listened spellbound. At last he finished. "I do not know how each of you will judge me—whether I am to be censored or not. If I have done a worthwhile thing, I should like to know it—to have other men as rich as I know the results of my experiment. I think, too, that you like to know-to have established-the wisdom or the folly of my course." "Have I done a wise thing or a foolish thing?

Have I helped you or pointed a way to idleness and temptation? I want to find out, and I want you all to help me. We are going to be served with a good dinner-and after it is over, and I have heard what you all have to say, my two good friends here, Judge Travers and Dr. Taulane, will, I am sure, be willing to get up before you and say whether or not I have been a fool."

Richard Penbrooke took his seat-and the dinner party lapsed into silence until he called for order again.

THE editors of THE NEW SUCCESS will pay \$25, \$15, and \$10 for the three best answers to *Richard Penbrooke*, the unusual character in Mr... Howard P. Rockey's remarkable serial, "The Ten Pay-Envelopes," which comes to an end in this number. You can answer *Richard Penbrooke* units fully in 1500 words or lass. Hard your man quite fully in 1500 words or less. Head your man-uscript: "The Ten Pay-Envelopes—a Reply to Richard Penbrooke." Tell him whether or not he was a fool or a benefactor. Tell him whether or not, in your opinion, he really helped those people. Tell him what you would have done if he had handed you \$10,000 under similar circumstances. For the best three papers in the opinion of the editors and the author of the story, the foregoing amounts will be paid. Contest closes Dec. 1st, 1920. Address: Managing Editor, THE NEW SUCCESS

1133 Broadway, New York City.

Good luck will help a man over the ditch if he jumps hard.-Spurgeon.

Every man takes care that his neighbor shall not cheat him. But a day comes when he begins to care that he does not cheat his neighbor: then all goes well. He has changed his market cart into a chariot of the sun.-Ralph Waldo Emerson.



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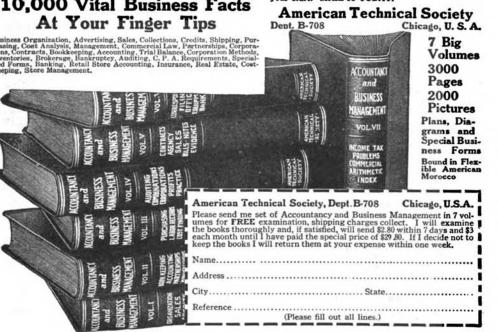
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WAKE UP Your Ambition!

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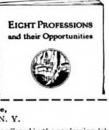
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Statement of the Ownership, Management, Circulation, etc., re-quired by the Act of Congress of August 24, 1912, of The New Success-Mard.n's Magazine, published monthly at New York, N. Y., for October 1, 1920, State of New York, county of New York

Before me, a notary public in and for the state and county slow-said, personally appeared Orison Swett Marden, who, having beer duly sworm according to law deposes and such that the following for the New Success-Marden's Magnaine, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), efc., of the aforesaid publication, for the date shown in the above esp-tion, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse side of this form, to wit:

That the names and addresses of the publisher, editor, mas-aging editor, and business managers are: Fublisher, The Lowre-Marden Corporation, 1133 Broadway, New York, N. Y. Editor, Orison Swett Marden, 1133 Broadway, New York, N. Y. Mas-aging Editor, Robert Mackay, 1133 Broadway, New York, N. Y. Business Manager, Ralph Borsodi, 1133 Broadway, New York, N. Y.

2. That the owners are (Give names and addresses of individual owners, or, if a corpo.ation, give its name and the names and diresses of stockholders owning or holding 1 per cent. or more of the total amount of stock); The Lowrey-Marden Corporation, ILB Broadway, Verk, Yo, K. N. Y. Chosen Swett Marden, 1133 Broadway, New York, N. Y.

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ORISON SWETT MARDEN.

Original from

Sworn to and subscribed before me this 23rd day of September 1920. [Scall

HENRY L. RUPERT

(My commission expires March 30th, 1921)



Courtesy that is Rare

TREATING a customer like a rich uncle that you may extract his coin is not courtesy-that's oresight.

Offering a seat to a man who enters your office is ot courtesy, that's duty!

Listening to the grumblings, growlings and groanngs of a bore without remonstrance is not courtesy -that's forebearance.

Helping a pretty girl across the street, holding er umbrella, carrying her poodle—none of these is ourtesy. The first two are a pleasure and the last

s politeness. Courtesy is doing that which nothing under the un makes you do but human kindness. Courtesy prings from the heart; if the mind prompts the ction, there is a reason; if there be a reason, it is tot courtesy, for courtesy has no reason. Cour-esy is good will and good will is prompted by the eart full of love to be kind.

Only the generous man is truly courteous. He ives freely without a thought of anything in re-urn. The generous man has developed kindness urn. The generous man has developed kindness o such an extent that he considers others as good s himself—treats others not merely as he desires o be treated (for generosity asks nothing) but as e ought to be treated."—Drew's Imprint.

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"Babe" Ruth's Success

DR. ORLANDO E. MILLER, the noted Chicago psychologist, says that the ability of George derbert Ruth, otherwise known as "Babe" Ruth, he famous baseball player, to "bat out" home runs, s not due to his athletic skill but to his mental

"Babe Ruth's success as a knocker of home runs, "Babe Ruth's success as a knocker of home runs, or. Miller declared before a class in psychology, "is not a question of athletic skill, but of his confidence. When he goes into a game, he does so under the con-riction that he will knock a home run. There is nothing else for his sub-conscious mind to do then out to connect the bat with the ball. Anybody can o anything that he is absolutely sure he can do. Doubt is the one cause of failure.

0 0 0

Infallible!

THE shabby visitor laid his hat upon a chair, and approached the merchant prince who had

A approached the merchant prince who had ranted the visitor's request for a minute of time. "I can tell you," he said, "how to become a great uccess; how to win independence for life." "Three seconds gone from the minute I'm giv-ng you," said the merchant. "I have here," went on the thinker, "an infallible nemory system. Master it, and you will master he world. You will not forget to post the letter rour wife gave you this morning." "My trouble," said the merchant, "is that I an't find a reliable system for forgetting things I

an't find a reliable system for forgetting things I vant to. Your minute's up." Sadly the visitor departed, but two minutes later

e returned to the office breathless and excited. "I forgot my hat!" he said.—Chicago News.

Happiness is not the end of life! Character -Beecher.

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THE NEW SUCCESS



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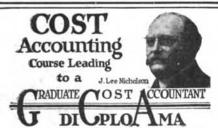
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~ ~ ~

Shakespeare Still Young

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Three hundred years have dashed their waves against his front, but the features of his magnificent mind stand out ever clearer.

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'Age cannot wither him, nor custom stale His infinite variety."

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. . .

The time we spend in brooding over our misortunes would better be invested in overcoming ur difficulties.—*L. C. Ball.*

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How to Rid Yourself of Your Catarrh



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R. L. ALSAKER, M.D. Founder of The Alsaker Way QUICKLY! PERMANENTLY!

Without Drugs or Medicine of any Kind

By R. L. ALSAKER, M.D.

THE majority of the people in our country suffer from catarrh. Some have it from time to time, others have it all the time.

"Catarrh of the head is troublesome—and filthy. Catarrh of the throat causes coughing and much annoying expectoration. When the catarrh goes into the chest it is called bronchitis. If it is allowed to continue it becomes chronic, and chronic bronchitis means farewell to health and comfort. It robs the sufferer of refreshing sleep and takes away his strength. It also

weakens the lungs so that the individual easily falls a victim to pneumonia or consumption.

"Then there is catarrh of the stomach and small intestines, which always means indigestion. Catarrh of the large intestine often ends in inflammation of the lower bowel—colitis.

"Catarrh of the ear causes headache, ringing in the ear and general discomfort.

Catarrh of the liver produces various diseases, such as jaundice and gall-stones, and often ends in much suffering from liver colic.

"All who easily catch cold are in a catarrhal condition. Those who take one cold after another will in a short time suffer from chronic catarrh, which will in turn give rise to some other serious disease—as if catarrh itself isn't bad enough.

Either you personally suffer from catarrh, or some member of your family is afflicted. Isn't it time to give this serious danger a little attention, before it is too late, and solve the problem for yourself? You can do it. It's easy.

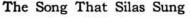
"Catarrh can be conquered easily and permanently. It has been done in thousands of cases. You can cure yourself—and while you are losing your catarrh you will lose your other physical ills. That dirty tongue will clean up; that tired feeling will vanish; that bad taste in the mouth will disappear; that troublesome gas will stop forming in the stomach and bowels; and the pain will leave your back; headaches will take flight; rheumatism will say good-by and those creaky joints will become pliant." Realizing the great need of definite, practical information regarding this terrible disease, Dr. Alsaker has prepared a plain, simple instruction book on the cause, prevention and cure of catarrh, asthma, hay fever, coughs and colds. This book is entirely free from fads, bunk and medical bombast. It sets forth a commonsense, provedout PLAN, that is easy and pleasant to follow—a plan that teaches the sick how to get well and how to keep well. The name of this book is "Curing Catarrh, Coughs and Colds." It tells the true cause of these objectionable, health-destroying troubles, and it gives you a safe, simple, sure cure without drugs, medicines or apparatus of any kind. You apply this wonderfully successful treatment yourself, in your own home and without the expenditure of an additional penny. There is nothing difficult, technical or mysterious about this treatment. It is so easy to understand and so simple to follow that anyone, young or old, can reap the utmost benefit from it.

If you suffer from colds, coughs, or catarrh in any form, send only \$3, to the publishers of "THE ALSAKER WAY." THE LOWREY-MARDEN CORPORATION, Dept. 153, 1133 Broadway, New York, and get your copy of this valuable instruction book. Follow the instructions for thirty days; then if you are not delighted with the results—if you are not satisfied that you have made the best \$3, investment you ever made—simply remail the book and your money will be promptly and cheerfully refunded.

Remember this: If you want to free yourself forever from catarrh, asthma, hay fever, coughs and colds you can do so. Dr. Alsaker's treatment is not experimental. It is proved-out and time-tested. And it includes no drugs or serums, sprays or salves. And it costs nothing to follow it, while doctor's bills, prescriptions, and so-called patent medicines that do not cure, soon cat a big hole in any man's income. Send for this book today. Follow it faithfully and you will experience the same splendid results that thousands of others are receiving.

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By Sam Walter Foss

NEIGHBOR Silas sung a song Every day his whole life long, Sung it gladly 'neath the cloud That hung o'er him like a shroud, Or when sunbeams with their play, Gleamed and glorified his way, Like a shower of joy outflung Was the song that Silas sung: Let the howlers howl, And the growlers scowl, And the growlers growl, And the growlers growl, And the gruff gang go it; But behind the night There's a plenty of light, And I know it! Like the battle drums to me Was the song of victory, Like the flute's exultant strain 'Mid the wounded and the slain, Like the quick blood-stirring fife On the battle-plain of life— Far and free the echoes rung

Of the song that Silas sung: Let the howlers howl, And the scowlers scowl, And growlers growl, And the gruff gang go it; But behind the night There's a plenty of light, And everything is all right And I know it!

Silas's soul has taken flight, Passed in music through the night, Through the shadow chill and gray, And gone singing on its way; But the quaint song that was his Cheers the saddened silences; Still glad triumph notes are flung From the song that Silas sung; Let the howlers howl, And the scowlers scowl, And the growlers growl, And the growlers growl, And the gruff gang go it; But behind the night There's a plenty of light, And I know it!

-Yankee Blade.

When you envy another it is because you think he is superior. When you hold bitterness, malice against another, this is, in a way, paying homage to what you regard as superiority.

• •

Some people think they have experienced religion when they only had a bilious attack.— Bishop Vincent.

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If you wish your boy or pupil to be a gentleman, treat him as one and be one yourself.



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Explains the Olive Oil method.

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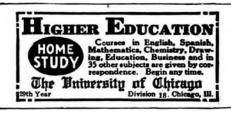
It banishes Rheumatism—even in the joints—banishes almost immediately "that tired feeling," Is almost as tonic as brandy without intoxicating. Eaten freely in its raw state has restored to health persons far gone in a decline. It gives Vigor and Strength and yet is only a simple vegetable that nearly everyone uses, but people do not know its won-ders because not eaten raw.

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Paddy's Apology

DINTY KELLY drew the lucky number, for he won, wooed, and married the pretty "Pearl of Erin." Paddy never forgave Dinty for this seem-Erin." Paddy never forgave Dinty for this seem-ing theft. He would never speak to Dinty again. After years had passed in happiness for Mr. and Mrs. Kelly, Dinty became very ill. He was taken to the hospital, where he was not expected to re-cover. During this severe trial, it so chanced that the priest of Dinty's parish met Paddy on the street. "Just the man I am looking for," said the priest to Paddy. "Listen, Paddy, you and Dinty have been bitter enemies for many years, and now that Dinty is at the point of death, I want you to go with me right now to the hospital where Dinty is, and

Dinty is at the point of death, I want you to go with me right now to the hospital where Dinty is, and apologize to Dinty. You cannot let him go with-out making up with him." "No, good Father, I can't do that, for I won't forgive him," answered Paddy. "You must do as I tell you, Paddy, for if you don't the sin will be on your head." After long persuasion, Paddy decided to do as he was told. The priest and Paddy went to the hos-pital, where they entered the room where poor Dinty lay suffering. "Dinty," said Paddy, "I am sorry that you are so very sick, and it looks as though you had to go to the other side, so I came down here to apologize and make friends with you again." Dinty put out his thin, weak hand and Paddy grasped it with the old-time feeling. "You forgive me, do you, Dinty?" "I do," said Dinty. When the priest and Paddy turned to leave the

When the priest and Paddy turned to leave the room, and as they were about to retire, Paddy said: "Just a moment, Father, one more word with Dinty before I go.'

He walked over to the sick man and again shook

"Good-by, Dinty, old pal, good-by. But re-member, Dinty, if you should get well, this apology don't go."

Finish Each Day

FINISH each day and be done with it. You absurdities no doubt crept in; forget them as soon as you can. Tomorrow is a new day; begin it well and serenely, and with too high a spirit to be cum-bered with your old nonsense. This day is all that is good and fair. It is too dear, with its hopes and invitations, to waste a moment on the yesterdays .-R. W. Emerson.

To Beautify the Complexion

TO beautify the complexion, get from your drug-gist one package of pure rice powder, one pot of rouge of the best quality, and one powder puff of standard make. Wrap, ingredients together and bury package a mile from home. Dose—Take one walk three times a day before meals to see that package is still there.

Church and School came too late. Your parents have educated you-or they haven't.

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The Emotions

T is a well-established fact that vital functions-for example, digestion, respiration, and circulation, are promoted c: hindered according as the mental state is pleasant or unpleasant. A man is hungry—frighten him, his appetite disappears; please him and he eats with relish and derives full benefit from his food. Grief pales the face; shame and anger flush it.

It has been demonstrated scientifically that amount as to appreciably raise the weight of the head. A foot race drives an abundance of blood to the legs and feet.

A morbid state of mind-that is, a mind given to grief, anger, worry and fear—prepares a soil favor-able for the seeds of disease, while freedom from these, and the entertainment of pleasurable emotions, make for good health as surely as do sun-shine, fresh air and pure water. Physicians are always fearful of the outcome in any serious illness, if the patient gives up hope. On the other hand, the man who looks forward eagerly and confidently the near the battle half won.—Thomas J. Penton, M. D., in Dodge News.

The Tally

T isn't the job we intended to do Or the labor we've just begun That puts us right on the ledger sheet; It's the work we have really done.

Our credit is built upon things we do, Our debit on things we shirk, The man who totals the biggest plus Is the man who completes his work.

Good intentions do not pay bills; It's easy enough to plan. To wish is the play of an office boy; To do is the job of a man.

-Richard Lord in the Curtis Flyleaf.

Why Wanamaker is Young at 82

ONE of the inspiring examples of youth tri-umphant over years, is John Wanamaker. At his age of 82, this merchant prince can not only ook back upon a life of strenuous enterprise which ward to continued achievement.

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tore.

In response to a letter written to him by this organization, asking if he would tell the secret of his long and useful life, he responded with terse ordiality:

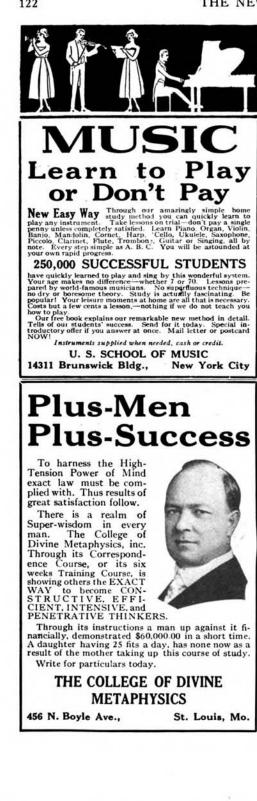
"I can say in a few words that I believe a good ligestion and an active interest in all things peraining to human life, happiness and welfare helps o keep one young."

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WHAT SHOULD YOU DO IF YOU WERE TWENTY-ONE? "WERE I twenty-one." said William Maxwell, Vice-President of the Thomas A, Edison Company, in a recent interview." If serious reading its not much, but it may mean the difference between the \$20,000 ayera executive and the \$25 a week clerk." But no age is too late to begin. No time is too short, no occupation too mean, to be made to pay tribute to a real de-sire for knowledge. Men have become well read at the black-simith's forge, at the printer's case, behind the counter. And even five minutes a day spent over good books will give a man the and a worth-while knowledge before a year is out. That any month a few minutes of pleasant reading cait. Dr. Lyman Abbott, with the assistance of such well-known men as Bliss Perry, Henry Van Dyke, and Hamilton Wright's Mabie, tells how in a free book that you may have for the ask-ing. In it are described the contents, plan, and purpose of The Pocket University Every man or woman who wants to get ahead by reading should read this booklet. It tells how, from the weath of the world's literature, these men, who are competent to judge have made an essential selection of those works, to read which is to get the knowledge of literature and life. Usive the second second second second second second second to the second second second second second second to the second second second second second second "Books for Study and Reading." The Purpose of Reading, "and "How to Get the Best Out Of Books." It goes you a complete list of the authors and their works included in The Pocket University. The second seco







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The only really charitable dollar is the clean ollar.-Current Opinion.

> 0 0 0 If I Can Live

F I can live

To make some pale face brighten, and to give A second luster to some tear-dimmed eye, r e'en impart

ne throb of comfort to an aching heart, Or cheer some wayworn soul in passing by;

I can lend

strong hand to the fallen, or defend The right against a single envious strain, ly life, though bare,

erhaps of much that seemeth dear and fair To us on earth, will not have been in vain.

he purest joy, lost near to heaven, far from earth's alloy Is bidding clouds give way to sun and shine, nd 'twill be well

on that day of days the angels tell Of me: "She did her best for one of thine."

-Helen Hunt Jackson.

An Epitaph **TERE** lies Mr. Well Enough Alone, In life a most obedient son, ho proudly bore his family name. ways he could justly claim hat his methods were the same, nd that he had always done his forbears since year 1. is creditors have reared this stone greatful token of thanksgiving hat there are no descendants living of Mr. Well Enough Alone.-Selected.

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ils with ten. It gives confidence, not only to its possessor, but

others as well.

It helps a youth to hold his job and win promo-

It enables a young man to march to the front rough opposition and misfortune.

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The Alsaker Way

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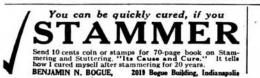
"easy" way and the "knowhow" way is and intend to remain so. I still call you my doctor, even though we have not met." Mr. H. C. F. - "The Alaker Way is a success so far in my treat-ment. It is a woodryfal way." Mrs. J. P.--"I can hardly realize I am the same person in just a little over a month. It is almost like resurrection." Mrs. M. S.-We have in our files many other testimonials of a similar nature from satisfied patrons. Satisfactory results are guaranteed to every one who follows the plain directions, and the total expense involved is the small sum of 33.00 for Dr. Alsker's "Getting Rid of Rheumatism." Follow the Instructions for 30 days--then if you are not satisfied with results, simply remail the book and we will promptly refund your money. You take no risk whatever, send 33.00 now for your copy, follow its clear, simple treatment, and *Get Well* and *Stay Well*. The Lowrey-Marden Corp. (Pub-lishers The Alsaker Way), Dept. 165, 1133 Broadway. New York.

"IT'S ALL BUNK"

said one man, and he is now living in the County Poor-House. "I got some new ideas the first time I read it, and get more each time I read it over." "I had been working on a patent for over a year without being able to finish it, but the new ideas I got from your book enabled me to complete it much more perfectly than I had thought possible, and get my patent in five weeks. "I would not take \$50,000 for the knowledge and inspiration I got out of that little book." The above is what four different men have written us about **"Concentration and Psychology"** By F W SFAPS M P (Master of Psychology)

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Dorothy's Mustn'ts

BY ELLA WHEELER WILCOX

I'M sick of 'mustn'ts,' " said Dorothy D; "Sick of 'mustn'ts' as I can be. From early morn till the close of day, hear a 'mustn't,' and never a 'may.' 's 'You mustn't lie there like a sleepy head,' s You must in the there ince a steepy near, ind 'You mustn't sit up when it's time for bed;' ou mustn't cry when I comb your curls;' ou mustn't play with those noisy girls;' 'ou mustn't be silent when spoken to;' ou mustn't chatter as parrots do.' " 'ou mustn't chatter as parrots do.'

'You mustn't be pert, and you mustn't be proud;' ou mustn't giggle or laugh aloud;' ou mustn't rumple your nice clean dress;' ou mustn't nod in place of a yes.' ''

o all day long the 'mustn'ts' go, Il I dream at night of an endless row goblin 'mustn'ts' with great big eyes hat stare at me in shocked surprise.— I hope I shall live to see the day hen someone will say to me, 'Dear, you may;' or I'm sick of 'mustn'ts,' said Dorothy D; ck of mustn'ts' as I can be."

-Universal Truth.

The Value of Loyalty

HE longer I live, the more I value loyalty. When I was young I had the silly notion that

alty meant being obedient to someone else. In those blundering days of youth, I thought

To-day, after many hard lessons, I know that valty—sympathetic, intelligent loyalty, is one of most valuable virtues that a man can have. Unless you are loyal to others, no one will be

al to you. If you are an employer, you must be loyal to your rkers.

If you are a worker, you must be loyal to your ployer.

No success-no lasting success, can come to any n unless there is loyalty on both sides .- Herbert Casson.

ake the Most of Your Employees

N'T it true that your pay-roll, for just one year, amounts to as much as the value of your works? And isn't it true that you give a great deal of ention to your machinery and your raw material, I very little attention to making the most of your rkers?

Do you study your worker's aptitudes?

Do you try to get each worker where he fits? Do you know as much about your individual kers as you do about your individual machines? Or do you leave the whole matter to the foremen, hout giving them any instruction in the art of nagement?

lave you ever thought about this fact—that it possible to change your pay-roll from an expense to asset?—Efficiency Magazine.

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BOOKKEEPER Why Don't You Get Off That

Stool?

Remember this one thing: Your employer is making a profit on your work. And the salary you receive is in proportion to the profit he makes. The more profit you make the more money you are worth. So the way to make more money for yowrsdf is to increase your worth to your employer. emember this one g: Your employer

How Money is Made The way to make money

Iviaue make money is first to sell something that other people want. Second, to sell it in a field where there is relatively small com-petition. Bookkeeping is certainly something people need. But the trouble is, there are so many bookkeepers. The reason a bookkeeper isn't highly paid is because he can be re-placed so quickly. And—the reason there are so many book-keepers is simply because bookkeeping is so easily learned!

Accountancy is closely connected with bookkeeping. In fact, knowledge of bookkeeping is necessary. But book-keeping is NOT accountancy. This special knowledge re-quires some study. That is why there is a shortage of accountants, while there is an over-supply of bookkeepers. Accountants are highly paid because their work is so neces-sary, and because there are so few available.

Entirely Up to You What you make of your life depends on how much you know. You may drift along from year to year, earning a little more here and a little less there, but you will never really get ahead rapidly until you stop patting your, self on the back. You must FIRST become dissatisfied with your lot. You must NEXT make up your mind to DO something about it. The longer you WAIT the harder it will be for you to ACT. The EASIEST step for you to take is to learn accountancy. You can

Become C.P.A. or Cost OUNTANT

Our easy system of teaching by mail has placed many or our graduates in the \$5,000 a year class. Instructors are men actually engaged in Certified Public Accountancy, Law, Cost Accountancy. Individual instruction.

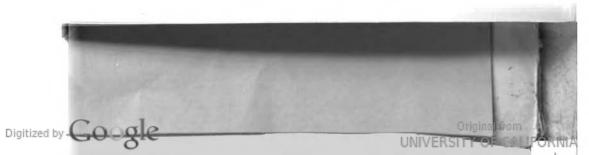
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What I Learned by Talking to Helen Keller

(Continued from page 58)

ovely face, Miss Keller answered loudly: If I need sight and hearing in another vorld, I shall have them!"

WHICH takes us back to the begin-ning, doesn': it? As do some windng country roads-to the beginning where quoted the Man of that little town, Naz-reth, who said, "Ask and it shall be given, eek and ye shall find." Truly, Miss Keller has found one great

ource of success in believing that the good nust prevail. Truly, she has a protection n this. Certainly, many of us who depair and wail, could find real help if we esolved to expect what we want; to hope, irmly hope for that which we need, and to elieve that it will come!

"It is not lack of opportunity but waver-ng wills—" Obviously the attitude of nind is a large factor in success; and if a nan's mind is not his own, then a man is ot a man.

The Moment

THIS life of ours is a continual searching after harmony; a seeking to identify something that s lost.

We search and search from the cradle to the rave after happiness—which is harmony. We strive after gold in the hope that it will bring

- to us.
- We strive after power. We strive after success. We strive after fame.

- We strive after love.

We go on and on till there comes to us the long leep that we call death.

And who is to say that there are not times when re find that for which we seek?

Who is to say that there are not in all our lives nagical and wonderful and beautiful moments?

Surely there are these magical moments. They re for us all. It is but for us to know them—to cognize them—to grasp them as they pass. art Kennedy in Impressions.

The busy man has few idle visitors; to the oiling pot the flies come not.-Benjamin ranklin.

Never make a decision when you are downearted. Never let the weak side of your ature take control.

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See How Many Mistak You Make In English!

If you are like most people, you make more mistakes than you think; and every mistake is a black mark against your chance to get ahead in your business and social life

OUR English is perhaps like your face —it satis-fies you pretty well. At least, you figure, you cannot change it; and to place you where you are, it may carry you still higher. The truth is, however, that the average person is only 61%

any particular page and then you see just h Cody would correct that paper. Extra blan furnished for additional t you can always see exac you stand and how you

proving.

Only 15 Minu a Day

a Day The wonderful thing Mr. Cody's method is th with which these habit-i practice drills can be carri When you can write the a to fifty questions in 15 r and correct your work in utes more, it gives you idea of the practical and ef value of this course. It time because you learn of through HABIT inste RULES. And the lessons interesting and fascinatin it's just like playing a Each day you can check self and SEE how much y improving.

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The truth is, however, that the average person is only 61% efficient in the vital points of English grammar. Spelling, punctuation, grammatical usage, pronunciation and the art of ex-pression are things on which most of us fall down. That is because the ordinary methods of teaching English are wrong. They attempt to implant Cor-rect English by rules. But rules do not stick in the mind. That is why English is such a difficult language to learn, even for those

is why English is such a difficult language to learn, even for those born here—to say nothing of those who try to learn after com-ing to these shores. The most important thing to you, about English, is that your English reveals your real self so completely and thoroughly. Every act, every move, every thought in business and social life, is governed by language. It

thought in business and social life, is governed by language. It has been said that we cannot think beyond our power to express ourselves. Every great man and woman in history was a master of language. Every really great man today knows how to use words with telling effect. In business you will find that the men at the top were helped by their ability to convince others. In social life you will find the most popular people are those whose conversation is entertain-ing, and not empty. A single

whose conversation is entertain-ing, and not empty. A single mistake is like a spotlight on your real standing and ability. And remember, every letter and mem-orandum you write, whether to sell goods, to answer a complaint, to give instructions, to order merchandise, or to collect money, depends for its effectiveness upon depends for its effectiveness upon the language you use. Every word you write or speak governs your popularity and social standing.

Sherwin Cody's **New Invention**

A simple method has been in-A simple method has been in-vented by which you can acquire a command of the English language in 15 minutes a day. Sherwin Cody, one of the best-known teachers of practical English, after twenty years of research and study, has perfected an invention which places the ability to talk and write with correctness and force within reach of every one with ordinary intelligence.

On October 15, 1918, Mr. Cody was granted a patent on his unique device, and now he places it at your dis-posal. You just go ahead and do the lesson given on

Try	this	10-Minu	ıte	Test
How	should	these words	be	spelled?

How should these words be spelled? 1. calendur: 2. superceeds: 3. traffiking: 4. taksinated: 5. abrijment: 6. muskeetoa: 7. obsecn; 8. osilat: 9. presecd; 10. prosecdur. Trava line through the wrong form in the sen-tences given below. 11. (Have you heard-did you hear) from him today? I (didn't get-haven't got) your answer to the sentence of the sentence of the sentence of the sentence the sentence of the sentence of

New Book Fr. A new booklet has been written, explainin Cody's remarkable course in detail. If you ev your lack of Language Power, if you are ever e rassed by mistakes in grammar, spelling or pu tion, if you cannot instantly command the exact with which to express your ideas, this book will a revelation to you

improving.

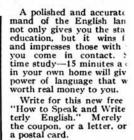
a revelation to you.

Here Are the Answers

Here Are the Answers 1, calendar; 2, supercedes; 3, trafficking; 4, vaccinated; 5, abridgment; 6, mosquitoes; 7, ob-scene; 8, oscillates; 9, precede; 10, procedure. 11. Have you heard from him today? I haven't got your answer yet. 12. The river has over-flowed its banks. 13. Is it john in the 7th or Helen in the 8th who stands at the head of his class? 14. Every one in the office is wo king as if his life depended on it. 15. None of the boys is elected captain vet. 16. The man's breath smells bad. 17. The car certainly rides casy. 18. He has laid it down. 19, I wish Anna were here. 20. I do not like that sort of people. 20. "Come, now, my friend, you can't deceive me. Our boys' outfits are just as good as yours." What hat he hung up the reviewer. Why full and gloss finish in mote, letter, and piloio sizes; book papers, both machine-finish and supercalendered; also wrapping paper in heavy and light weights, specializing on fibre stock.

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