

DECEMBER, 1928

Perry Christmas to Everybody



December, 1928

leading the list of those who have received The Croix de Guerre for American Achievement

General John J. Pershing Mr. J. Harry Trep Admiral W.S. Benson Hon. John W. Davis Col. Chas. A. Lindbergh Gen Lincoln C. Andrews Hon Joseph W. Martin, Jr. Hon. James M. Cox Mr. Graham Mc Namee Hon. John W. Jobin Hon. Oscar E. Carlstrom Justice Samuel J. Harris Por

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The Gruen Pentagon

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C UPPOSE you were called upon to name some person as worthy of receiving a special mark of appreciation from the circle to which you both belong.

It might be a man who is associated with you in business: or in your fraternal order. It might be the pastor of your congregation. It might be a leader of local politics, the captain of some athletic team, or an enthusiastic worker in some movement in which you are interested.

Probably, as you turn this thought over in your mind, at least one such person occurs to you. Then why not see to it that this honor is bestowed upon him?

Why not organize others who are admirers of this man-and unite with them to bring to him an honest expression of a generous sentiment?

Many other groups are doing this very thing. It is significant that so large a number of

these groups have selected the Gruen Pentagon watch as the token most worthy to serve this purpose. In fact, so frequently has this distinctive watch figured in important presentations that it has been aptly called "the Croix de Guerre for American Achievement.

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The explanation for this frequent choice must necessarily lie in the particular qualities of the watch itself.

Unique, first of all, by its patented shape, it is readily recognizable wherever it is worn. But its five gracefully rounded sides give it more than distinctiveness.

The Pentagon can not tip over in the pocket. Keeping the upright position at all times permits its finely finished parts to operate with more constant accuracy.

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Any Gruen jeweler can show you a large variety of Gruen Pentagons, ranging in price from \$2500 to \$75-including the special Paladin model at \$250.

Consult this jeweler about the details of presentation. He can give you valuable help.

GRUEN WATCH MAKERS GUILD TIME HILL, CINCINNATI, U.S.A.

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Every Pentagon carries this GRUEN pledge mark, placed only upon watches of finer quality, accuracy and finish. Made only in the Precision workshop



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qualified members of the Gruen Guild

"To inculcate the principles of Charity, Justice, Brotherly Love and Fidelity; to promote the welfare and enhance the happiness of its members; to quicken the spirit of American patriotism; to cultivate good fellowship. . . . " -From Preamble to the Constitution, Benevolent and Protective Order of Elks.



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Volume Seven Number Seven

THE ELKS MAGAZINE Features for December, 1928

Grand Exalted Ruler, Official Circular No. 3	4	Valentine Smith'
Proud Youth, a story by Frederick L. Nebel Illustrations by Douglas Duer	6	Bank Service, an article by John R. Tunis Drawings by Robert A. Graef
Bits of Reportorial Wisdom, an article by Henry Irving Dodge	10	Editorials
With photographs The Captain's Chair—Part II, a novel of the Far North by John Chapman Hilder and Robert J. Flaherty Illustrations by Donald Teague		Brooklyn, N. Y., Lodge's New Home Interior photographs
		Visitations of the Grand Exalted Ruler
		News of the State Associations
The Old Player, a poem by Bennet Musson Decoration by Reginald Birch	18	Under the Spreading Antlers—News of the Order
At the Gangster's Home, a story by R. J.	10	Third Annual Elks Magazine Cruise
B. Denby Drawings by Arthur G. Dove	19	Give or Lend, an article by Fred H. Turner.
Behind the Footlights	21	Banker and Client, an article by Paul Tomlinson
A Christmas Raid on the Bookshelves, re- views by Claire Wallace Flynn	25	Cover Design by Edgar Franklin Wittmack

Brother to the Ox, a story by Edgar Valentine Smith' Illustrations by Enos B. Comstock	26
Bank Service, an article by John R. Tunis Drawings by Robert A. Graef	30
Editorials	34
Brooklyn, N. Y., Lodge's New Home Interior photographs	36
Visitations of the Grand Exalted Ruler	37
News of the State Associations	38
Under the Spreading Antlers—News of the Order	39
Third Annual Elks Magazine Cruise	42
Give or Lend, an article by Fred H. Turner.	71
Banker and Client, an article by Paul Tomlinson	74

NATIONAL PUBLICATION OF THE BENEVOLENT AND PROTECTIVE ORDER OF ELKS OF THE UNITED STATES OF AMERICA

Published Under the Direction of the Grand Lodge by the Elks National Memorial Headquarters Commission

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50 East Forty-second Street, New York City

The Elks Magazine is published monthly at 50 East 42nd Street, New York, N. Y., by the Benevolent and Protective Order of Elks, U. S. A. Entered as second class matter May 17, 1922, at the Post Office at New York, N. Y., under the Act of August 24, 1912. Acceptance for mailing at special rate of postage provided for in Section 1103. Act of October 3, 1917, authorized May 20, 1922. Printed in New York City, N. Y. Single copy, price 20 cents. Subscription price in the United States and

Possessions, for Non-Elks, \$2.00 a year; for Elks, \$1.00 a year. For postage to Canada add 50 cents; for foreign postage add \$1.00. Sub-scriptions are payable in advance. In ordering change of address it is essential that you send us: 1. Your name and member's number; 2. Number of your lodge; 3. New address; 4. Old address, Please also notify your Lodge secretary of change, and allow four weeks' time. Address notice of changes to the Circulation Department.

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December, 1928

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- Mifflin G. Potts, Pasadena, Cal., No. 672. Grand Esteemed Loyal Knight— O. L. Hayden, Alva, Okla., No. 1184.

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Grand Esquire

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William J. Conway (Wisconsin Rapids, No. 693), State House, Madison, Wis.

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The Elks National Home at Bedford, Virginia

THE Elks National Home at Bedford, Va., is maintained as a residence for aged and indigent members of the Order. It is neither an infirmary nor a hospital. Applications for admission to the Home must be made in writing, on blanks furnished by the Grand Secretary and signed by the applicant. All applications must be approved by the Subordinate Lodge of which the applicant is a member, at a regular meeting and forwarded to the

Secretary of the Board of Grand Trustees. The Board of Grand Trustees shall pass on all applications. For all laws governing the Elks National Home, see Grand Lodge Statutes, Title I, Chapter 9, Sections 62 to 69a, inclusive. For information regarding the Home, address Edward W. Cotter, Home Member, Board of Grand Trustees, Pilgard Building, Hartford, Conn.

The Elks Magazine

New York, December 1, 1928

Office of the

Grand Exalted Ruler

Benevolent and Protective Order of Elks of the United States of America

Official Circular Number Three

To the Officers and Members of the Benevolent and Protective Order of Elks.

My dear Brothers:

The observance of Elks Memorial Day should arouse in us such a realization of the stern realities of life that we may better be able to appreciate the real spirit of Christmas cheer.

Let peace on earth, good-will to all mankind fill our hearts to overflowing and prompt us to a generous recognition of the love and affection of family and friends as well as charitable to those who have been overtaken by adversity and misfortune.

"Life is a story in volumes three, The past, the present, the yet-to-be, The first is finished and laid away, The second we're reading day by day, The third and last of the volumes three Is locked from sight, God keeping the key. Old friends, old scenes, will lovelier be As more of Heaven in each we see."

Probably no official announcement that I could make at this time would be more expressive of the probably no omicial announcement that I could make at this time would be more expressive of the spirit of the season in its relation to Elkdom than to advise you that the Constitutional Amendment creating the Elks National Foundation—adopted by the Grand Lodge at Miami and submitted for your consideration at the first meeting of your Lodge in October last, has been ratified by a substantial major-ity. Thus, provision is now made to establish the greatest humanitarian enterprise ever undertaken by one for the property of the substantial and Lobell presently appoint Trustees et that the any fraternal organization anywhere in the world, and I shall presently appoint Trustees so that they may meet and organize and begin to function with the advent of the New Year. The vote upon the Amendments to the Constitution was tabulated up to November 8, 1928, as

follows:

SECTION 4 OF ARTICLE III of the Constitution: In Favor, 676,258 Opposed, 60,097 SUBDIVISION 4 OF SECTION 9 of Article III of the Constitution: In Favor, 696,∞5 Opposed, 40,350 SECTION 15 OF ARTICLE III of the Constitution: In Favor, 676,954 Opposed, 59,401 SECTION 17 OF ARTICLE III of the Constitution: In Favor, 548,776 Opposed, 187,579 AMEND THE CONSTITUTION by inserting the following Article as "ARTICLE V," and by re-numbering the present Articles V, VI, VII, and VIII as ARTICLES VI, VII, VIII, and IX: In Favor, 672,845 Opposed, 63,510

Accordingly, by virtue of the authority in me vested, I hereby declare that said Amendments have been duly ratified and adopted and are promulgated by me as part of the Constitution of the Order as follows:

Section 4 of Article III of the Constitution amended to read as follows:

Section 4 of Article 111 of the Constitution amenaea to read as fourows: Section 4. Each Subordinate Lodge shall be entitled to one representative to the Grand Lodge, who shall be elected from the Past Exalted Rulers or other Grand Lodge members in good standing on its rolls, or the retiring Exalted Ruler; and at the same time that such representative is elected, an alternate representative possessing the same qualifications shall be chosen in the same manner to serve in the place and stead of the representative should same quantications shall be chosen in the same manner to serve in the place and stead of the representative should he for any reason fail to attend the session of the Grand Lodge for which he was elected. Such representative and alternate representative shall be elected at the same time and in the same manner as the officers of the Lodge. The term of office of representative shall be one year. A Lodge under charter shall, at its first election, elect a representative for one year.

A Lodge acting under dispensation, shall have the right to elect a representative from any of its past or present officers, provided, however, that the rights or privileges of such representative shall, until a charter is authorized to his Lodge, be limited to questions pertaining to his Lodge.

Each Lodge shall pay the necessary expenses of its representative to the Grand Lodge, and such necessary expenses shall at least include actual transportation paid and sleeping or parlor car fare, and in addition thereto, \$10.00 for each day necessarily engaged in traveling, and \$15.00 for each day necessarily spent in attendance.

Subdivision 4 of Section 9 of Article III of the Constitution amended to read as follows: (4) To act as Trustees of funds raised or contributed by the members or Lodges of the Order for charitable purposes, and to control the use and distribution of such funds; and to establish a permanent trust fund for charit-able, educational, and benevolent purposes and to provide for accretions thereto, from any source whatsoever, to be held in trust, invested, and administered, together with other funds or properties transferred from any source for bits purposes by the Elks National Ecundation Trustees like purposes, by the Elks National Foundation Trustees.

Section 15 of Article III of the Constitution amended to read as follows:

Section 15. The Grand Lodge shall annually, by resolution, assess upon each member of the Order annual dues, Section 15. The Grand Lodge shall annually, by resolution, assess upon each member of the Order annual dues, in such amount and to be paid in such manner as may be prescribed by the Grand Lodge, for raising revenue to meet the expenses of the Grand Lodge, including the maintenance of the Elks National Home, so long as the Home shall be maintained by Statute, and including the maintenance of the National Headquarters and for the expense of publishing and distributing such National Journal as the Grand Lodge may provide to be published. No money, except the funds controlled by the Elks National Foundation Trustees, shall be drawn from the treasury, except as authorized by the Grand Lodge authorized by the Grand Lodge.

Section 17 of Article III of the Constitution amended to read as follows:

Section 17 of Article 111 of the Constitution americal to read as follows: Section 17. Subordinate Lodges may be instituted in any city or incorporated village in the United States of America, or its possessions, that has within its corporate limits 5,000 or more white inhabitants, according to the last National, State, or Municipal census; provided, however, that in cases dependent upon a Municipal census the verity of such census shall be established to the satisfaction of the Grand Exalted Ruler; and provided also that the Grand Exalted Ruler may, where in his opinion special circumstances warrant such action, grant a dispensation for the institution of a Subordinate Lodge in any city or incorporated village in the United States of America, or its possessions, with a population of less than 5,000 white inhabitants; and in such case he shall set forth in the official order granting such dispensation the special reasons for his action.

Amend the Constitution by inserting the following Article as "Article V," and by renumbering the present Articles V, VI, VII, and VIII as Articles VI, VII, VIII, and IX.

ARTICLE V. Elks National Foundation

Section 1. There is established the Elks National Foundation, the corpus of which shall be invested in income as the Trustees of such funds may determine, for the furtherance of such of the charitable, educational, and benev-olent activities of the Order, or of its Subordinate Lodges or associations of such Lodges, or otherwise, as said Trustees may determine; provided, that money or property may be received by the Trustees for other purposes than accumulation in the corpus of the fund, if the donors thereof so direct, and within the general scope of the Econdation Foundation.

The Elks National Foundation shall be administered by a Board to be known as the Elks National Section 2 Section 2. The Elks National Foundation shall be administered by a Board to be known as the Elks National Foundation Trustees, to consist of seven members of the Grand Lodge of the Order, to be appointed by the Grand Exalted Ruler. That the several Trustees be appointed for terms of one, two, three, four, five, six, and seven years respectively; and that thereafter at each annual Grand Lodge session, on the first day thereof, the Grand Lodge to serve as such Trustee for the full term of seven years. That vacancies in said Board caused by death, resignation, or otherwise, may be filled temporarily until the next Grand Lodge session, by appointment by the Grand Exalted Ruler, and at the next Grand Lodge session such vacancies shall be filled by the Grand Exalted Ruler, with the consent of the Grand Lodge. In the same manner as regular appointments

Ruler, and at the next Grand Lodge session such vacancies shall be filled by the Grand Exalted Ruler, with the consent of the Grand Lodge, in the same manner as regular appointments. Section 3. That the Elks National Foundation Trustees are hereby granted and given plenary powers to promote, develop, and administer the said Foundation to accomplish its charitable, educational, and benevolent purposes; that said Trustees be, and are authorized and empowered to receive from any source any moneys, securities, or other property that may be properly transferred to them, in trust for the purposes for which the Foundation is established; to invest the same in such safe securities and other property, and to sell, transfer, and reinvest the same in such manner as shall best safeguard the Fund and assure the continuity of its income; and may either accumulate such moneys, securities, or other property for purposes of distribution, in case the respective donors thereof may so direct, within the scope of the charitable, educational, and benevolent purposes of the Foundation. That such Trustees shall serve without salaries or emoluments. The necessary expenses of said Trustees shall be paid by the Grand Lodge. That said Trustees shall report annually to the Grand Lodge their activities, the income and expenditures of the Fund during the past year and their prospective work and activities for the future. The disbursement of all moneys from the Elks National Foundation fund shall be upon order of the Elks National Foundation Trustees, such order to be signed by the Chairman and attested by the Secretary of such Trustees. Trustees

It is with profound regret that I announce the death, on September 12, of James C. Murtagh, Past It is with profound regret that I announce the death, on September 12, of James C. Murtagh, Past Exalted Ruler of Waterloo, Iowa, whom I had appointed to serve as a member of the Committee on memorial to Past Grand Exalted Ruler, James U. Sammis. I have appointed Charles C. Bradley, Past Exalted Ruler, of Le Mars, Iowa, Lodge, No. 428, to fill the vacancy. I also desire to announce the appointment of Ryland G. Taylor of Tonopah, Nev., Lodge, No. 1062, as District Deputy Grand Exalted Ruler for the State of Nevada, and Brother Lawrence E. Ensor of Towson, Md., Lodge, No. 460, as District Deputy Grand Exalted Ruler for Maryland, Delaware and District of Columbia, to succeed Brother John B. Berger of Baltimore, Md., Lodge, No. 7, who resigned. In conclusion permit me to wish for you and yours all the blessings of the Christmas Tide and may the New Year be replete with bounty and happiness throughout the province of Filedom

New Year be replete with bounty and happiness throughout the province of Elkdom.

Fraternally yours,

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Grand Exalted Ruler.

HAD a letter from Matt Southard the other day—said Garrison. I knew it was from Matt the minute the postman handed it to me. There is no mistaking the tall, rugged script and the bluish-white envelope that Matt always uses. There is no other of my correspondents who uses quite the same, hence it is by way of being Matt's trade-mark. But I wondered what could have happened in Matt's domain, since I'd had a letter from him only two weeks before, and never in all the twentyeight years I've known him has he written oftener than once in every two months.

And I was not far wrong. Something had happened in that northern wilderness which once on a time had been the playground and the testing-ground of my youth. Charlie Connors had died. He died two weeks ago to-day. His stamina, his slightly rheumatic leg, his ancient lungs—they'd been unequal to the combined hellishness of a forty-mile gale barbed with snow hard as buckshot, and a fifty-below cold. Matt heard a thumping at his door, pulled it open and caught in his big arms a bundle of snow and fur that was Charlie Connors. And about an hour later Charlie died, and it was quite in keeping with his peculiar nature, even as Matt wrote, that with his last thin breath he should have laughed. He was seventyeight.

I turned fifty last month, as you know. And I'm satisfied at this mellow age to sit back and take encroaching senility with an indifferent shrug. What years there are ahead of me, few or many, do not matter very much. For me, now, there is no keen, ecstatic delight in looking ahead; the edge is gone, if you know what I mean. Of course, there's my wife, God bless her—and my sons. Their development should, you might say, be something to look forward to, to speculate hopefully upon. But they are eighteen and twenty now, and they are good boys. Jim'll be a good engineer, Harry'll be a good lawyer. I can feel it in my bones. Perhaps that's just it. Perhaps I'm too happy, too well situated in life, too satisfied with my lot, to speculate on the future. Maybe I'm in a rut, but it's a rut I like, so what the devil.

It's the looking back across the years that interests and fascinates me. It is like that, isn't it? Or am I just a sentimental old man? I mean, when you're young you rarely look

not only ahead, but up—up into the clouds, 'way and beyond the clouds, building castles, hopes and dreams. And as time goes on one dream dies and you build another and keep on building others to replace those which time and circumstances have knocked down by the way. Presently you begin building fewer and fewer, and you reach the peak, or the depths, and begin looking back, step by

over the back trail.

You're always

looking ahead-

step, to the beginning—to youth. that's it—to youth. Pass the cigars.

I first met Charlie Connors twenty-eight years ago, at a trading store up North where Matt Southard was an apprentice—the selfsame store where Matt is now in charge. There was six feet of rne and a hundred and ninety pounds, and I was only twenty-one —and raw. But I was strong as an ox and knew it, and my temper was of the kind that goes off the handle sometimes for a reason and a lot of times for no reason at all.

I left my home, on Saginaw Bay, Michigan, to go with a gang of timber cruisers, and at the end of two years I had worked my way across the border and up into the hard-boiled camps around North Bay. Oh, they were hard, lusty years. They put solid beef on my shoulders and iron in my arms and the kick of a mule in my fists, and because of my size and a mouth that was a damned sight louder than it had a right to be, I ran into more brawls than I can name offhand.

I HAD got into the habit of chewing tobacco, a habit I revised a little later to the serene comfort of a pipe or a cigar, but until I was twenty-one liquor had never played an important part in my more or less hard-bitten career. But one night in May the gang threw a party in Louis Cyriac's saloon, and I went there with a couple of boys, just to sit around and look things

Proud Youth A Victory of Mind Over Matter in the Silent Woods

By Frederick L. Nebel Illustrated by Douglas Duer

over, with no intention of touching a drop let alone getting soused to the ears.

But I met a girl. She was mostly French, but I think she had a streak of Indian in her somewhere, though I don't know for sure. I'd never seen her before, never saw her again after that, but like the kid I was I fell for her. She was pretty good-looking in a sly, dusky way, and she was drinking to beat the band. She offered me a drink out of her glass, but I laughed and shook my head and said I didn't care for the stuff. And she said, "Aw, m'sieu, you mak' wan beeg joke!" No, I said, I wasn't joking, I just didn't like it, that was all. Well, she patted me on the arm, felt the bulge of my biceps, and then threw back her head and laughed in a liquid, haunting way, with her teeth gleaming in the dim oil light like wet pearls, and her bare throat looking like soft tawny satin. "Ah," she cooed, "hooch no mak' beeg man lak' you seek." And she touched the rim of her glass to my lips, and I laughed in a kid's jerky way and pushed it aside. And somehow my hand touched hers and I caught hold of it and she leaned back, making a round "O" of surprise with her lips, though there was a tantalizing come-on look in her eyes that sent the blood tingling to the roots of my hair.

In her eyes that some the order ingling to the roots of my hair. Then she said, "You tak' wan leetle seep, I geeve you wan beeg—oh, so-o beeg! kees." That made me chuckle and look away like the popular conception of an old maid getting a marriage proposal. But I couldn't forget the subtle lure of those white teeth and the compelling magnetism of those midnight eyes, and I knew nothing about women. So I took a drink out of her glass, and she gave me a fleeting peck of her lips and chuckled softly, 'way down deep in her throat. We were sitting in a dark corner, and though I didn't like the rum it was rot-gut four ways from the jack—I took another drink, a whole glassful because she kept goading me on to it.

Then I was swept up in that grand abandon of impetuous youth and bought a

whole quart of whisky from Cyriac. I only remembered afterward how little of it she drank, and how much of it she kept pouring into me, until the stuff smoked to my fool head and made me groggy and maudlin and sentimental as hell. The gang there began to take notice, but I was too far gone with walloping rum to give an ear to their more or less bawdy jests, until Buck Kilbane, a whale of a man if ever there was, passed a particularly rotten remark that banged through my teetering consciousness and made me sore.

I got up, a little shaky on my pins, and took exception to that remark. Buck was new in camp, and he was a drifter, and though on several occasions we had parried the hard sarcasm of our kind, we had never come to blows. He had beaten up a couple of husky lads since his recent arrival, but had never quite put the chip on my shoulder, though I'd had a hankering to see just how much of the real goods he possessed.

But he crossed me that night and I didn't like it. I suppose the whole thing was magnified, considering my condition. As a matter of fact, I could not remember next day, nor do I remember now, just what it was he said. But, anyhow, it was something that didn't taste right, and remember that in those years I was a wild young devil, handy and eager with my fists, and pretty cocky for my age-or because of my age, whatever you choose.

"You swallow that, Kilbane," I said, sagging toward him. "You go to hell, Garrison," he said.

I LIT into him. I bounced a hard one off his snowplow jaw, and it jarred him some but only started him, and a split-second later he landed a hunk of flesh and bone on my chin that rocked me like a canoe. I took it standing up, though, and called him a lousy bum, and he called me a lousy fourflusher, and then I went after him with an array of rights and lefts that suddenly blew up when he cracked me on the mouth and opened my lip. I swung again, blindly, and missed by what must have been nothing short of a whole foot, because I spun in a complete circle and might have spun some more only he landed a dream of an uppercut that connected squarely and laid me flat on my back.

Somebody helped me up, and somebody else wanted to stop the fight, but I was seeing all red and nothing else, and I made another dive for Kilbane that cost me a pretty shiner. I could not seem to find him, did nothing but grope around and take my medicine and call him all the rotten nicknames you get to know about when you travel in rough company. He addressed me similarly, and then he sailed into me on a new wave of confidence and knocked me down four times in a row, and on the fourth time I stayed down, because I hadn't enough energy left to raise a finger. I almost said an eyelid, but that's out, because both my eyes were closed, and my cheek was cut up, my mouth a mess. Two of the boys carried me out of Cvriac's and saw me back to camp.

I was not able to get up next day. It wasn't the beating so much as the rank rum. It made me sick at my stomach. But I was out the day after, patched up, swollen all over, and looking for trouble. Somebody pulled open a cabin door and yelled, "Well,

Buck laid you up for a whole day, eh?" I started for that fellow, but he slammed the door and dropped the bolt and I went away nursing a bitter grudge against Kilbane. Deep down in me I felt that I could lick him to a frazzle, and I said so, wherever I went, and I made it distinctly understood that any time Buck thought he could beat me again he knew where to find me, and I'd be ready to stop work and knock him cold whenever he chose to show his mug around the place.

That same evening Buck came drifting around while we were eating. I remember how he leaned in the doorway, eyeing me darkly; and he took a tobacco shot out of the side of his mouth and said, "Seems you been shooting off your mouth, Garrison.' didn't say anything. I knew what he was there for, and I was ripe for him. We went outside, and a crowd of the boys trailed us.

Five minutes later it was over. I remained unconscious for a whole hour. They told me later how Buck had gone in and taken my place at the table and eaten his full.

That was, you can bet, a terrific blow to my pride. I had been beaten twice by the same man. The moral effect of the thing not only hit me but everybody else in camp. On the following day I knocked out two men for insinuating that I was a wind-bag. But that didn't stop it. Cat-calls followed me wherever I went, and whenever I lambasted a man he would say, "Well, there's one guy you can't lick—that's Buck Kilbane." I don't know where Buck drifted to, but I hunted for him all over the camps around North Bay. You see, I wanted another crack at him. My pride-bound skull was impervious to the fact that Buck was the better man. Now, as I look back, I can see that he was, so far as fighting went. But I was only twenty-one then, and the youth in me was a proud, arrogant youth.

North Bay became too hot for me. The 'jacks could not seem to forget that Buck had licked me; they harped on it whenever they got the chance. It was their way of getting even, I suppose, because until the coming of Buck I was considered the best manhandler in those parts. Boss after boss fired me, and finally, boycotted on all sides, I told them all to go plumb to hell and boarded a train bound West.

I landed in Winnipeg, and it wasn't long before I heard that an ancient and honorable company was recruiting apprentices for trading-posts in the far North. I put in my application and was accepted and sent

North to the station where Matt Southard was then apprentice, for a three-year term.

Matt was a lean, slim fellow in those days, three years my senior. He had straw-colored hair and

grave blue eyes and a slow, sin-cere way of talking. There was something solid and self-composed about him, and I never heard him raise his voice, even in the hottest of arguments. It was August, then, and the woods were sweet with wildflowers and the saskatoons were ripe and juicy, and Indians drowsed by their teepees throughout the warm, sunshiny days, and at night the smells of woodsmoke and balsam were something to write home about. Matt taught me a lot about furs and the fur business, and how to handle Indian traders and tricky half-breeds. When the first snowfall came we were old friends and I knew quite a bit about the rudimentary principles of the trade.

I^T WAS along about November that the mail-courier brought a letter to the agent in charge, Angus MacDermott, and he told me that he had orders to send me to a station seventy miles farther north. It seemed the apprentice there was scheduled to finish his three-year term in a couple of weeks, and I was to take his place because he was going out. There remained some specula-tion, though, as to just how I would get there, for nobody could be spared at the post to guide me, and the Indians were already off on their traplines. This matter was settled, however, on the following day, when a short, tubby man of about fifty blew in from the South, banged open the door and cut loose with a laugh that later almost

came to be my undoing. "Well," said Matt, "if it isn't Charlie Connors!"

Ho! Ho!" boomed the short man. "If it ain't Matt Southard! And how the hell are you, Matt?'

That was how Charlie Connors came into my life. The picture of him is still as clear in my mind's eye as it was then, or even clearer, for sometimes-haven't you noticed it?-scenes, dramatic ones, become clearer in retrospect. Why, do you know, I can still hark back to a day when I was only a kid of eight. I remember my mother cutting the tip of her finger off with a bread knife, and I remember how she held it up, looking absently at it, with a little grimace, and how I gulped and felt light inside.

Even so I can still see Charlie standing in the doorway, his cheeks like two red apples, his short legs spread wide, his blue eyes bubbling with mirth, bombastic laughter bursting through his matted brown beard. There he was, for a brief moment, outlined

against the snow, in the frame of the door, filling the breadth of it with his wide bulk. His capote hood was thrown back, and the tassel of his dark blue toque was hanging alongside his ear, and his chilled clothing was steaming at contact with the warm Then he rocked in, shut the door room. with a backward kick of his foot and slung his pack into a convenient corner. There was a whisk-broom hanging on the wall, and with this he brushed the snow from his moosehide moccasins and frieze trousers, and Matt helped him pull his white-fox capote over his head and hung it on a peg near the stove. Then while he talked of trails and traps and furs Charlie sat down on a stool, drew off his moccasins and his duffels and his heavy German socks and hung them on a line strung behind the stove. Then he put on dry socks and a pair of moosehide slippers trimmed with porcupine quills.

H E WAS no more than five feet three, and he weighed around a hundred and seventy, so you can judge for yourself how short and broad and big around he was. His laugh was a trumpet that burst forth tumultuously, and more often than not he laughed, as it seemed to me, for no reason at all. He was a strange manner of a man, and throughout that first day he puzzled me, because when I spoke there was an everlasting roguish twinkle in his eye, and being young and sensitive, I thought he was making fun of me.

It was after supper that Angus MacDermott told me Charlie, who was bound north, would guide me to my new post. And a little later it was Matt who said, "He knows the country like a book. He is an old-timer in this region and you'll find him good company." I told Matt it was too bad we had to part so soon, and he nodded and tamped the tobacco down in his pipe and stood staring thoughtfully at the stove.

Yes, I had come to like Matt a lot. He was a fellow who even then had the gift of silence. No, he wasn't taciturn. What I mean is, he seemed to anticipate when you just wanted to sit by the fire and smoke your pipe and forget you owned a tongue. Sometimes, on winter nights, the two of us would sprawl in split-log chairs before the red-hot "Jerry" and not say a word for a whole hour. Yet we felt satisfied with each other's presence and needed no synthetic conversation to prove our mutual affection.

Matt was far different from the type of knock-down-and-drag-out roughnecks I'd been used to running around with down in the lumber camps. He used to read a lot, and he got me into the habit, and when he spoke it was not of women or fights or any of the other subjects that 'jacks usually talk about. Secretly I found myself trying to be like him, to acquire some of his quiet reserve, to cut out the loud-mouthed way of talking with which I'd blustered my way as far back as I could remember. It is a fact I started smoking a pipe because he smoked one.

It was, as I look back now, an interesting stage in my youth, the beginning of my struggle to look beyond my nose, to make something of myself. Values changed, and there were moments when I wondered regretfully why I had wasted those few precious years in brutal camps and among brutal men who lived only for the present. I began to look on myself as a changed man, but I still had in me that touchy streak of pride, too much of which has often been the downfall of many a man with potential makings, and which almost spelled tragedy for me.

You see, there was a change taking place in me, but it was only in the bud, and thin as a veneer, and not stout enough to withstand the acid test. There was a time when I thought Satan himself had sent Charlie Connors across my path, but now I can see that he was the disciple of a wise and discerning God.

So Charlie and I pulled out for that station deep in the wilderness. It was a clear, windless day, but the cold was bitter and probed me to the marrow, and as we trudged off through the spruces I could hear quite often the sharp, staccato snap of a frozenhearted tree. Each of us carried a pack,

IN AN early issue will appear a very unusual story of a prison break with a startling twist at the end. It is called "Ways of Escape" and is written by J. D. Beresford. Be sure not to miss it.

and rackets, and Charlie carried a thirtyeight-fifty-five rifle. In the beginning we did not use our rackets because the crust of the snow was hard as ice. I was glad of that, because my experience with them was scanty, and even down in the lumber camps I had often plowed through snow knee-deep rather than use them, for they always tangled up my legs and made me feel awkward and foolish.

Charlie led the way, a round little mountain of a man, rolling from side to side with his short, almost scuffling gait, his trunk bent slightly forward, his pack-bigger than mine-obscuring his head. And I behind him, six hulking feet of me, wondering why I had to exert myself to keep up with him, since he took such short steps and I such long ones. I knew nothing of trail lore, nothing of making long trips on foot in the dead of winter, and at the end of two hours I was breathing hard, and the knifeedged cold bit into my lungs and almost paralyzed them. My jaws ached when I moved them, and I could feel ice forming on my lips and nose and the salt rheum freezing as it oozed from my eyes. I wondered if my nose was frozen, and pulled off a mitten to feel it, but the cold snapped at my hand like a rawhide whip, and I hurriedly pulled on the mitten again. It was forty below.

Then Charlie took his first breathing spell. He shuffled to a stop, hitched at his pack straps and stood grinning while I stumbled up to join him. "Kind of winded, eh?" he asked, and when I said, "Who, me? No—no," he leaned back against a tree and let out one of his boisterous laughs.

runt of a man, who was twice my age, had greater powers of endurance. Of course, I did not stop to think that he was accustomed to this kind of exertion, and that I was not. I never allowed odds. I considered myself the equal physically of any man under the sun, and when there was a case in point to show me that I was not, it touched me on the raw, simply because it was a truth and I was not yet molded to that point where I could accept truths philosophically. Later I changed, and then the fact that a man weighing only a hundred-and-ten pounds, whose body I could have snapped across my knee-the fact that this man could outlast me on a hard trail, never disturbed me. When we moved again, I set my jaw and swore that I would drop no more than six

swore that I would drop no more than six paces behind. Toward that end I exerted every ounce of energy, and inside of two hours gusts of iced air were billowing into my lungs and every intake of breath was a griping pain. I should have liked to stop, to lean against a friendly tree, to wait until my breathing should come easier, but there was Charlie trudging on as calmly and as effortlessly as you might imagine—and you know, I was not an easy loser. But I lost my six-pace distance, step by step, until at last Charlie was so far ahead of me that he was hidden by the spruces and thickets through which the white trail wound a tenuous way.

Then I almost bumped into him. He had stopped, to wait for me, and the fact that it had been necessary for him to do this rankled me. I pulled up before him, bent over a bit, swaying on my feet, my breath shooting hoarsely from my mouth in silver clouds that fell back and congealed on my face. He grinned at me, and I thought it was a mocking, derisive grin, and my fists clenched inside my mittens.

"Maybe we ought to make camp a while," he offered.

"WHAT for?" I hurled back at him.

VV He looked me over, from head to foot, then laughed in his beard, turned on his heel and plodded ahead, still chuckling to himself. I followed, cursing him under my breath, when really I should have been cursing myself. At one o'clock we stopped for an hour and built a fire in the lee of a spruce clump. I did not speak to him, and he went about warming over bannocks, making tea, and frying bacon. When he chuckled, as he often did, as if amused at some inner thought, I figured it was because of me, and resented it inwardly, though I showed it only by gathering more wood in a haughty, savage silence.

I thought I was a man in the full-fledged sense of the word. Why, hadn't I drunk and mixed with men and beaten a lot of them? You see, I was still so raw as to think that this constituted a man. I was, really, at that stage, only an overgrown kid with a big opinion of myself and a small opinion of others. And—would you believe it?—I still had an idea I could lick Buck Kilbane.

There's Harry, my older boy. I can still see that streak in him. No, it's not as strong as I had it, but is there nevertheless. Not so strong, perhaps, because of his environment or because he's getting a better mindtraining than I did. He is twenty now, but comparatively he is far older than I was at his age. But the streak—yes, it's there, tempered though it is. I saw him boxing





I bit my lip and I'm sure I glared at him,

because that was a hot sting to my pride.

I hated to be called soft, and I hated to

think that this hammered-down, sawed-off

Donang B

the other day with Jim, and when Jim caught him on the jaw with a particularly stiff one I saw his lip curl and the fire smoulder in his eyes. But he has learned restraint and he overcomes these moments, while I, in my youth, plunged headlong on the crest of my impulses and threw restraint to the winds. When I was twenty I had been in no less than three dozen brutal fights, two dozen of which might well have been avoided. Harry hasn't had one. But that laugh of Charlie's—it became

But that laugh of Charlie's—it became with me an obsession, and every outburst was like a blow in the face, or worse, because a blow in the face was only physical pain and I could stand that, while his laugh was a blow to some intangible something within me, something with which I could not cope. And on top of this, the bald fact that Charlie, almost a foot smaller and twice my age, could make better progress, and with far less effort. Put yourself in my shoes, if you can. I'm much older now, yet I can look

back and see myself blundering and groping through those hard, formulative years, finding myself little by little through the case-hardened school of experience, of error. And sometimes I like to think that I'm glad I made those errors, found myself through them, because they have given me, with the growing years, an ability, I think, to appreciate values better and to see more reasonably into the mental growing-pains of my boys.

You remember for a while how I'd tried to emulate in a measure the character of Matt Southard. Well, I felt I was slipping, and this also tended to displease me. Yet I felt I could not do otherwise, and I blamed it all on that laughing old jackass, and had moments when I wanted to take a crack at him on general principles. No, I'd never heard of the psychology of mind over matter. My pride was an arrogant pride and caused me more mental torture than you might think. My mind was an enigma, I should have liked to stop, to lean against a friendly tree, to wait until my breathing should come easier, but there was Charlie trudging on

something beyond my understanding. My fist, a bat in the jaw, was matterof-fact, something I could understand.

On the third day snow began falling while we ate breakfast. It came down straight at first, a thick white wall, hissing through the forest with a steady, unhurried precision. We moved through it, a little later, with our capote hoods drawn snugly about our heads. Before noon a wind puffed up, gathered speed and drove the snow at a slant. It cut my face until it felt numb and not a part of me, and no matter in what position I held it the wind and snow sought it out, it seemed with malicious intent.

The wind grew. It hooted and barked through the strong woods. It bellowed deep down among the trunks, and up on the swaying crests it whistled and shrieked shrilly in a kind of petulant fury. It hurled

kind of petulant fury. It hurled before it odds and ends of broken branches and brush, and these whipped at me unexpectedly and one cut my cheek. Dimly I could see old Charlie trudging on his resolute way, undismayed, uncomplaining, pushing through the white cloud like some tireless machine which it seemed nothing could stop or deter from his chosen way. We made no fire that midday, but stood in the lee of some trees and munched cold bannocks and permican. It was after this that Charlie strapped on his rackets and motioned to me to put on mine. But I shook my head sullenly, and he shrugged and grinned and started off.

THAT was a terrible day for me. The snow became deeper, shot out of the void faster and faster, and the wind was a diabolic wind, and the world through which I staggered seemed like a world gone mad. I have been in worse storms since, but never (Continued on page 44)

Bits of Reportorial Wisdom

Exploits and Experiences of a Well-known Writer in His Early Days as a Successful Interviewer

HEN, some years ago, I returned from England, I bore with me a letter of introduction from Mr. H. R. Chamberlain, London correspondent of the New York Sun, to Mr. Chester Lord, Managing Editor, in which occurred:

"He (Dodge) is the best collector of informa-tion I have found in this country, where news outside the regular channels is as hard to find as gold nuggets."

I may be esteemed an egotistical ass for quoting the above. But, I confess, if I saw an article beginning that way I would be engaged by it at once. I'd say: "This man must be an ass for saying such a thing about himself, or he must have a better reason. If the former, he may be amusing, and I certainly would want to know; if the latter, how any reason could justify or even excuse

such a quotation." Very well. I will tell you without circumlocution—a thing I loathe—just how I hap-pened to win Mr. Chamberlain's very flattering words.

I explain that the winning of such words from a great journalist, whose class I never could attain, was due not to genius or extraordinary talent—just a bit of common sense. And it wasn't peculiarly American common sense, at that, either; I should say, rather the Anglo-Saxon common sense of simplicity and directness. For every intelli-gent Englishman has it. The only American characteristic of it, I think, was in initiative. It seemed to me, at the time, that the English reporter had to follow a certain traditional course. Anything else might have been unethical. Whereas, the American reporter was told to go out and get a bit of information or news. He was sup-posed to use his invention, his wits, in getting it—"any way that is fair, but get it"—was the idea. Somehow I got the impression that the English reporter was more concerned with the writing than with the getting. And here, again, we differed. He seemed to be bent on making his report ponderously dignified, so that nobody would read it. The business of the American reporter was to write his stuff so that everybody would read it. It was never ponderous and, I am afraid, at times not particularly dignified

The following may serve to show what I mean: I had not been in England long before the correspondent for the New York Herald asked me if I could report the trial trip of a man-of-war. I was at the time doing freelance work for a number of American newspaper men.

"I can report anything," said I. "Very well, then. Here's the case. A very distinguished builder, Yarrow, has invented a vessel known, or purporting to be, a torpedo-boat destroyer. It is said to be a positively revolutionizing innovation in naval warfare. That shows how important Here's your invitation and money. it is. You'll find her-the Havoc-at Gravesend. They're going to try her out off Maplin Sands."

Very good. The day was brilliant; the wind bitterly cold; the sea rough, for Maplin Sands was just at the edge of the North Sea. I'd been told that Yarrow was a notori-

By Henry Irving Dodge

Illustrations from Culver Service

ously hard man to approach, that he was an inventor pure and simple, and that he had small use for newspaper notoriety. And this may account for something that I later observed. But it only whetted my American ambition, untrammeled by tradition.

I was perplexed to observe that the English reporters—there was a goodly num-ber of them—were going about here and there, taking notes of the names of the lords and ladies, cabinet ministers and foreign ambassadors, who were bent upon the joy-ride. For the Havoc was well stocked with festivity-promoting things.

Why were those reporters wasting their time that way, I wondered, recording names and silly comments of a lot of nice, but wholly unimportant, persons. It was an epoch-making thing, this *Havoc*. And the great protagonist was Yarrow. "By jingo," I thought, "can it be they take the mere legend of the impossibility of getting an inter-view from him for granted?" It seemed so. "Where's Mr. Yarrow?" I said to a sailor.

He pointed him out, a big man with great, black side-whiskers, in rubber coat and boots and sou'wester-for the Havoc was plunging in heavy seas, drenching every-thing fore and aft. Yarrow was standing forward where the worst of the drenching was taking place. I moved up close along the rail and shouted in his ear-I had de-termined upon a form of approach-"Your friend, James Gordon Bennett, sent me here to see you.'

Yarrow did not at once seize me and Yarrow did not at once seize me and throw me overboard. Instead, his eyes lighted with interest. "Oh, yes, Bennett's a great friend of mine, one of the best friends of us navy men, in fact." "Mr. Yarrow," I said, "isn't it ridiculous that these reporters should go about having a word here and there with persons who

a word here and there with persons whose opinions are not worth a tinker's damn and not coming near you?"



The Marquis of Queensbury

And Mr. Yarrow didn't say: "It is singu-lar-my word-what?" But, being the real thing, he said: "Damned funny when you think of it."

"I want a few words with you," said I. "I'll do it for Bennett," he said, "because he's such a friend of ours."

"Can't we go somewhere," said I, "where these London newspaper guys won't catch on to the fact that I'm interviewing the impossible Yarrow?"

He led the way to the forecastle, which was away down in the bow of the boat, as every seafaring sharp knows. "Can you write shorthand?" said Yar-

row, when we were seated. "No, but I can write exceedingly rapid

long hand." "Then be careful to take it down exactly as I tell it to you.'

And Yarrow within a very short time had dictated to me a couple of columns of the best popular science stuff that ever was put down on paper. He told of his first conception of the destroyer, of his planning of her so as to make her accomplish every purpose that he had designed; he gave her dimen-sions, her engines, where she would go— shoal, bays and rivers, even; in brief, he told me all about her.

When we had finished with the interview, I paid a man ten dollars to take it to shore— we were then just at the mouth of the Thames—and wire it to London. And then I joined the others at the festive board in the cabin.

THE Yarrow story was the hit of the day. It was quoted broadly, and Bennett was given credit for it.

Now, that wasn't genius. It was just common sense. I simply knew enough to pick up gold nuggets when I saw them.

When it was rumored through newspaperdom, along Fleet Street, that I was the man that got the Yarrow story I was felicitated

by many of the craft. "By Jove," said one, "but it was ripping. How did you ever come, by the way, to ask him questions that brought all that out?" Said another: "Think of it: two columns

of stuff and all full of scientific facts and data, and so clearly put anybody could understand it."

I didn't have time to tell them that I wasn't responsible for a solitary comma of the story—just a recorder—that the whole thing was due to the great scientific brain of V of Yarrow and the common sense of him that made it readable.

My experience with Yarrow gave me a hint that proved invaluable in my work. It taught me the difference between individual and official influence. To elucidate: I saw that the name James Gordon Bennett was one to conjure with, even more than that of his newspaper.

I have never heard of so widely, so per-sonally known, a private individual, if, indeed, the proprietor of a great newspaper may be called a private individual, than Bennett. I don't believe one ever had a greater number of big, personal contacts. Every sportsman, yacht-builder, horse-racer, "hound-chaser" knew him; bankers, busi-ness men of all kinds and conditions either

December, 1928



Samuel Sloan

knew him or knew about him in an important way; in the higher social circles he was recognized as a power. I had never seen the man except when I was a boy and then for a few moments only. In fact, that's the only time in my life I ever did see him, although I was later employed by him, and some work that I did elicited his high commendation. And I never cared a hang about him personally, except for the romantic glamour of his name, which engaged everybody, high and low, those who approved of him and those who disagreed with him.

When I was a reporter in the London correspondent's office, I availed of Bennett's "personality" to the limit, in serving the Herald. I always affected to represent Mr. Bennett, rather than the Herald. The name of the man gave the thing a personal touch; I found the use of it an open sesame, where the word "Herald" would have at least chilled the air. Some amusing incidents in connection with this practice developed, as you shall see later.

I never was able to classify James Gordon Bennett as a newspaper man. Somebody with more wits than I have must do that. He was more than a proprietor, more than an editor, for he was both proprietor and editor. You may figure it out to suit yourself. But that he had much of the Scotch wisdom of his father, there is no doubt.

Some little time before I reached England, the London Herald, which, I was told, had proven a most unprofitable experiment or venture—or plaything, as it was called—had ceased to exist. But Bennett continued to maintain editorial offices there, headquarters for the correspondent and his staff. We had certain cable privileges—I don't know exactly what they were, monopolistic or not —for a certain limited time every morning, beginning about 2 A. M. We had a highly mid man who used to being all paid man who used to bring us all of the earliest issues of the London papers. This gave us time to wire selections to Paris or New York for the morning papers.

MR. BENNETT had at the time en-gaged a quite smart-Aleck, ener-getic, and really able young English newspaperman. If you've ever seen a smart-Aleck Londoner, you'll know what I mean.

Well, this young man began to do things in a high-handed way at once. He knew it most all, but a few things had escaped him, it seemed. The first jolt he got was: he was cabling a long interview, of much timely interest, to the Paris office. He'd got about



Chester S. Lord .

a third through with it when an abrupt halt was called from Paris: "Stop this; send the rest by letter.

Next day the office received a letter from Bennett: "Never use the cable for an interview unless it is of vital moment; remember, the interview is your own; no one can steal it from you.

Again the young editor tried his hand. We--the present force-were too slow; no initiative; dead standing up. And a lot of other flattering characterizations. Curious, he said, we'd never learned the ropes; didn't know how to get inside information, and the like. He'd show us. So he wrote Mr. Bennett, suggesting that he-the new night editor-be permitted to join a certain very smart London club in which newspaper men of great importance foregathered. He was sure he could get a lot of stuff vital to the Herald in that way.

Mr. Bennett wrote the young man that he certainly was at liberty to join the club if he chose, but—not at the expense of the *Herald*. He went on to say that it had been his experience that when a Herald man joined a London club of newspaper men for the purpose of getting a lot of vital stuff for the Herald, that the London fellows got a lot of good stuff from the Herald man, but the Herald man didn't get any stuff from



James Gordon Bennett



Sir William Vernon Harcourt

the London fellows at all-any stuff that was worth while.

To return to the magic of Bennett's name: one day the correspondent received a wire to interview Lord Nathan Rothschild-in reality the biggest financier of the world at the time-the manager of Coutts, Baring Bros., and J. S. Morgan & Co. on what was then a pet scheme of Mr. Bennett's, namely, the issuance of twenty-dollar postoffice bonds by Uncle Sam.

THIS was a big job, for Rothschild was notoriously non-interviewable, and the rest of them were almost as bad, for that matter.

Said the correspondent: "The best I can do is to get a letter from a friend of mine, who's a Member of Parliament, to His Lordship." This was the English method of procedure.

"How long will it take?" said I. "Possibly a week."

"But Bennett wants the interviews to-

day." "Simply can't be done," said the corre-spondent. He pondered a bit, then bright-ened. "I'll give you these impossible ones— Rothschild, Coutts, Baring and Morgan to try your hand at. I'll get some smaller, but sure-fire ones, which will mollify, if it doesn't satisfy Bennett. Let's go down to the City." He hailed a cab. "Capel Court," said I to the driver.

"Huh, going to try Rothschild first?" said the correspondent.

My idea was this. If I could possibly get Rothschild, I would use that great keystone with which to attack the arch of British reserve in the others. On the way, I figured out how to go about it, and when we reached Capel Court, where I left the correspondent, I took out my personal card and wrote thereon: "From Mr. James Gordon Bennett.'

The magnificent, knee-breechered porter took my card and presently returned with: "His Lordship will see you," and ushered me into The Presence.

The room was vast, simply furnished, high windows and great heavy curtains, looped back. Lord Rothschild sat at a large desk in the center of the room. He had a pointed, white beard, white hair and mustache, and, as I remember, very fine blue eyes. There was a benignity to him that at once dispelled any stage fright I might have felt. "What can I do for Mr. Bennett?" he

said.

The Elks Magazine



I told him what I wanted. He laughed heartily. "Oh, I see-you're from the Herald.

"Mr. Bennett and the Herald are undivorceable; we use them interchangeably,' said I.

I think His Lordship sensed the evasion. But it amused him. At any rate, he con-sented to talk-for Bennett. And while I wrote with great speed, he dictated a corking article on the subject. He compared the American idea of thrift with that of the French, who were notorious savers, and thought the Bennett scheme might be at least a most worth-while experiment.

IN THE same way I got interesting talks with the heads of Morgan, Baring, and Coutts. When one demurred at "news-paper publicity," I told him what Rothschild had done, and he assented without further ado.

If there was genius to that, it was simply the genius of initiative, that's all.

After finishing with the bankers, I called on the Comptroller of the British Post-office to get some pertinent facts and an opinion. And here I learned that British officialdom is nothing like so icily formidable as it is reputed to be. Those fellows are all right if you go about it the proper way.

I'd heard that the Comptroller was an enthusiast in the matter of thrift, so I touched him on that spot.

He told me that the British Postal Savings Bank-it couldn't have been a very old institution at the time, since it was sponsored by Mr. Gladstone-had then deposits, if I remember right, of some eighty million pounds sterling.

Let me interpolate right here: Saturday used to be pay-day, and it had been graph-ically dubbed: "Pay Day, Drink Day, and Crime Day." For the British workman was a terrible squanderer. Members of Parliament protested to Mr. Gladstone that he never could make a success of the scheme, and he replied: "Trouble is, these people have nothing else to do with their money, so they spend it for drink. It's a matter of habit. Get them into the habit of saving and you'll see." And this was the truth.

Said the Comptroller: "Who do you think saves the most—the Scotchman, Englishman, Irishman, or Welshman?'

Scotchman, of course.

"I thought you'd say that. No, it's the Irishman. The Englishman comes next, and then the Welshman. The Scotchman's our smallest depositor. He's a better business man than the others and looks to put his money where he can get a better return.

It was while talking with the Comptroller that I caught, for the first time, the great

Cornelius Vanderbilt (left) Collis P. Huntington (right) M. E. Ingalls (below)



value of the "happy phrase." He'd been dilating for some time upon the economic and-which is the same thing-the moral effect of making the Government the banker for the people. "In brief," I suggested, "the Government

should be made the custodian of the savings of the masses.'

"Good," he said. "That's good."

And so I incorporated it in the Comptroller's text.

For months thereafter the Herald printed this phrase in italics and with slight variations at the end of almost every one of its daily editorials, and the whole country was quoting it.

Publicity men, please take notice. One such phrase, associated with an actress, say, will gain her more publicity than columns of platitudinous flub-dub, pink-tea and garter dressing-room stuff, of which the public is heartily sick and tired. To illustrate: the anecdote about the manager not being able to pronounce "Les Miserables" has clung to Wilton Lackaye for years. It is alleged that Lackaye, when asked if a certain man-



Samuel Spencer



ager were going to produce "Les Mis-erables," said: "Produce it? He can't even pronounce it."

Persons will remember a run-in that Mr. J. J. Van Alen, son-in-law to Mrs. Astor, had with the New York World. It was during the second Cleveland Administra-tion. The allegation was that Mr. Van Alen had contributed very heavily to the Democratic campaign fund in consideration that he was to be made Ambassador to Italy. At any rate, after a time the story was printed and the whole thing blew up. Mr. Van Alen left America in high dudgeon.

I was at the time working for the Herald in London. We were told that Mr. Van Alen had just arrived in the British metropolis. It would be, of course, a great feather in our cap to get an interview with him.

We telephoned all of the very small, select hotels patronized by American swelldom. But we couldn't locate Van Alen. He had covered his tracks too well. How-ever, Ballard Smith's assistant—one Baron Seidlitz—had found out where the gentle-man was stopping. It was out of the question that Van Alen would permit himself to be interviewed by the World. So Seidlitz came to us and agreed to give us Van Alen's address, provided we'd share whatever we got from him.

I went to the hotel named, but Van Alen's presence was emphatically denied; so emphatically denied that I determined to wait outside and confront Mr. Van Alen on his return. I'd never seen the gentleman. But it was a notorious weakness of his that he bore a startling resemblance to the Prince of Wales, the father of the present King.

Presently a cab drew up and my man alighted. I approached him and said: "How do you do, Mr. Van Alen.'

He looked surprised, but made no attempt at evasion.

Said I: "Mr. Bennett directed me to see vou."

A T ONCE he invited me in and we went up to his sitting-room. And here is where I tried a bit of finessing. "By jingo," I said, "but it is amazing, isn't it?" "What's amazing?" said he. "Your recemblance to the Prince of

"Your resemblance to the Prince of Wales.'

The effect was magical. Brandy and gars were brought out. We took seats cigars were brought out. We took seats at a table. Van Alen was such a thoroughat a table. Van Alen was such a thorough-bred—such a princely good fellow, so alto-gether delightful, that I felt some qualms of conscience. But I satisfied myself this way. Before we began, I said: "Mr. Van Alen, what you may tell me is for the *Herald*. But you know, of course, that it is

December, 1928

likely to be copied by all of the big papers

-particularly by your friend, the *World*." And to my surprise he said: "Why not? Once the Herald has it, everybody will know it, so who cares how many other newspapers get it?"

So by the use of the magic name of Bennett I got another famous interview, handed a copy to Baron Seidlitz, and, that's that.

About this time I had a curious experience which rather shook my faith in the magic potency of the name of James Gordon Bennett.

I $_{\rm Justin}$ Huntley McCarthy, the statesman and writer. He never refused to see me when I went there on business for the Herald, particularly when I went there on business for Mr. James Gordon Bennett. And he always had some refreshing item for me to send over.

On the occasion of the death of Oliver Wendell Holmes, I was sent around to get expressions of opinion from different writers and statesmen who had been on close terms of friendship with that most lovable of all men, the author of "The Autocrat of the Breakfast Table."

I first called on Sir William Vernon Harcourt, Chancellor of the Exchequer. Sir William informed me he was going to speak of Holmes in the House of Commons that very afternoon, and that I'd find what he

said in the evening papers. And now for my *pièce de resistance*. In high hopes, I called on Mr. McCarthy, for he was a warm personal friend of Holmes. But I was met at the door with: "Mr. Mc-Carthy can't see you."" "But I'm from Mr. Bennett—the Herald."



Chauncey M. Depew

"I know, sir; but Mr. McCarthy can't

see you." "That's curious," said I. "Will you take my card in?" "Certainly." He did so and returned

instanter: "Mr. McCarthy can't see you. I was perplexed. My talisman had failed

me. I searched my conscience. Perhaps I'd done something to offend the gentleman. But I gave myself a clean bill of health on that score.

A few minutes later the whole thing was made clear. The newsboys were running about just outside the statesman's house with the evening papers, shouting: "Extra! Extra! All about the elopement of Cissy Loftus and Justin McCarthy, Junior!"

It was the sensation of the hour. Everybody was talking about it, for the young actress had just made the hit of London. And no wonder the genial statesman declined to see newspaper men just then.



Edward H. Harriman

In Mr. Chamberlain's letter to Mr. Lord he speaks of "news outside the regular channels. Two instances will serve to show to the uninformed just what he meant by that.

WAS free-lancing at the time. The I Sullivan-Mitchell fight was about to be staged in America. Of course, it was exploited through the regular channels. It was a matter of world-wide interest, and was viewed from various angles. Anything re-lating to it or bearing upon it was good, available matter.

I was sent by Ballard Smith, the London correspondent of the New York World, to get the opinion of the Marquis of Queensbury. For that gentleman was the reputed father of Queensbury rules, which everybody knows about. It was the evening before the fight.

I found the Marquis at Brown's. I'd never seen him before and was quite surprised. For some reason, I'd imagined that a Marquis must be a magnificent sort of person, top-lofty, up-stagey. This one was of moderate stature and slender; he wore Dun-



Lord Rothschild

drearys which, I imagined, were dyed; affected a fur-trimmed overcoat and a plug hat; in brief, he was a perfect type of an impresario of the day, the kind one used always to see standing outside the old Academy of Music on opera nights. He had a habit of nervously walking up and down as he talked, and pinching the ends of his sidewhiskers into quite Mephistophelian points.

In fact, I found the Marquis a darned good fellow, thoroughly human, democratic, and, notwithstanding his various matrimonial ventures, altogether lovable-and, to my way of thinking, much more reputable than some of the aristocrats I'd had the misfortune to meet over there. The only trouble with the Marquis was, he didn't hide his light under a bushel. On the contrary, he quite loved the limelight.

He astonished me when he told me, as he walked up and down, pursed his lips more or less contemptuously and pinched his side-whiskers, that he wasn't the author of the Queensbury rules; that, as I remember, he'd never been to a prize-fight in his life; that he detested that sort of thing; and that he had sponsored the rules that bore his name simply to help out an old newspaper friend who had formulated them.

On one occasion, at least, and very likely on more than one occasion, I am afraid I failed to justify Mr. Chamberlain's confidence in me. But I failed, not so much through lack of perspicacity or common sense as through a very natural, one might say, physical reluctance to put my precious body in jeopardy. Mr. Chamberlain sent me to Brightling-

sea, down on the coast, to verify a number of stories he'd heard about one Bayard Brown. Brown, a man of vast wealth, scion of a Southern family, and everything



J. P. Morgan

else that goes to make up the American aristocrat, was deemed something of an eccentric. For that matter, persons who do things out of the ordinary are usually so esteemed. And Brown certainly did things out of the ordinary.

He lived on a huge hulk of a yacht that must have cost him a fortune a year to maintain. It was his custom to lie in the harbor of Brightlingsea, with the American flag up, until the period allowed by the Government for the continuous flying of an alien flag in its ports should have expireda certain number of months, I believe; then he'd pull up anchor and put to sea for a certain prescribed period; come back; drop anchor again; and keep the Stars and Stripes at the peak until the time limit compelled him to repeat the maneuver. He'd been doing this for a number of years.

(Continued on page 54)

The Captain's **C**hair

By John Chapman Hilder Robert J. Flaherty Illustrations by Donald Teague

Part II

AVING delivered his scorching ultimatum to Cameron, Captain Small, looking neither to right nor left, returned to his cabin and locked the door. Members of the crew, who had watched the encounter and heard every word of their skipper's fiery outburst, nuttered among skipper's fiery outburst, nuttered among themselves as the director, quivering with rage and humiliation, walked slowly toward his own stateroom amidships. On the captain's side, to a man, they resented Cameron and his nicce. Full of the supersti-tion of their calling, they believed all the trouble to be of Mary's making. They felt that if she had not been on board, in the first place, the quarrel between Small and her uncle would not have started. As for Mary, who, in spite of MacTavish's

As for Mary, who, in spite of MacTavish's efforts, had witnessed the whole scene, she was desolated by it. Torn simultaneously between shame at her uncle's conduct and loyalty to him, she wished they had n ver set forth upon this voyage which seemed illfated from the start. Never before had she heard so venomous a clash between men; and the glimpse she had had of their pas-sionate fury had left her weak and a little sick. MacTavish tried, in his kindly way, to say something comforting, but she moved away from him and went, dejectedly, to her cabin. The old factor turned to Nichol. "It's a shame," he said; "that girl will suffer more than any of us because of this."

The mate nodded, frowning. "Wish I'd never laid eyes on her," he said, shortly. He lit a cigarette and for a few moments smoked in silence. "Never known it to fail," he said; "get a woman on a boat and hell breaks loose. Don't matter

a boat and her breaks total who she is." "Rot," said MacTavish. "This girl hasn't done anything and you know it. That blackguard of an uncle of hers—she's that blackguard of an uncle of hers—she's not responsible for his doings-silly supersti-

tion, that's what that is." Nichol shrugged. "All right, Mac, have it your own way. Call it anything you like. You don't catch me having any-thing to do with her, that's all."

The trader said nothing. Nichol, tossing his half-smoked cigarette over the side, walked to the captain's cabin and listened outside the door. He raised his hand, to knock, thought better of it and returned to the rail, where he stood, looking out to sea.

"Hear anything?" asked MacTavish.

"Not a sound."

"Wonder what he'll do?"

"From what I know of him," said the mate, "it'll be one of two things. He'll either sleep off his temper and be all right in the morning, or he'll work himself up to a

state of madness. If he keeps away from state of madness. If he keeps away from the booze, he'll probably be all right. If he gets to drinking—he may do anything." "Thought he didn't drink," said the trader. "Thought he'd given it up." "He did give it up. Didn't take a drop for years. Then, a few months ago, he started in again. It was around the time this ship was about half, wilt. Too much

this ship was about half- uilt. Too much excitement for him, I expect. He got fidgety because everything seemed to move so slowly. Couldn't sleep. He went on a few benders then, and it seemed to do him good. Eased the strain, you know. But he'd keep off by himself while the fit was on him. Never let anyone see him take a nip. I could tell, though, when he'd been at it. He never fooled me. But I didn't let on to him that I knew. None of my business, anyhow."

F HE starts it on this trip it'll be some of

"I F HL starts it on this trip it'll be some of your business," commented MacTavish. "Nothing to do," said Nichol. "We'll just have to carry on till he comes out of it. Perhaps if that... Cameron and the girl keep out of his way he'll calm down." "Well," volunteered the trader, "I'll do anything I can." "Thanks, Mac." While MacTavish went below, Nichol repaired to the chart room where Simpson

repaired to the chart room, where Simpson,

"Where's the captain?" shouted Cameron. "I'm should cameron. "I'm not going to trust myself to that young ..." "You'll have to," said MacTavish grimly. "You know that cabin up there? Well ... there's a madman in it"

the third mate, was making entries in the log. The second mate joined him there, a short, dark man, younger than the first, but older in appearance. He was a taciturn individual, but a good officer. His name was Brand. None of the three alluded to the dramatic event of the evening.

"Running into a bit of fog, said Brand, when Nichol got

up to go. "Aye," said the mate. "It may not amount to much. But if it holds, call me. And if the Old Man shows himself, call me, too. Don't think he will, but he may.' "Right," said Brand.

Nichol stayed on the bridge for a minute or two after leaving the chartroom, and looked at the wisps of fog which, like gauzy veils, drifted over the ship, obscuring first one part and then another. There was a light breeze which, if it held, or strengthened, would keep the visibility good enough to allow the vessel to proceed without re-ducing speed. Passing the captain's cabin, from the porthole of which a thin streak of light projected, he stopped to listen, but curtain was too closely drawn to permit him to see inside. With a final glance overhead at a sky which still was starry, he went below and turned in.

B^{UT} he could not sleep. His mind went back over the happenings of the day, to the arrival of Cameron and Mary on the dock, back to the brief yet ominous clash on the heels of that arrival; to the thinly disguised

hostility of the meeting between Cameron and the captain; to the awful moment of Cameron's sitting in the captain's chair and the even more awful moment of the captain's entrance and exit. He thought of Mary and of how attractive he had found her. He

wondered how she felt now and what she was thinking. He remembered what he had said to MacTavish about wishing he had never seen her. That had been unfair, of Unfair and yet, in a way, not course. wholly untrue. The girl was a disturbing element. One woman in a little floating world of men. Out of place. Why couldn't he have met her under ordinary circum-stances—in London, say? Why couldn't he have met her without prejudice? For that matter, why couldn't he think of her now without prejudice? As Mac had said, she had done nothing. The captain's quarrel was not with her. Wasn't the entire unpleasant situation the captain's own business anyway? A personal matter between him and Cameron. Nichol's mind rebelled at this last idea. Cameron's act, his whole attitude, was an affront not only to the Old Man alone, but to the entire ship's company. There wasn't a soul on board who didn't bitterly resent it. And that resent-ment would extend to Mary, as the offender's niece. Even if he himself were friendly to Mary, thought Nichol, the rest of the ship would be against her and would turn suspicious of him. He rolled over and shut his eyes and tried to make his mind a blank.

But he could not sleep. The harder he tried, the more wakeful he became. The rhythmic throb of the engines, usually soothing, bore in on his consciousness with irritating insistence, making a monotonous drumming in his ears. For perhaps an hour Nichol tossed about, staring wide-eved into the darkness of his cabin, trying by every device he knew to stop the swift-circling maelstrom of his thoughts. At last, just as he had made up his mind to abandon all idea of sleep and was considering whether to read or to go out on deck, he realized, of a sudden, that the engines had been slowed down. The fog, evidently, had thickened. A few moments later, the ship trembled with the vibration of her powerful siren. With a feeling of relief, the mate put on his clothes and went up to the bridge. The beam of light still issued from the chink in the captain's curtain but, as before, there was no sound of movement behind his closed door. Nichol had thought that the noise of the foghorn might have brought him out to investigate conditions. He asked Brand:

"Any sign of the Old Man?"

BRAND shook his head. "Not a sign," he said. "Siren wake you up?"

"Couldn't get to sleep," said Nichol, peering out at the encircling fog.

It was no longer streaming thinly over the ship, but rolling in heavy, wet billows. The breeze had dropped until the air was practically still.

"Getting pretty thick," said the mate. "She at half speed now?" "Yes, sir."

"Better cut her down to slow and keep the signal going."

"Cut her down to slow," repeated Brand. He pulled the telegraph le er to "Slow ahead," and ordered the foghorn blown at regular intervals.

The danger of meeting another ship was remote and the siren a more or less formal precaution. The real hazard, from now on, was not collision with ships, but with those more dreaded obstacles-icebergs. Other

The Elks Magazine

vessels, in a fog, make themselves heard; icebergs, especially at night, nine times out of ten approach in utter silence. In the daytime, with the spring or summer sun melting them, the roar of water cascading down their sides may be audible from a distance. That safety factor, however, is not one that can be counted on.

Almost all the big bergs come from the west coast of Greenland and from Baffin Land. They drift into the Labrador current and swing down to meet the Gulf Stream in the neighborhood of the Grand Banks, off Newfoundland. Hundreds, thanks to the rugged, irregular cove-ridden formation of the Labrador, are trapped by the reefs, shoals and little bays along the shoreline, where they quickly disappear. Yet many more skirt the coast, some, despite the vigilance of the Coast Guard patrol, eventually crossing the Atlantic steamer lanes. The Mackenzie was headed straight for the bottle-neck of water through which the majority of the bergs all pass. Every beat of her propeller drove her nearer their source.

Three times that night, giant floating masses of ice, twice the height of the ship's spars, drifted past like ghostly mountains, surrounded by a sort of aura of chill air. Nichol and Brand, adding their own eyes to those of the lookout, peered anxiously ahead through the ever-thickening blanket that settled down over the sea. When the watch changed, at midnight, Simpson, the third mate, took Brand's place, but Nichol stayed up all night. The light in the captain's cabin went on burning, but even the frequent blasts of the siren, if they were noticed, failed to bring its occupant out on the bridge.

At daybreak the fog still held. Nichol, leaving instructions that he be called in case of need, or in the event that the skipper should appear, went below and, very tired, managed to sleep fitfully for an hour or two. In moments of wakefulness, his mind re-verted again and again to the events of the preceding day. A medley of scenes passed before his half-closed eyes like scrambled reels of a motionpicture—Cameron sitting in the captain's chair, Small ordering the man off the bridge, the ugly looks of some of the crew, the distress on the face of Mary, the expression she had worn while the captain was lashing her uncle with his tongue.

He wished he would not have to see the girl when he got up. He did not have to see the her attitude would be. He hoped, in a way, that she would be aloof. For he did not want to hurt her. And yet he felt that open friendliness, on his part, ignoring what had happened, would in a way be disloyalty to his chief. Certainly the men would to his chief. Certainly the men would interpret it as such. Justly or not, they were against her. They would expect him to be against her, too. He could not afford to do anything that would set the crew against him. If, as he feared, the captain remained in retirement, all responsibility for the ship and her safety would devolve upon him. ' He would need every effort of a willing crew to overcome the perils of the days that lay ahead. As between the feelings of Mary and the crew he could have but one choice. The girl must be ignored. Even if the captain mastered himself and resumed active command, Nichol knew that that choice would have to be made, and that the decision must be the same.

HE WONDERED about Captain Small. Would he, perhaps, consider the entire unfortunate quarrel a closed chapter of the voyage? Or would he, inflamed by liquor,

allow injured dignity to submerge all thought of duty in his mind? Could he bear to entrust the navigation of his beloved ship, which was all the world to him, to other hands? Surely, Nichol thought, as soon as he was sober, he would at once take over the command.

He got up and looked out at the weather. The fog, thick and woolly, showed no signs of lifting. He began to shave and rang the bell for the steward. "Morning, Poole," he said, as the usually

Worming, Poole, he said, as the usually jovial little man poked a glum face into the cabin. "Come in and shut the door. Want to talk to you." He lathered for a minute or two without speaking. "Poole," he said, at length, "have you seen the Skipper? Has he sent for you since last Skipper? night?"

"No, sir," answered the steward. "I thought 'e might, seein' as 'ow 'e 'ad no

dinner. I stayed up most of the night in

"Hm," grunted Nichol, considering this information, "all right, Poole, much obliged." "That all, sir?"

"Anyone in the saloon?"

"No, sir.

"Well, tell the cook I'll want some breakfast in about quarter of an hour. And Poole—" he lowered his voice. "if the

Skipper does send for you, let me know." "All right, Mr. Nichol." The steward started to go, but shut the door again and turned to him. He looked worried. "I don't think 'e *will* send for me, to-day. sir," he said, significantly. "If 'e's taken to 'is bottle, I know what 'im and liquor means.

The mate nodded. "We'll have to hope for the best," he said. "And meantime, anything you see or hear report to me.





But don't say a word to anyone else. Savvy?"

After breakfast, Nichol made a round of inspection. He still thrilled to the beauty of the ship, the strength and perfection of her build and the completeness of her equipment. And his recurrent pleasure in going over her inch by inch took away a little from the grimness of his mood The men were all very quiet. Even the old bos'n, who ordinarily could contrive to spin out the most trivial colloquy into a conversation, had little to say. Nichol had occasion to ask him if he thought a large safe which they were taking for one of the posts on the Bay was securely lashed. It would, he said, be a nasty thing to have break loose. The bos'n replied that he would take another look at it. On any other day he would have followed that up by a disquisition on cargoes and their stowage that

Suddenly the door opened. The Captain stood there pointing. Then he let out a laugh—crazy like a hyena

would have lasted as long as the mate cared to listen.

The morning was uneventful. Hour after hour w nt by and the fog st ll held, thick as ever. There was no sign of Captain Small. Nor d d either Cameron or Mary show themselves. Dinner at midday was served them in their cabins. Old MacTavish, his inevitable pipe between his teeth, wandered aimlessly about the deck. With her engines turning over at a speed that hardly more than gave her seaway, the boat ploughed through the fog in a silence made only more eerie by the monotonous moaning of her siren.

During the two days and nights that the fog persisted, a pall of gloom, equally opaque, hung over the ship. The second day Cameron and his niece emerged from their staterooms. They were a lonely looking pair. Everyone kept away from them. At meals, Nichol, MacTavish and the rest talked among themselves at their end of the table; Cameron and Mary ate in silence at the other end. The captain's chair stood vacant. Nichol managed, by careful maneuvering, never to be looking in Mary's direction when she might look at him. He felt wretchedly uncomfortable. Behavior of this kind was foreign to his nature. But he knew, from fragments of talk he had overheard, that the crew were giving full rein to their superstitions, and that they regarded Mary as even more of a Jonah than Cameron. He knew, too, from what Poole, the steward, had told him, that the men were fully aware of the way matters stood, and that there had been suggestions, from some of the (Continued on page 65)

The Elks Magazine

The Old Player

By Bennet Musson

Decoration by Reginald Birch

A^N ACTOR of a former day Among the crowd stands all alone, All sere and aged, gaunt and gray, And heedless of the traffic's drone.

Though youth and beauty by him sweep— Disciples of the modern show— He's lost in introspection deep In visions of the long ago.

A curtain's rise, the footlights' glare, A playhouse of another age, Applause heart-lilting fills the air, A girl trips out upon the stage.

A princess in her realm she reigns, Her subjects all enraptured gaze, She binds them as with golden chains This favorite of other days

The actor sees his dream grow dim, And she who prompted memory's eye-A little woman, old and prim,— Is lost among the passers-by.



The Choker extracted the bill from the unconscious boy's pocket

the Gangster's Home

EVIL, cruel, murderous-looking ruffian! That is the general impres-Ν sion of the gangster. And that was my mental picture of him as, having rung the bell, I stood waiting on the step of the notorious Choker Pete's house. Choker Pete, the head of a powerful gang of bank robbers, hold-up men, bootleggers, and hijackers. But when the door opened I was confronted by a man who might have passed for a simple tiller of the soil. He was big, but there was nothing ferocious about himhe looked almost benign-in spite of the fact that he was covering me with a sixshooter. I quite understood that in his business it was customary to treat unknown

visitors with a certain suspicion. "How do you do," I said. "Are you Mr. Choker Peter?" Choker Pete?" "Yep," he answered, rolling his cigar from

one corner of his mouth to the other. "What do you want?"

"I've been sent by my paper to interview you—that is, if you have no objection." "Come in," he said.

The Choker kicked the door shut and walked behind me along the passage with

his gun pressed against my spine. "Augie!" he called as we entered what I took to be the sitting-room.

A bright lad of about eight years old appeared.

"Augie," said the Choker, still keeping me covered, "run through this guy and see if he packs a rod."

The boy felt in all my pockets, and in doing so found a five-dollar bill and some pennies which he transferred to his own person. "O. K., pop," Augie announced, having finished his inspection. "All right," said the Choker. "Sit down." He sank into a chair himself and put his warpen on his have

put his weapon on his knee. "But—my money," I ventured. "Give the gentleman back his dough, Augie.

The lad hesitated and then reluctantly handed me the pennies.

"There was a five-dollar bill too," I said.

"Give it to him, Augie. Be a good boy." "He's a liar, pop. There wasn't no five "He's a liar, pop. bucks.'

"Come on. Cough it up," said the Choker. "I saw you swipe it myself."

. By R. J. B. Denby

Drawings by Arthur G. Dove

"Then you're a liar too! I told you already there wasn't no . . .

The back of the gangster's hand caught Augie across the face. The Choker reached down and extracted the bill from the unconscious lad's pocket and returned it to me.

"Fine kid that," said the Choker, nodding toward the prostrate figure on the floor. "Lots of spirit. We have to chloroform him before his mother can wash his ears."

I nodded and looked about the room. It was tastefully decorated. The furniture was upholstered in green plush, a red rug covered the floor, and the walls were hung with numerous pictures in heavy gilt frames. A one-man machine-gun on the table and a heap of hand-grenades on the mantelpiece took away any suggestion of effeminacy which the room might otherwise have had. "Well, mister," said the Choker, register-

ing a neat bull's-eye at the cuspidor from



"Maybe the cook'll come back," he said

five yards, "you've come at a good time for an interview. I'm a proud man to-day." "Oh," I said. "Have you just pulled off a—I mean, are things going well with you?" "Yep. My eldest boy, Toni, shot his first con last night."

first cop last night."

'How-interesting."

"It means a lot to a father to see his boy making good." The Choker spoke with deep feeling. "He'll make a name for him self before he's through; I've always said that.

His father's pride was quite touching. Gratitude and humility were in his heart; there was nothing of the swagger of the oldtime buccaneer about him. He was in a big way of business and controlled the activities of a small army of gunmen. It was well known that he himself had despatched some twenty persons in his time, but suc-cess had not spoiled him. He was still a plain man of the people. "Bringing up a family's a terrible risky

thing," he went on after a pause. "I don't know how I've stood the strain. You never "I don't know how kids are going to turn out.'

I agreed with him. "There's that third boy of mine," said the Choker, again scoring the maximum at the cuspidor. "One day when he was about a year old we gave him a sawed-off shotgun to play with. Well—it happened to be loaded and went off in his hands. Of course it made a bit of a noise but didn't hurt him much, and would you believe it, mister, that kid wouldn't so much as look at a gun for years after. I was afraid he was going to be a Nance."

"Is he doing any better now?" I asked. "Yep, he's beginning to show a bit of pep. Last month he tried to put the cat

in the furnace, and yesterday he made his teeth meet through his school-teacher's hand. He's improving."

Just then Mrs. Choker came into the room, bringing an infant in a carriage. The child was sucking a hand-grenade.

The Choker introduced his wife. She was a brunette, short, plump and cheerful. I bowed and then asked her if the baby m'ght not throw the grenade out of the carriage onto the floor and blow us all to smithereens.

"The little duck's never done such a thing before," she laughingly assured me. I could have guessed that for myself.

With a watchful eye on the baby I then asked the Choker to what he attributed his success in life.

"To my mother," he answered. "Ah," I said. And failing to think of anything further to say on the subject I re-peated, "Ah." "Yep," he explained, "mother was the

dumbest creature that ever lived. My two brothers and I stood her as long as we could and then ran away from home. That was the making of us. The eldest one, Joe, was electrocuted for the famous Ryderstown Clawhammer Murder. There was a man for you! Joe was a dandy workman, but he made a fatal mistake over that jobused a hammer with his monogram on it and left it by the body." He shook his head. "Too bad," I said.

"YEP. A sad end," agreed the Choker, chewing up and swallowing the remain-der of his cigar. "And Dan—he was the youngest; good-looking. He was making a swell living by proposing to women and then getting away with their jewels. But he ran into a snag at last, a musical comedy broad. She shot him so full of holes you could have used him for a sieve when I saw him in the morgue."

"Poor Dan," I murmured.

And I had hardly got the words out before there came a terrific explosion like the roar of a fifteen-inch gun. The house rocked and of a fifteen-inch gun. The nouse rocked and pictures crashed to the floor. A thousand bells chimed in my ears. "The baby," I thought, "and that infernal machine!" But, opening my eyes, I saw that the child was still gurgling and licking the paint off the hand granade the hand-grenade.

"Don't get het up," said the Choker. "That often happens!" "Why?" I asked.

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He didn't get a chance to answer my question, for at that moment little Augie poked his loathsome face in the doorway. "Pop," his loathsome face in the doorway. he said, "some of the other gang threw a

bomb at our back door." "We heard it," said the Choker. "Much

damage done?" "Well-most of the kitchen's gone. So's the cook."

"Oh, how annoying!" said the gangster's fe. "I wouldn't have lost that cook for wife. anything. She was a treasure."

The Choker patted her soothingly on the shoulder. "Maybe she'll come back," he

said. "The hell she will!" his wife answered. "Not after this." "Never mind. I'll send a few of my boys

over to-night to shoot up half a dozen of that other gang. They're getting too fresh lately."

"Ma," piped Augie, "the cook won't

come back." "What do you know about it, cockroach?" asked his father.

"She must have been blown into mincemeat, because, Pa, half of her corsets is hanging on the telephone wires. They must be hers, because they wasn't there a few minutes before the bomb bust."

"Looks like you'd have to phone the agency for a new cook, sweetie," said the Choker to his wife. "I suppose so." Then turning to Augie

she said: "You'd better run along now, honey, or you'll be late for your revolver class.

"Ma, can I take a crack at that sap before go?" He drew a gleaming revolver from-

1 gor He drew a gleaming revolver from-his pocket.
"Which sap, sweetheart. Your father or the gentleman?"
"No, not pop. I mean that guy with the face like a mackerel."

My skin burst into a crop of gooseflesh as he covered me with the gun.

"But why do you want to take a pot at him, darling?" She looked at me as though saying: "Isn't he the cutest little fellow?

"Because," said Augie, "I hate him worse than castor-oil, and I think he'd look swell all stretched out with a lily in his mitt."

Mrs. Choker burst out laughing. I all but swooned.

"Augie," said the Choker almost severely, "you mustn't bump people off in the house and make a mess for your mother to clean up.

"But I want to."

"And I say you can't," his father replied.

"He's a bum. And besides"—the kid commenced to wail—"he's got my five bucks."

"And now that you've gone and made the angel cry," said Mrs. Choker angrily to her husband, "maybe you're satisfied. You're always horning in and spoiling the children's fun. Let the boy take a crack at him if he wants to. It's good practise for him." "Oh, well," said the Choker. He heaved

a deep sigh like a man who prefers to give in rather than have a scene with his wife.

"If he really wants the money," I blurted out, taking cover behind the baby's carriage and throwing the crumpled bill toward him, "there it is. I'm glad for him to have it. But don't let him fire that thing: he might hit the baby."

"Yes, so you might, Augie," said his mother. "You've got the five dollars, pet. Now put your gat away and run along.

"But I wanted to take the dough out of his pocket myself after I'd shot him." He began to weep again-and I squirmed. The baby goo-gooed at me and thrust the hand-grenade into my face.

"You can do it some other time, darling," said his mother, putting the bill into his hand and snatching the gun away from him. She dragged him, kicking and screaming, out of the room.

"Dandy kid, that," said the Choker, smiling proudly. "He'll have a gang of his own one of these days." "Sure to have," I answered, drying the

(Continued on page 68)

'He's a bum," wailed the kid, "and besides he's got my five bucks

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MARTIN BROWN wrote this play for Miss Bordoni with very little attention to plot and a fine regard for displaying her gifts in their best light. Cole Porter helped materially by interpolating a few songs for the leading lady that stop the show every time. She is roguish and fascinat-

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ing and wears her clothes with a great deal of swank as the French actress engaged to a Puritan son of Massachusetts and bent on proving to his mamma that she is worthy of the Sabots. The play is full of laughter, much of it scored by the clowning of Louise Closser Hale as the Puritan mother—E. R. B.

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At last you may see Anton Tchekov's masterpiece, "The Cherry Orchard," in English. Above are Leona Roberts, John Eldredge, Beatrice De Neergaard and J. Edward Bromberg, in a scene from this poignant and symbolic study of Russian bourgeois life three decades ago. It has found a place on the roster of the Civic Repertory Theatre, with Alla Nazimova as star

Originally "Three Cheers" was a musical comedy with a plot of sorts, designed to exploit the talents of the Stones, père et fille. But Fred Stone is laid up from an accident, and out of pure friendship Will Rogers stepped into the breach—and that was the end of the plot. Whenever he is on the stage the show becomes a monologue, and for the most part a very hilarious one. Dorothy Stone (right) is there, and full of capers. It is tuneful and gorgeously set and has a chorus very pleasing to the eye





Once there was a wealthy young man wintering at St. Moritz, who was very popular with the ladies. But one day he found himself out of funds and tired of playing so he hit on the device of pretending to have been killed in a mountainclimbing accident, and so quietly disappearing. Four claimants of his affections gather round the urn supposed to hold his mortal remains, and present their rival claims for custody of his ashes. At this point the play cuts back and you see their stories cleverly and amusingly enacted. Of course there is one case of true love in "These Few Ashes" that triumphs; maybe the final tableau (left) will give you a clue. Left to right they are, Natalie Schafer, Hugh Sinclair, the Alpinist, and Goo Chong



Nothing so outrages generous minds as a flagrant miscarriage of justice. Maxwell Anderson and Harold Hickerson were at white heat when they dramatized the story of two radicals, innocent of the murder they were charged with, who are executed to make a political holiday. Above, in handcuffs, are the two victims in "Gods of the Lightning," Horace Braham and Charles Bickford, and the latter's sweetheart, Sylvia Sidney. The drama is thoughtful and stirring and splendidly acted

In the midst of rehearsing his wedding ceremony, Norman Overbeck (played by Thomas Mitchell, left) learns that he is a father. The mother, who prefers art to marriage, plans to have the baby adopted, but Norman, not to be cheated of his paternal rights, kidnaps it. His efforts to care for the infant are extremely mirthful, but in time its mother's heart is softened, and by the final curtain of "Little Accident" they are on their way to the altar. A light, thoroughly amusing comedy, well acted



Captions by Esther R. Bien

If you like those four matchless clowns, the Marx Brothers, you'll think "Animal Crackers" is a great show and probably laugh until you are completely exhausted. The plot, supplied by George Kaufman and Morrie Ryskind, is perfectly inconsequential—just something to hang their droll stories on. If you go a second time you may notice that there are a couple of good songs and some pleasing dancing, but the Marx boys, pictured to the right as four of the Three Musketeers, will continue to monopolize most of your attention

PHOTOS BY VANDAMM



AND that is the entire cast of "Jealousy" written by Eugene Walter. The play opens on the wedding night of Maurice and Valerie, who have been lovers for some time previous to their marriage. Theirs is a genuinely great and absorbing love, but still Maurice is tortured by jealous doubts of Valerie's

rich and elderly guardian. Finally Maurice, confirmed in his suspicions, murders the old man and gives himself up to the police. The play ends on a note of tragedy lightened by love and hope. The play is powerful and absorbing, and so well acted that your interest does not flag for a moment.—E. R. B.

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A Christmas Raid on the Bookshelves

All We Need is Enthusiasm—A Bit of Ammunition in the Way of Financial Resources—and the Trick is Turned

THE only thing wrong with Christmas is the outrageous way it pops upon the calendar before we are ready for it.

It is all right to tell us that it comes only once every twelve months. We have our own ideas about that, though we can't prove them. But the fact is, we do seem to get short changed on time—you know that. Why, reading as fast as we can, with a

Why, reading as fast as we can, with a pedometer attached, panting, to our ankle, we haven't kept even with more than half of last year's worth-while books, and by Jove, here we are face to face again with a whole new line-up!

Hence the raid.

Just attack the thing in a big way, we said. Get names and addresses and thumbprints and one quick look in the eye of each book, and take the whole lot prisoners.

Any of these volumes that we happen to fall violently in love with, we can keep for ourselves. As for the rest—wrap in white paper, inscribe with a hearty message and send forth to make Christmas merry for our friends. For believe it or not, it is absolutely amazing—the number of nice people who know how to read.

who know how to read. Take for example, Secretary Kellogg of Anti-War Agreement fame. The way that man eats up detective tales is a boon to the publishers. And Ambassador Morrow, down in Mexico, can hardly be driven off to bed if he's in the midst of an S. S. Van Dine murder story. The Embassy butler often finds it necessary to hide the book so that Mr. Morrow can catch a wink of sleep and so carry on for his country.

This habit of bending over printed pages and mysteriously discovering in them new friends, new worlds, new hopes, is almost universal. We want to make it clear and at the same time render all the bookshops in the land a friendly turn, that a book in the Christmas Stocking is the one best bet. A book selected with discrimination and thought is, we feel sure, the modern "gold, frankincense and myrrh" of all wise men.

Biography in the New Manner

Life and Times of Peter Stuyvesant

By Hendrick Van Loon. (Henry Holt & Co., New York.)

THE famous one-legged and pig-headed Governor of Dutch Colonial New Netherlands stamps and argues his way magnificently through this picture of early days along the Hudson River. Mr. Van Loon, with disarming simplicity, admits that Peter had recourse to all sorts of legal tricks to annoy his "people" who, even in those days, felt the stirrings of American radicalism and democracy (things the Governor could not understand).

But, as the author says, "there was another side to the old fellow"—a fine side, too, such as all stubborn standpatters possess in secret.

History, as Mr. Van Loon sees it, is a casual, chatty and intimate affair. That first surrender of New Amsterdam to the English—in consideration of the exchange of Surinam or Dutch Guiana, is referred to as "that famous swap of the year 1667," which, in the light of what New York has By Claire Wallace Flynn

developed into, turned out, indeed, to be a bad business deal. "But what a dull affair life would be," says the author (himself Dutch born), "if no one ever guessed wrong or if all people acted wisely!" And with that he permits Manhattan to slip through Holland's fingers, nonchalantly.

A human, jolly, entertaining and informative volume.

Jubilee Jim

The Life of Colonel James Fisk, Jr. By Robert H. Fuller. (The Macmillan Company, New York.)

THIS tale is 100 per cent. American. In the years that followed the Civil War, "Jim" Fisk was one of the most picturesque and powerful figures in New York. He was of the same exciting breed that in those days was to be found in every new town in the Far West; in fact, in any group of dramatic and adventurous men. According to Mr. Fuller, his life had no dull moments.

He was cast brilliantly in the drama of those days, and appeared at various times as Circus Showman, Wall Street Plunger, Partner of Jay Gould in capturing the Erie Railroad. He was Admiral of the Fall River Line, and organized and put through the Gold Panic and the disaster of Black Friday. It was this same "Jim" who first brought French Opera Bouff to this country, and who was involved in a notorious love affair.

With his finger in every political pie, he still found time to become Colonel of the Ninth Regiment and to be infinitely interested in all that pertained to his companions.

His end was as amazing and dramatic as the story of his life demanded—he was murdered by his bosom friend, Edward S. Stokes.

This is a man's book, if ever there was one. A full-blooded and sharp-eyed history of the times and of one who lived vividly every moment of his existence.

Bonnet and Shawl

By Philip Guedalla. (G. P. Putnam's Sons, New York.)

HERE we are given the intensely readable lives of nine more or less fascinating ladies—the wives of nine more or less famous men. Jane Carlyle—Mary Ann Disraeli—Catherine Gladstone—Emily Tennyson, and others, spill, in a delicate way you understand, the well-known beans about their illustrious husbands.

Mr. Guedalla, as usual, scatters bright sparks throughout his book, and the important background against which all the ladies leaned makes a handsome tapestry for their romantic figures.

Theodore Roosevelt Diaries of Boyhood and Youth

(Charles Scribner's Sons, New York.) DELICIOUS!

D'Here is "Teddy" as he really was when he was just growing up. His comments on people and places are sometimes wise and amazing, sometimes screamingly funny—but always they are Rooseveltian. His distinctly unique spelling will give many a bad student hope of the future. Our onetime President thought, in his early days, that "colages" was a pretty good way to spell the word—as indeed it is. And the strong spirit that was always "out to win" is evident even in these boyish scrawls.

For man or boy, or woman or girl, we can think of no more charming volume for a winter night.

Troupers of the Gold Coast Or the Rise of Lotta Crabiree

By Constance Rourke. (Harcourt, Brace & Co., New York.)

WE MUST admit at the beginning to be tremendously prejudiced in favor of Miss Rourke's work. Her "Trumpets of Jubilee," as you will remember, was one of the wisest and best of last year's biographies, and there is in her writing that warmth and aliveness which we regret does not always go hand in hand with such authority and research.

In the old trunks of many of our aunts and uncles—if we were permitted to burrow therein—we would doubtless find photographs of a tiny, vivacious actress. This would be Lotta Crabtree. An amazing creature of infinite art and astounding hardheadedness, who knew life in the gold camps of California—life in rocking stage-coaches and in mountain cabins—life in dance halls on the plains and in the theatres of the most sophisticated cities—life in almost every hotel in the land—a plucky little trouper who, even in her heydey, used to crouch behind the last seat in the Pullman car hoping that no one would see her smoking a forbidden cigarette.

Out of the hit-and-miss tumult that was the American stage in the 'seventies and 'eighties, Lotta steps forth a finished and captivating comedienne and a magnificent little business woman.

Her entire family traveled with her (her mother was her manager), and her "shows" became a sort of Lotta, Incorporated, reaping her a small fortune in the end and setting loose a joyous hand-clapping from coast to coast.

Miss Rourke has drenched herself in the flavor of Lotta's day as well as in the interesting facts surrounding this famous star, and the telling of the tale is at all times utterly entertaining.

More than in many an historical novel that claims to be a "romance," the author has captured the real meaning of that word.

captured the real meaning of that word. Well, if it is any "proof of the pudding" we sat up until three in the morning to finish this book, and wept to think that even with the best luck in the world, we shall never be famous enough to have Miss Rourke write our biography.

John Wesley, a Portrait

By Abram Lipsky. (Simon & Schuster, New York.)

ONE of the most interesting things about this history of the founder of Methodism, is that it is written by a Jew, a man whose rich racial heritage must at times make him rebel at the austerity he found in (Continued on page 50)



LITTLE old Joey Mack, the shinglemaker—whom Pine Bur folk regard as more or less of a heathen—would explain the happenings here set down by his queer theory that even the lower animals have souls. Others in Pine Bur, loggers, especially, while taking no stock in Joey's fantastic imaginings, admit that there was something in Poley Gaines's handling of dumb creatures—and their apparently perfect understanding of him—that cannot be explained by ordinary methods of reasoning. Architecturally, Pine Bur boasts little of

Architecturally, Pine Bur boasts little of beauty. The wood rack, for example, where the asthmatic, funnel-stacked locomotives of the P. & W. take fuel, sits on peeled posts the height of a man's head beside that antiquated branch line's weed-grown tracks. Beneath the rack there is a litter of the pine bark, chips and lightwood knots. At either end small patches of carpet grass, strangely persistent, struggle to live in the thin soil.

Beside the narrow ribbon of sand they call a road, old Henry Driggers' store squats amid its rubbish of discarded newspapers, yellowed by rains and the sun, broken goods boxes and empty tomato cans. Since it is a sort of community meeting place, Driggers has rigged at comfortable sitting height a two-by-twelve that sags between two water oaks. Originally the board was rough-sawed but usage has worn its surface almost to the smoothness of planed lumber.

One sees in Pine Bur, too, the five-room frame house—which had been painted where Anse Dunham used to live; Branch Goodwin's smithy, open all the way on two sides, and Milt Boatner's barber shop—the shop with the plush worn away on the armrests and the rubber frayed on the foot-rest of the single chair. Two-score three-room shacks, with vertically-boarded-and-battened walls and split-shingle roofs, house the log-handlers who have families. The single men live in a cheaply built, two-story boarding house of rough lumber.

Perhaps mention should be made, too, of the stable that Poley Gaines made for his bull, 'Zekiel. It sits in a straggling grove of scrub oaks a hundred yards south of the barn that used to house Anse Dunham's fine Tennessee saddle-horse.

Poley had always loved cattle. Pine Bur folk still talk of the great team of oxen he owned (this was before 'Zekiel's day), and of how he came into possession of his nigh lead ox, *Broad*—the ox that had been an outlaw.

Someone told Poley of an ox that was for sale in a camp ten miles from Pine Bur. "Don't know that you'll want 'im, Poley," was the added information. "He's a mankiller."

BUT Poley walked to the camp and sought out the man, Darby, who owned the animal.

"Sure, he's for sale," Darby said when he learned Poley's mission. "To anybody that wants to buy 'im."

They started toward the lot where Darby had penned the ox separate from his other cattle. Darby was voluble—and apparently honest—for as they walked he told of what he considered the creature's shortcomings;



he was treacherous, innately vicious. . . . "Kind of funny, too. 'Cause he's got sense. I call 'im *Broad*. But he's nachel-born mean."

"They ain't no bull ever been borned that's nachelly mean," Poley interrupted. He was a tall, loose-gaited man, slow-spoken, with direct-gazing eyes that smiled more readily upon dumb creatures than they did upon men. Naturally, he used the loggers' jargon, in which an ox is never an ox; he is a *bull*, or sometimes, a *cow*, but not an ox. And now he came to the defense of the creatures he loved. "They act thatta way 'cause they been made afeared o' people."

'cause they been made afeared o' people." "Think so?" Darby laughed shortly. "Well, this 'n must 'a' been purty bad skeered, for he mighty nigh killed his driver on'y yistiddy. I was aimin' to butcher 'im for beef."

for beef." "It was 'cause he was afeared," Poley insisted. "No bull that's been treated any ways near ri—"

He ceased speaking. They had come to the lot and he was looking, open-mouthed, at an ox, a great gaunt creature that was a creamy white—a rarity—from his blueblack muzzle to the tip of his tail. His horns, perfectly curved, were grey at the base, shading almost imperceptibly to black at their tips. He was spare of frame, evidently nervous in temperament, quick of movement. But Poley knew that these things signified the intelligence so necessary in a good nigh lead bull.

The ox had whirled to face them head up, nostrils distended, defiant. Then Poley saw his eyes; glowing black jewels set in creamy white. Now they were wide open in anger —or fear.

Poley drew in his breath audibly. "An' you, Mister"—he did not even look at Darby—"you was aimin' to butcher a bull like that fer beef?" One hand dived into his pocket. "What you wantin' for 'im?"

his pocket. "What you wantin' for 'im?" "Thirty-five dollars," Darby said. "He'd bring that for bee—..."

Poley counted the money and thrust it at him. "S'posin' you go 'way for a while," he suggested. "He's kinder unstrung."

Then he leaned his tall figure against the fence and looked at the cream-colored ox.

Finally he began talking to it—talking to a work ox as though it had a mind or soul and could understand every word that was said to it.

"Ho-o . . . Broad." Poley didn't raise his voice above a conversational tone. "Ho-o . . . feller. Good boy, Broad. . . . Fine old bull. . . . Ho-o . . . Broad. . . ."

Then he threw one leg over the fence. "Been beatin' on 'im, haven't they? Fool bull punchers frailin' the life half outen 'im till he got skeered of his shadder. Then he had to make like he was meaner'n hell, an' try to kill a passel of 'em, to keep 'em offen 'im. Good old bull, though. Fine bull . . . Ho-o . . . Broad."

An hour later Darby saw a man and an ox—a tall, loose-gaited man and a creamcolored ox—passing his house. They seemed to be good friends, for the man walked close beside the ox with one hand on his shoulder and the ox was blinking his eyelids contentedly.

HEY say (jokingly, of course) in Pine explained very soberly to the ox just what his duties were to be. And Broad answered that he knew all about that; he'd been a nigh lead before. All he asked was a mana real man!-to look after him, and a halfway decent team at his back, and he'd show the world what a nigh lead-who really was a nigh lead-was like. However that may have been, old loggers insist that Broad was a bull that had folks' sense. Sometimes a log was not accessible to the cart. Then the two swing yokes of oxen and the lead yoke had to snake it into position for loading. *Broad*, without command, led the team to the log Poley had selected, stepped across it himself, or forcing his mate to do so, as the case demanded. Then he stopped chewing his cud and surveyed the terrain thoughtfully, apparently choosing the easiest route to the cart. With the click of the snaking tongs in the butt of the log, still without command, he dug cloven hoofs through the matted pine straw into solid earth and leaned against the yoke bow, as though to say:

"All right, fellers! Let's go from here!"

Speedily he developed little personal rather, bovine—intimacies with his master. Usually Poley strode beside his nigh lead. While he was there *Broad* swung along in lazy-eyed contentment. But let Poley drop to the rear for a moment, and immediately the ox began to wave his long horns restlessly. If Poley did not return at once, *Broad* stopped the team in its tracks and waited until Poley came up and (by way of apology) rubbed a strip of skin just back of his horns, chuckling:

his horns, chuckling: "Looky here, bull! You're gittin' plumb spoilt! Can't I git outen yore sight for even a minute?"

One day during the noon hour as he sat eating his dinner from a tin pail at the base of a huge pine, he became aware of a creamcolored, bovine face with a black muzzle beside his shoulder. He looked into *Broad's* mildly-inquiring eyes, observed his sniffing nostrils.

"Hungry, bull?" he laughed. "Try this." He handed up a thick, molasses-sodden biscuit which *Broad* devoured with evident relish. Thereafter, as regularly as luncheon time came, the ox demanded his *lagniappe*.

THE pine lands that border the Gulf of Mexico, generally, are slightly rolling, with sometimes a small ravine, or head, where a spring of water seeps from the soil, or has dried up, depending upon the weather. There is little of variety in the forest growth: tall, symmetrical, brown-trunked trees, except in the swamps, with an occasional scrub oak—come from no one knows whither —and scattered bunches of wire grass that have struggled through the matting of pine needles.

In new cutting one finds stumps so freshlysawed that resin is still oozing stickily from their surfaces. There are trees, too, still standing, with the bark fallen away, that are dead. There are windfalls. One sees treetops and broken limbs, some of them with the needles still green. In others of these, when the needles have been browned by a few weeks' aging, one can hear, if he listens closely, sawyers, or flatheads, gnawing beneath the bark. It was here that Poley this, though, he was practically penniless. Upon meeting Anse Dunham, one took

away with him this mental picture: an under-sized man, with a hard face, calculating, narrow-slit eyes, set close together; a man who kept his shoulders hunched slightly forward; who, when he talked with one, folded his arms tightly across his breast, hands gripping opposite elbows. One might have imagined him as hugging things within himself, fearful lest something that belonged to Anse Dunham get away from him.

Anse was smiling thinly-and hugging himself-when he came away from the com-

> Something, at any rate, held him there, quaking, brought a quavering rush of words to his lips

Gaines worked with his four-yoke team of oxen and his logging cart.

Where there has been timbering there are older stumps, with the bark peeled off, that have become scarred and blackened by forest fires. One sees here, too, windfalls with the sap rotted away, leaving only the heartwood; there are tree-tops and limbs in the same condition and half-burned lightwood knots. Here old men and boys, using one or two scrawny oxen yoked to light wagons, gather fuel which they haul to the wood rack at Pine Bur.

An ox-driver loads his high-wheeled cart, suspending logs beneath the axle, using a long jacking-stick inserted in a windlass and pawl-and-ratchet attachment mounted on the axle, his weight, swinging from the free end of the stick, increasing the leverage needed to hoist the log. But there are times when the pawl fails to catch in the ratchet; then several thousand pounds of green pine log are dumped into the balance against the weight of the driver. In such cases, if he is not quick-witted, he is thrown like a missile from a giant catapult.

No one ever knew how an experienced logger like Poley Gaines let such a thing happen to him. Another driver found him, unconscious at the foot of a tree, with a gash in his head, a broken leg and twisted back. The cream-colored ox, *Broad*, who had dragged his protesting mate with him, was standing beside his master, sniffing at him, with a puzzled look in his eyes.

The logging company doctor stitched the gash in Poley's head and set his broken leg, but he said that Poley's back must have the attention of a specialist in the city

It was just here that Anse Dunham paid a visit to Poley Gaines. For that matter, Anse frequently called upon people who were in trouble. And Poley was in trouble. Besides . he owned what was admittedly the best four-yoke bull team in six counties. Beyond

pany boarding-house where Poley lived. And Poley, not understanding nearly as many things as Anse Dunham did, forgot his pain long enough to smile, too, when his vouthful room-mate, Marvin Beal, came in that evening.

"What you reckon, Marvin?" he said to the boy. "Anse is goin' to loan me the money to go to the horsepital. Course, I got to give 'im security on the team, but I

whilst I'm away. Will you do it?" "I shore will, Poley." Marvin flushed pleased at the compliment. He was a vacant-faced, slow-witted boy. The things that characterized him were a dog-like devotion to Poley Gaines and a burning ambition to know some day just half as much as Poley knew about handling bulls. "An' if you find a whip mark on ary one of 'em when you git back, I'll work fer you a year fer nothin'."

THEY had expected Poley to be away only eight weeks when he left for the city, but three and a half months had elapsed before he set foot in Pine Bur again. And it was a peculiarly distraught Marvin Beal who met him at the train, considering that Marvin was welcoming his idol home. He busied himself officiously

relieving Poley of his shabby suit-case. "You ain't nowise strong enough, Poley," he insisted, "to be luggin' that there heavy thing around."

"Shucks, Marvin!" Poley grinned happily. "You just judgin' by how white my face is." He rubbed a thin hand across his bleached cheeks. "That's 'cause I ain't had no sunshine. But a week in the woods with them bulls, an' I'll be as red as you air. How they makin' out?"

"Oh . . . all right." Marvin avoided Poley's eyes. "But le's be gittin' home. It's dinner time."

Poley stamped his feet boyishly in the

strip of sandy road. His glance swept gratefully over the camp boarding-house. caressed the shacks of the hands, old Drigger's store. "Ever'thing looks nachel." He sniffed the resin-laden air. "Smells nachel, too. Whole heap better 'n a lot o' medicine in a horsepital. But my bulls, Marvin. You ain't tole me nothin' 'bout them." "Plenty o' time for that," Marvin parried.

"But le's hurry. Dinner's 'bout ready." At last, though, in their room, after he

had seen Poley seated on the bed, Marvin blurted out what the last three months had spawned. He had not written, he explained, because the doctor feared the news might delay Poley's convalescence.

"An' when the comp'ny shut off the teams"—the boy had hurried in the telling -"'cause the market was too dull to sell

lawgs—" "Wait a minute, Marvin." Poley put a hand dazedly to his forehead. "Le' me get all this. I left here a little more'n three month ago, ownin' the best four-yoke bull team that ever drawed a lawggin' kyart through these here woods. An' when I get back, you say I ain't got 'em no more. Is that what you're sayin', Marvin?" Marvin nodded a wordless affirmative.

"But-but," Poley stammered, "Anse said he'd extend the morgidge if-

"What Anse Dunham says with 'is mouth an' what he puts on a paper fer the other feller to sign is two differnt things en-tirely," Marvin intermediate in the second second tirely," Marvin interruptedly bluntly. "Well, a feller come th'ough here f'm Mis'sippi wantin' a three-yoke team an' Anse sold 'im the tongue yoke an' the tongue an' lead swings. That left just the leads—Blue an' Broad. Anse found another feller that wanted a single to haul wood with-

"What you tellin' me, Marvin?" Poley's voice grated harshly. "Did Anse sell Broad to haul wood with?" "No; the feller bought Blue. An'... an' then, Poley—" Marvin stumbled in his resital, he comed used have continue it

recital; he seemed unable to continue it. "Yeah, Marvin?" Poley had risen from the bed. There was something in his eyes the boy had never seen there before. "What about Broad, Marvin?"

"Good Lord, Poley, don't look at me thatta way!" Marvin turned his face away. "I—I... oh, Lord, Poley, I can't tell you! But I reckon I got to. Anse couldn't find anybody wanted to work *Broad* by his se'f, an'... an' he butchered 'im fer beef!"

When he was a boy, Marvin had seen a tall pine struck by lightning. With the shock, the tree quivered from its topmost branches to its roots. Marvin told people afterward that Poley acted just that way when he learned that *Broad* had been slaughtered for beef. Then Poley closed his eyes and raised his hands before his face, as though he were trying to shut out something he was seeing in his mind. For a moment he swayed on his feet; then he straightened-dreadfully straight. Something suddenly seemed to give him unnatural strength, for, without a word of explanation,

he strode toward the door. "Poley!" Marvin, divining his intention, sought to stop him. "My God, Poley, what you aimin' to do? You're sick! You ain't in no condition to be fightin'-

But Poley, thrusting him aside with no apparent effort, lurched out of the room, twisted lips muttering over and over, "He butchered old Broad!

Long before he came to where he might have wreaked vengeance upon Anse Dunham, though, something snapped in Poley's brain. It severed absolutely all connec-tion between him and the Poley Gaines

December, 1928

that had been. Presently he slackened his pace; he stopped and looked dazedly about him. The flame in his eyes died out, was succeeded by an expression of vacancy. And again he gazed stupidly about him. Finally, with a queer, cackling little laugh, he started on a half-walk, half-dog-trot straight toward Shoalwater River swamp.

Marvin Beal was the last person to give up the search for him, but when two weeks of tireless effort went unrewarded, Marvin left the camp and was never heard from again.

Poley's friends knew that he must be dead. True, little old Joey Mack, who cruised Shoalwater swamp hunting cypress and juniper trees that were suitable for shinglemaking, and about whose antecedents few people knew positively, said he had seen Poley at a distance a number of times. He told how he had trailed Poley, now a shy, semi-wild creature, into the almost inaccessible portions of the swamps. There Poley-so Joey Mack would have had people believe-mixed with the range cattle and talked with them as though they were human beings. Joey vowed that Poley milked the cows into discarded tomato cans and drank the milk, thus enabling himself to live. As though range cows were in the habit of letting anybody milk them in the woods! But Joey swore he had even seen one cow horning her calf away so that Poley might have the milk.

PEOPLE knew, though-or suspectedthat there was Choctaw blood and Chickasaw blood in Joey Mack, and that the parts of him that were not Choctaw or Chickasaw were French or Portygee or some like mix-Besides . . . he was ungodly. ture. People had old Driggers' word for this. Driggers had visited Joey once in his cabin and he found there a book-an infidel book-! which taught that lower animals have souls. Joey admitted brazenly that he believed it all. He even went so far as to insist that dumb creatures not only have souls, but that each of these souls comes again and again to earth until it has fulfilled a predestined mission. So people, knowing that Joey Mack was an infidel, knew, too, that he must naturally be a liar.

Yet, one day Shoalwater swamp gave up an apparition, which, despite several weeks growth of beard, his friends recognized as that which had been Poley Gaines. His clothing was a mass of rags; his hat was so torn that nothing of the brim remained; his hair was long and matted; his shoulders were stooped and his frame was shrunken. It was blackberry time and stains from the fruit had dyed his face and hands.

He came into Pine Bur, gazing uncuriously about him, and went straight to Driggers' store and seated himself on the sagging twoby-twelve. Only Driggers and Milt Boatner, the barber, were there. Poley had such a queer look about him that Milt edged away from him on the plank. But at last Driggers spoke.

"Why . . . hello, Poley," he said. "Hello," Poley answered listlessly and looked at Driggers out of unrecognizing eyes.

They had to tell him who he was and who they were. He did not remember the great bull team he used to own. He had even for-gotten old *Broad*, and no light of recognition flamed in his eyes when he saw Anse Dunham.

His friends took him to the timber cutting. to teach him to work, and also in the hope that association might revive memory. Perhaps a tinge of this, vaguely torturing, came to him, for when he saw men felling trees, he cringed and mumbled:

Somep'm else; gimme somep'm else to

They then taught Poley wood-hauling. They showed Poley Gaines, who had owned and driven the best bull team any of them had ever known, how to pick up partially-burned lightwood knots and to knock dead limbs from fallen trees; to break these with an ax into suitable lengths; to load them on a light wagon and to haul them, driving a one-ox team for another man, to the wood rack at Pine Bur.

He had been doing this five years, when stopping in Driggers' store one day, he said n his toneless voice:

"I'm aimin' to git me a bull."

"THAT'S fine, Poley," Driggers encour-aged. In the old days he had been perhaps chief among Poley's intimates.

Goin' to haulin' wood on yore own hook? "Yeah; goin' to buy me a yearlin' bull."

"You neentuh buy one, Poley," Driggers offered. "I got plenty o' cattle in the flats. You know my mark. Go pick out ary one you want an' he won't cost you a cent."

Joey Mack went to the flats with Poley. He said that when Poley got there, he walked in among the cattle, scattered for hundreds of yards in every direction. Presently a young bull stopped his grazing and gazed at Poley for a long, long time. Finally, he walked up behind Poley, sniffed at him cau-tiously and prodded him gently. When Poley turned and put a hand on a spot just behind his sprouting horns, rubbing it gently and said, "Come on, feller," the bull followed him docilely.

Before the creature was old enough to do real work, Poley used to talk to it as though it had a mind. "You don't keer if I call you Zekiel?" he asked one day. "No? Didn't think you would. Kinda uncommon name, but I'm aimin' to make a uncommon bull outen you."

Apparently the animal did not object to the name. He did stop his clipping of carpet grass long enough to favor his master with a speculative glance from between lazily blinking eyelids. Then he resumed his grazing.

When the bull had been broken to the wagon, he and Poley made a queerly differing, yet peculiarly similar, pair. 'Zekiel showed his range ancestry, but, since he was well-fed, he was not stunted like the average of his kind that lives on the lowland grass and cane sprouts of Shoalwater swamp. As becomes a bull, he was stocky of build, par-

They say (jokingly, of course) in Pine Bur, that Poley Gaines explained very soberly to the ox, just what his duties were to be

ticularly as to his neck and heavily-muscled shoulders. His horns were short, thick and only slightly curved. His dun-colored coat was glossy. They said that Polev used a curry-comb and brush-as though the creature were a saddle-horse!-to achieve this effect.

Poley walked with the same leisurely, outswinging motion of the legs as did 'Zekiel. But their greatest resemblance lay in their eyes, although they differed in color, Poley's being a washed-out blue, while 'Zekiel's, obscured half the time by the languid motion of his lids, were of a mild velvety brown. It was in the expression of the eyes that man and beast resembled most, for each looked out upon the world as though he sought something that was denied him.

And how Poley pampered the animal! When Anse Tunham had a saddle-horse shipped from Tennessee, Poley watched fascinatedly the construction of a barn for the creature's comfort. Then he saved his money, getting Driggers to act as banker, until he was able to build a stall for 'Zekiel. He was immensely proud of it in a childish way, pointing out naïvely that the matched boards on the walls wouldn't separate like rough lumber would and leave cracks for the north wind in winter to send chills up and down 'Zekiel's back.

'Zekiel, being a soulless creature-if those who scoffed at Joey Mack's theories were correct-of course had no thoughts, not even of gratitude. But Joey said that one evening he passed the lot when Poley was unyoking. As Poley lifted the beam from 'Zekiel's neck, Joey said, the bull sprang away, whirled upon Poley suddenly, to stop not two paces distant, head down, pawing the earth, muttering what were (Continued on page 49)

Bank Service

By John R. Tunis Drawings by Robert A. Graef

> see or think about unless he happens to be asking for service himself. One banker who does not believe in bank service said recently:

> "The banks already act as lawyers, nursemaids, undertakers, travel agents and financial advisers without pay. Where's it going to end?"

Perfectly true. Not long ago I went into the office of the Trust Company with whom I bank and asked for help in making out a will. They referred me to their own lawyer in an office above the bank, and at his suggestion the company was named co-executor in the terms of the will. The small percentage they get for this service can never amount to much on my estate; they know it and I know it.

know it and I know it. "Did you get fixed up all right?" said the officer in the bank who had referred me to the lawyer, afterward. "Yes," I said, "send me the bill." I have never received that bill. The bank performed the service for nothing, at least so far as the present is concerned. And

so far as the present is concerned. And every month with the statement that this bank sends out, they enclose a card, which reads:

HOTEL Reservations in New York. Special arrangements have been made with the Blank Hotel in New York whereby our customers and friends can be sure of hotel accommodations at all times. Crowded conditions or unusual seasons make no difference; accommodations for our patrons are always assured at the Blank Hotels. Send your reservations to the Bank. They will be transmitted at our expense. There is no charge for this couries. The Blank is no charge for this service. The Blank Trust Co.

In the uptown branch of a big city banking corporation, one of the officers told me that he recently spent two hours and a half on a busy Saturday morning when the market was churning and over two million shares were changing hands, watch-ing the tape for a woman client. She had left orders for the sale of a hundred shares of stock at a contain former as she was the of stock at a certain figure; as she was the wife of a large depositor in the main office

it was considered unwise to trust the thing to a broker. Who paid for the officer's time that morning? The bank, of course.

The truth is that as competition becomes keener and keener among banks, more and more is being offered the depositor in the way of free service. To-day many bankers are worried about this trend of modern banking banking, and a few are asking where the service idea will end. They are wondering whether the banks are soon going to have any time left to attend to the business for which they were organized and incorporated, the business of banking. Is the idea of giving service for nothing, which institutions in big cities and small towns

THE veteran banker leaned back in his chair. Thirty-eight years ago he started work as a messenger in a small bank in a town in the middle west; to-day he is the senior vice-president of the largest Trust Company in the world, with an office that looks out upon old Trinity churchyard at the head of Wall Street, Manhattan. He was discussing bank service, the things that banks do for clients with no hope or expectation of any financial return.

"It happened just after the war when I was an officer of a bank in a middle western city. One afternoon late a Red Cross worker who was a friend of mine came into the office with a problem their organization had been unable to solve. It appeared that an old widow, who was a small depositor in our bank for many years, was slowly dying. She had a son in France who had served all through the fighting and was then stationed with the Army on the Rhine. Her one wish was to see her only boy before her death, unfortunately his unit was still without orders to return. The Red Cross had tried to get him sent home with no success; one look at the file of papers and documents before me showed that the old lady would be dead long before anything could be accomplished in that manner. So I decided to act through the bank.

"This was late one Friday afternoon. At once I sent off a night letter to the president of the big Trust Company here in New York who were at that time our correspondents, outlining the whole situation with the name and unit of the boy we wanted home. The next morning when I arrived at the office a wire was on my desk stating that my wire had been received in New York, that the

President had not reached his office, but that their Washington represen-tative had already been advised of the facts by telephone. At noon I received a party to party call, a distance of two thousand miles, from the President of the Trust Company himself. He told me that their man in Washington had been to the War Department, and that a cable had already been sent to General Pershing which meant that. the boy would be on his way home that very afternoon. He actually arrived in about two weeks time, ten days before the death of his mother."

How much was this worth? To the mother? To the boy? How much should the bank have charged for doing what no one else could do? Who paid for the wire to New York, the telephone to Washington, the telephone from New York to the officer in the small bank at home? The answer is, of course, that this is simply one of the things banks do for their clients large or small, without any pay or any hope of pay. No money could have repaid the particular service which only a man in the position of this banker could have rendered.

Is bank service, service done for the customers of banks without any charge whatsoever, good business in the long run? This man who, with his long experience in the banking field, can see the whole question as can few of his colleagues that have not served in country institutions as well as big city corporations, thinks emphatically that it does. His company to-day is the largest organization of its kind in the world and a firm believer in extending free service to its clients in every possible manner.

Everyone who has ever stepped inside a bank is aware of the things that banks give away for nothing; the tangible things like out check books and stationery, bank books and deposit slips, all of which cost money. But more and more things are being de-manded of the bank every year, intangible things that the average depositor does not



SERVICE

alike are putting into practice, a helpful or a harmful thing in the long run to the world of banking? These are some of the things many bankers are asking at present.

Now the big city prides itself that what it thinks to-day the small town will think next year, but the theory of bank service has not worked out exactly that way. For the banks and trust companies in small towns have, without saying much about it, been giving away free service of all sorts to their clients for many years, dispensing help and assistance in ways for which they have never been paid. And most of them are still doing business; in fact the small bank the country over is probably responsible for the growth of this idea of rendering service for nothing, which to-day has spread from one end of the banking world to the other.

Johnsonville, Minnesota, is a small town near the Iowa border with just a handful over a thousand inhabitants. Here is a typical American farming community where the banker must be not only a financial but also an agricultural expert and adviser for his customers who come in to use the bank from many miles around. In this town is a bank that can be cited as a typical example of how the idea of bank service took root and increased from year to year until to-day it is one of the most important institutions in the town. For the banker in the small town really knows his clients, he knows them as the big city official can never hope to know They come to consult him on a them. thousand things during the course of the year, on matters of farm management, on quest ons of business, sometimes on personal matters as well. The president of the bank in question speaks about bank service in this manner:

"About six years ago a customer came into the bank and told me that his wife had locked the doors and would not let him into the house, and after a battle of words he had left the premises and was on his way to consult an attorney with the idea of getting a divorce; but he came to me first. After patiently listening to his recital for about forty minutes I said, 'Eric, had I been in your wife's place I would have locked you out many years

ago. You know that you have come home drunk time after time and she has let you in and patiently stood your abuse until it is an old story. Now I'll tell you what to do; you stay in town until you are sober, then go to the barber shop and get cleaned up and shaved, put on a clean collar and go home and behave yourself and you will have no trouble' He still lives with his wife and family."

There speaks the real country banker of America. He then went on to say: "A farmer recently sold a horse to a buyer from

Chicago for \$100. He paid \$3.00 cash, the balance to be paid when the horse was brought in for shipment. The farmer brought the horse, the buyer offered him a check for \$78.00 and told him the horse had crooked legs and to accept that or take the horse home. His question, 'What shall I do to get the balance of the pur-chase price?' I called one of our directors who happened to come in just then and explained the situation to him, and said, Jim, you go down with this fellow and see what you can do for him.' Soon the cus-tomer came back with a smiling countenance and the information that he had received \$10.00 more and was thankful for our help. We find this trick among Chicago buyers quite general and it is usually successful.'

Did the bank get paid for this service? Did the man who was restored to his home by the application of a little common sense from one whom he respected, or the client whose nineteen dollars were saved by the timely word from someone in authority pay the bank for the services rendered? Of course not. How could they? But there is no need to ask whether service of this sort is worth while. As the banker puts it:

"I could go on giving you instances of this kind for hours, some humorous, some tragic, but this shows that knowing your clients and holding their friendship brings them to the bank and thousands of dollars spent on advertising can do no more." There is a world of business philosophy

There is a world of business philosophy in the clearsighted remark of this small town banker. As he says, "thousands of dollars spent on advertising can do no more."

To-day there are two separate and distinct ideas about the question of giving free banking service in modern business, one that service of this kind for which the banker never gets any direct financial return, is part of the duty the bank owes the community, that through service of this sort the bank obtains the friendship of the depositors, and acquaints them with the interior workings of the bank and the functions it performs for his benefit. On the other hand, many banks large and small, although it must be admitted that their number is becoming increasingly smaller, do not believe in free service of any sort. They prefer to advertise copiously in newspapers and magazines, whereas the banks of the first class often do not advertise at all. They let the work they

do for the community tell the story of their place and their purpose in modern industrial life.

"A year or so ago," said the president of a bank in a small New Jersey town, attempting to illustrate the service his bank rendered, "I heard of a m a n uf act urer in Brooklyn who was having a hard time of it. Successful for y e ars marketing a nationally known product, he could no

duct, he could no longer make a go of it with his set-up located there. High taxes, congested traffic, large labor turnover, and many other troubles were gradually getting the best of him. Summing them all up he faced the alternative of closing down or going to a locality where these difficulties would be lessened. But his finances were already in such a bad way that he could not make the change of location unaided. With its low tax rate and other desirable features, this town, when I pointed out its advantages, looked attractive to him.

"UNDER the circumstances, our bank could do little for him financially. But there was another way out. One of the directors had a plot of ground suitable for the location of his factory, which he let him have without any cash down, taking a mortgage for the full amount. Then we got others to contribute something else the same way. Now that industry is established here, making money and employing three hundred persons the year round."

This was a case where the bank went out of its way to aid the town. You think of Chambers of Commerce and luncheon clubs as boosting organizations; in quieter and equally effective ways you will often find the bank just as powerful a factor in community development through the free service which it extends to clients and nonclients alike. Not everyone who profits by the free service extended by banks is necessarily a depositor. The vice-president of a prosperous bank, in a small city in the Middle West, showed me a guide map of the town, a place of thirty-five thousand with one hotel which for six months in the year is quite a tourist center. Names of new arrivals were obtained from the hotel clerk every day, and a map of the town and the vicinity immediately sent each visitor with a word of welcome and hope expressed that the stay in town would be a pleasant one. The tourists who receive this unexpectedly in the mail the day after their arrival are not likely to forget the bank or the town very soon.

There is another bank in a near-by state, that opens up savings accounts of five dollars for every child born in town, a letter of congratulation going forward to the parents with the accompanying deposit book. An ingenious bank in a small Florida town sends a different kind of a book to each bride in the vicinity upon her return from her honeymoon. It is entitled, "What to Cook And How to Cook It." With the cooperation of the weather department, a bank in a large southern city in the middle of a great cotton growing region has inneeds more successfully than the bank in the metropolis where the customer rarely comes into contact with the officers of his bank. Country banks in many states stimulate interest in crop production by holding contests; tobacco growing contests, cattle and hog contests, crop-growing contests, for prizes often amounting to over the wrong envelopes and sent us the letter which was meant for her sister. It was a funny letter for a bank to receive and one that caused us no end of wonder— 'Meet me at the steamer with two yards of cheesecloth.' We attempted to locate the sister, but without success, so the only, thing to do was to send one of our officers

to the dock with two yards of cheesecloth. This is the 'Farthest north' in the line of service; ludicrous; typical. "We do almost everything for a client. We buy theater tickets, arrange,

TO CALCUTTA

stalled a complete weather map, showing all the important stations in the United States. This map is prominently displayed in the lobby and every day a trained meteorologist writes up the weather in the neighborhood, giving the temperature, barometric pressure, precipitation and wind direction in the locality. Bank officers have been told that this weather map has been the source of saving thousands of dollars each year to small cotton growers around the center where the bank is situated.

ONE of the strangest of all services ren-dered by banks is that given by the institution in a western town that has lived through several growing booms. The town, not the bank, although thanks to this free service offered to everyone in the vicinity, the bank has grown also. They keep on file a number of plans for semi-detached houses running in cost from \$5000 to \$15,000, and furnish these plans free to any home builder, advising him as well if he so desires with reference to searching his title, suggesting a contractor and arranging other details in the building of a home. Eighteen years ago this was a town of less than five thousand inhabitants, to-day it has over a hundred thousand with more home owners than any town of the same size in the State. For which bank service is in no small measure responsible.

It is probable that the country bank does actually more for its depositor than the city bank because through its correspondents in the large cities it can offer him unrivalled service, and due to the close relationship existing between the bank and the client, is in a position to know and serve his



a thousand dollars and donated, is it necessary to add, by the local banking institutions. One bank in a farming community pays the salary of a veterinarian whose services are free to all depositors in the county. There was a great deal of trouble in this county with tuberculosis among the cattle, and farmers were unable to combat the disease, until finally the bank, at its own expense, fitted out a laboratory with scientific equipment and hired the veterinary to stamp out the trouble. The results in the first year were so gratifying that he was given a permanent job and the farmers in the locality contributed toward the upkeep of the laboratory. Yet another bank in the middle west conducts a campaign to eradicate the barberry which fosters rust in wheat, and holds exhibits proving the responsibility of the barberry weed and illustrates methods to do away with it.

This does not mean, however, that bank service is unknown in city banks. Oftentimes the service department in a big bank is an imposing institution. In one of the smaller corporations I know, the service department extends over an entire floor of the bank's building, with ten desks placed one behind each other, a complete library on file at one end of the room, and a staff of clerks at work continually on the problems presented. The manager of this department says:

says: "We have nothing to sell but service. Banking facilities are not tangible substances around which sales talks may be built. There are a dozen banks within shouting distance of this office which can serve the banking requirements of a customer with equal efficiency and dispatch. If we are to attract new customers and retain old ones, we must be more than an impersonal bank. We like them to feel that when anything goes wrong, they can call upon us for either advice or assistance.

"Only a short time ago we received a letter from one of our clients in Europe. She had apparently written two letters, one to her sister and one to us, placed them in passports and views, secure accommodations on ocean liners, help customers to get immediate installation on telephones in new apartments, hire domestic help, and what not. The cost of such services is smallso small that it makes merely one of the items of overhead. Were we to discontinue this service there would be hardly any material alteration in our expense account."

This is typical of the things done by the service department in a city bank. Obviously the regular officers have no time to spend helping and advising clients in matters of these sorts, and most banks therefore have organized special service departments. By one of these recently the following problems were handled within one week.

FIRST the department chief was requested to advise a client about a college for his son; while a few hours later he was called upon by a widow, who had just received the insurance from her husband's estate, to buy \$40,000.00 worth of bonds and "use your own judgment." A large order. The man whose son's college had been selected came back for information the next day about a school in town for his daughter, besides which he asked for a budget to be made out for his son's allowance. Not the easiest task was the following problem: booking passage, securing hotel and steamer accommodations and planning completely for a two month's trip to Europe of a party of two hundred people, all sent in by a correspondent bank from a neighboring town. Later in the week a client was sent up to the service department who owned a number of high-grade stocks and bonds which he wished to sell in order to build a home. The department head worked out a scheme whereby he was able to buy the

lot and build the house by taking out stock in a building and loan society without sacrificing any of his securities, which were due for a rise. But the last day brought one of the hardest riddles to solve. A woman whose husband had been a large depositor in the bank came in and wished to attach his account. It appeared that her husband had flown to parts unknown with another lady. Before she was disposed of, the telephone rang and another client wanted the bank to secure him a fishing license in Canada through their Canadian correspondents.

A FAIRLY busy week. They tell of a bank in a big city that hired an expensive and high powered executive who discovered upon arrival that the job was rather a nebulous one. The president had secured him merely to have him in the company, exactly what he was to do no one seemed to "Oh-first of ail, take care of this know. bond buying we do for clients, see if you can't get it systematized," said the president. The bank had a huge clientele for which it bought stocks and bonds on request. The new comer took over charge of the business of trading in stocks and bonds, worked it out with a regular staff, began to charge a small percentage for each transaction as brokerage houses do, and to-day his department is no longer part of the bank, but a separate company with a staff of several thousand people, branches in every large city and a volume of business that mounts into millions each year.

"The service department is not a money making department," he remarked, "but it often shows the other departments how to make money."

Many such departments in the larger banks throughout the country which started in a small way as an unpaying and unprofitable drag upon the resources of the company, have gradually turned into money making subsidiaries. To-day there are, as one banker put it to me, "several banks competing for every customer." This is why service departments have been organized and in some cases put upon a paying basis. Thus a trust company in the middle west for years made a business of obtaining passports, reserving steamer passage for Europe, getting hotel accommodations and urnishing their clients with letters of introduction to European correspondents. The

business grew rapidly after the war, more cus tomers turned to them for help and assistance in traveling, and finally the company decided to go into the travel business and organized an agency as a special adjunct of the bank. Although the cost to the client of the bank is still nothing, and although the

agency never solicits business outside the bank's clientele, their profit last year was over sixty thousand dollars. Another service department with a credit balance!

From this idea—now such a commonplace one in American banking—grew one of the most curious banks in the world, The Traveler's Bank in Paris. This

bank was the result of an American's experience in Europe shortly after the Armistice. He realized the necessity for a bank in a centrally located position which would be open night and day where Americans could always cash checks. It was to be a home for strangers in a far country, it was to be just what its name indicated: a bank for travelers. Started less than five years ago, this bank has grown amazingly, nor is there any cause for astonishment in this when you hear of some of the things they do for Americans a broad without charging a cent. Or a franc. Not only do they keep open all day and all night, the only bank in France that does this, but they fulfil many functions beside those of an ordinary banking in-stitution. They furnish

services of all kinds for the tourist, lend assistance in getting passports, securing visas, reserve steamer and hotel accommo-dations, receive and forward mail, supply bonds on imported automobiles and other dutiable goods, issue letters of credit and travelers' checks, furnish information about places to visit and means of getting there, and at present they are engaged in organizing an American travel department for the benefit of foreigners who wish to visit the United States. Recently, a lady re-quested them to store her furs in their vaults until her return to France in six months, and another woman asked-and received-a personal letter of introduction to the captain of the Atlantic liner on which she was crossing.

Many service departments which started in a small way without either the approval or the assistance of officers of an organization, have been able to be of great help to the institution in the hunt for customers which every bank must nowadays conduct or go under. In one bank the sales department was working on a client-to-be who was a large shoe manufacturer. The Service Department after considerable research published an article in the bank's monthly magazine on the export business as concerned with the shoe trade. Fifty copies of this



magazine for the use of the manufacturer and his clients were taken in by an account salesman and eventually that man became one of the most important clients the bank added in years.

BANKS who do a business with foreign lands find the service department a necessity. For the banker who wishes to help corporations doing an export business immediately finds himself in the position of an adviser upon many subjects that he cannot determine offhand. Time, effort, research must be given to these problems to settle them satisfactorily and safely; so the service department is consulted. Onc bank recently was ordered by a client to buy a menagerie and ship it to Calcutta, India. For a conservative bank this is no mean order. Another company doing business on the Pacific Coast was asked to get a shipment of French snails, and the manager of the service department with whom I talked recently told me some of the things his office was asked to settle within a few days. He was asked to estimate the number of small glass squares used in pavements in the United States, to quote the market value of human hair, to look up the restrictions on the shipping of rubber elastic to Iceland, and conduct a sale of two of the finest hackney ponies, winners of the Pair Championship and the Tandem Championship at the New York Horse Show, for the benefit of an estate which the bank was helping to settle. Probably the most amazing request any service department ever had was the demand of a Polish woman who wandered into a bank with the corners of four one hundred dollar bills. This old woman kept her money in an oven that was seldom used; one day someone lit the fire and the bills burnt to a crisp. Of the savings of a lifetime nothing remained but four charred corners. The teller at the cage shrugged his shoulders. The cashier didn't think that anything could be done. As a last resort they suggested that she go upstairs to the service department. They merely said this because they wanted to get rid of her.

Up she went. The manager was kind, sympathetic but dubious, for only the corners of the bills remained legible. One of them had the full number and series number, another had part of the numbers, another had a few figures. The manager took the corners, told her to come the next week. (Continued on page 48)





EDITORIAL

"GOD BLESS US EVERY ONE"

S THE Christmastide approaches, the sentiment of the cheery toast of Tiny Tim wells up in every heart that is attuned to the true spirit of the season. That should mean that the Christmas wish of the immortal little cripple finds an echo in the heart of every Elk, for there is no feast, or festival, or celebration, on our calendar more appealing to our Order.

Generous impulses that have been suppressed grow compelling at Christmas. Kind thoughts seem to be born of its very atmosphere. Countenances grow brighter because of the wholesomeness within; and they kindle smiles on other faces. It is the season of good-will. "God bless us every one," variously phrased, but uniformly of the same meaning, is the universal prayer.

Let us repeat it often during the Christmastide. And let us help toward its fulfillment by making ourselves a blessing to all with whom we are in association, to all within the reach of our benevolence, by translating our good-will into kindly deeds. Therein will be found the answer to that prayer for ourselves.

JURISDICTIONAL LIMITS

SECTION 157 of the Grand Lodge statutes, which provides that the jurisdiction of each Lodge shall extend to a line equidistant between the boundaries of cities and villages in which adjoining Lodges are located, has been the source of no little friction between a number of Lodges, where such equidistant lines did not conform to relatively convenient facilities for Lodge attendance and fraternal association. The Grand Exalted Rulers have been called upon, in numberless instances during past years, to issue special dispensations, disregarding statutory jurisdiction, in order to meet the peculiar conditions of individual cases presented.

An amendment to this section, adopted at Miami, is designed to remedy this trouble. It authorizes the Grand Exalted Ruler, whenever in

his judgment it is for the best interests of such adjoining Lodges, to establish their respective jurisdictional limits without regard to the equidistant lines between them. This authority will enable him, in proper cases, to adjust the situation by a general executive order, instead of dealing with the many individual cases as they arise.

The judicious exercise of the power thus conferred will, it is hoped, remove in a number of instances the cause of continuing disagreement and debate between adjoining Lodges. It will certainly bring to subsequent Grand Exalted Rulers a welcome relief from the time consuming, and sometimes troublesome, consideration of applications for special dispensations.

WHEN WINTER COMES

THE fact that "the poor always ye have with you," makes it incumbent upon a charitable organization such as ours to be ever watchful for opportunities to relieve the distress that poverty entails. It is an all-the-year-round duty and one which Elks recognize and strive to perform faithfully.

But when winter comes, with its added hardships upon those inadequately equipped to withstand them, the obligation of benevolent thoughtfulness and timely provision for generous charity becomes all the more pressing upon those able to observe it, and pledged so to do. It is the season during which the demands for aid naturally multiply. It should likewise be the season during which the responses by Elk Lodges should be most prompt and complete.

Of course the social activities of the Lodge, and its fraternal entertainments, need not be abandoned because winter is at hand with its increased claims. These features have their useful purposes that are readily understood. But they should not be promoted at the expense of a curtailed charity budget for this period of peculiar need.

Nearly every one of you who read this editorial, will do so in the physical comfort of well-fed,


well-clothed bodies, and amid surroundings of prosperity and happiness, while just outside your doors the chilling winds are blowing, and there is the promise of frost and snow, for winter comes. May each of you be prompted to remember how many of your fellows, in your own community, are not comfortable, nor prosperous, nor happy, but who are in real want and distress.

How about your talking it over with "the boys. to ascertain if the Lodge is in readiness to play its part in dealing with the situation? And if it is not, how about your taking a little trouble to see that it gets ready and does play its part? Remember, it cannot do this most effectively without your interest and cooperation. The responsibility is upon you to.do your share.

THE FIRST MILLION

Now that the amendments to the Constitution, definitely establishing the Elks National Foundation, have been approved by the subordinate Lodges and formally promulgated, the Order enters upon the next phase of its great project. That is the securing of the first million dollars for the corpus of the foundation, so that a substantial income may be available as soon as possible for application to the purposes it is designed to promote.

Naturally the readiest sources from which the fund is to receive its first accretions, are the individual members and the subordinate Lodges. And to stimulate these to prompt action it is provided by the Grand Lodge that the first thousand individuals or Lodges, donating a thousand dollars each to the fund during the first year of its existence, will each receive a formal certificate designating the donor an Honorary Founder.

It is certain that there are among the Lodges and the individual members of the Order many thousands amply able thus to contribute to the success of the greatest undertaking the Order has ever launched. Surely there are more than a thousand of these who are eager thus to promote this outstanding benevolent activity and who would feel a proper pride in thus becoming Honorary Founders.

It is suggested to these Lodges and members that when they are considering their Christmas gifts this month they bear in mind the Elks National Foundation, and include it among the beneficiaries

of their seasonal charities. What a wonderful thing it would be, if the suggested donations would enable the trustees to announce at the New Year that all of the limited number of certificates had been issued to the Honorary Founders and that the foundation had received its first million.

Wouldn't you like your name, and your Lodge's name, to appear on that roll of honor?

STATE ASSOCIATIONS AT WORK

THE new department of the Magazine devoted to the news of the several State Associations, will prove interesting to all our readers who feel real pride in the benevolent activities of the Order. And yet it is only in recent years that these organizations have turned their attention to the more serious fields of endeavor.

In the earlier days of their existence, State Associations made little pretense of being anything but social in character. Their chief purpose was to bring the Lodges of the different States into more intimate fraternal relations. Those features are yet properly recognized as of peculiar importance. But a glance at the reports of their annual conventions will disclose that, almost without exception, they are now performing, in their respective jurisdictions, humanitarian services of the highest order and greatest value.

And the diversity of their activities demon-strates the wisdom of leaving to these local groups of Lodges the selection of the special objects in which they are particularly interested. Some are engaged in work among crippled children. A number are devoting their attention to the care and cure of tubercular patients. Others have undertaken a program looking to the eradication of the white plague. Still others specialize in scholarships for deserving and promising students. Orthopedic hospitals are being fostered. Under-privileged boys are being aided. And other equally commendable objects are being promoted.

State Associations have proved themselves most effective agencies for carrying forward their chosen purposes. They are very seriously and very enthusiastically at work. The aggregate of their expenditures is impressive. The full extent of their helpfulness is beyond computation in dollars and cents.

The Elks Magazine

The New Home of Brooklyn, N.Y., Lodge, No. 22



C

Above is the beautifully paneled banquet hall in which, on special occasions, twelve hundred diners may be seated



In the lofty Lodge room below is a magnificent pipe organ, installed at the cost of \$100,000



The view at the left gives an idea of the spaciousness of the fully equipped gymnasium. Below are some of the twenty-two billiard and pool tables



Above, a corner of one of the cosy living rooms. Right, a detail of the stately lobby





Below is shown a corner of one of the luxuriously appointed lounge rooms. Its comfort is on a par with its elegance



This seventy-five-foot swimming pool is one of the very finest to be found in the Metropolitan district

O



Grand Exalted Ruler Murray Hulbert receiving the keys to the city from Mayor Cryer of Los Angeles. Exalted Ruler J. J. Doyle of No. 99 at left

Visitations of the Grand Exalted Ruler

Mr. Hulbert, Continuing His Travels, Visits Lodges in Far and Mid-West

A TIER taking part in the three-day meeting of the California State Elks Association at Santa Barbara, Grand Exalted Ruler Murray Hulbert, accompanied by Mrs. Hulbert and Miss Jean Hulbert, Grand Secretary J. Edgar Masters, Grand Trustee Edward W. Cotter, and others of his party, motored on October 7 to Santa Maria, Calif., where he lunched with the officers and members of Santa Maria Lodge. From here the travelers continued by motor to San Luis Obispo, where Mr. Hulbert was the guest of honor at a banquet given by the Lodge there, which was attended by their wives. Leaving San Luis Obispo the following morning by motor the official party next stopped at the Home of Salinas Lodge, from where they continued to Del Monte to spend the attended a banquet in the Home of Monterey Lodge, which was followed by a joint meeting in the Lodge room attended by officers and members of six Lodges of California, West Central.

On the morning of Tuesday, October 9, the Grand Exalted Ruler motored from Del Monte to Watsonville, for a brief visit with the Lodge there, and then to Santa Cruz, where he lunched in the Big Trees Grove with District Deputy Grand Exalted Ruler James R. Williamson and a group of members of Santa Cruz Lodge, after which the party registered at the Lodge Home. That afternoon a stop was made at Hollister, Calif., Lodge, on the way to Fresno. At the Fresno city line Mr. Hulbert's party was met by the officers of Fresno Lodge, accompanied by the Chief of Police, and escorted to their hotel. On the roth the Grand Exalted Ruler was the guest of honor, first at a luncheon and later at a banquet, in the new Home of Fresno Lodge. Each of these affairs saw a splendid turnout of local Elks as well as visiting members from Lodges of California, East and South Central. Following the banquet came the formal dedication of the magnificent new \$300,000 Home of Fresno Lodge, as reported elsewhere in this issue. The ceremonies drew an attendance of more than 500 California Elks.

Leaving Fresno the following morning the Grand Exalted Ruler visited two Lodges, Merced and Modesto, before stopping for the night in Oakland. Here he attended a banquet in the Home of Oakland Lodge, which brought together officers and members from all of the fourteen Lodges of the Bay District. At the splencid meeting which followed more than 1,500 Elks of the vicinity were on hand to greet Mr. Hulbert. Among the Grand Exalted Ruler's acts while in the city was a visit to the grave in Oakland Cemetery of Past Grand Exalted Ruler Henry A. Melvin, on whose last resting place he laid a wreath. Friday, October 12, was spent in Stockton, where Mr. Hulbert, conferring with the officers, was their guest at a luncheon and later at a banquet attended by a large number of visiting Elks. At the gathering in the Lodge Home, which closed the day, more than 250 officers and members were present.

At Sacramento the following day, Mr. Hulbert assisted at the dedication of the great new athletic stadium there, delivering a forceful address during the course of the ceremonies. In the evening he dined with the past and active officers of Sacramento Lodge, in the handsome dining-room of the Home. At the meeting in the Lodge room which followed, more than 300 members of the Order gave the Grand Exalted Ruler an enthusiastic welcome. The next day, Sunday, October 14, was spent in travel, Mr. Hulbert's party quitting California to visit Lodges in the Northwest. Upon his arrival at Portland, Ore., early on the morning of the 15th, the Grand Exalted Ruler was met at the station by District Deputy Grand Exalted Ruler Frank J. Lonergan, Mayor Baker, Past Exalted Ruler C. C. Bradley, Chairman of the Reception Committee, and officers of Portland Lodge, and escorted to the Multnomah Hotel for breakfast. After breakfasting, the party made a tour of inspection through the Doernbecher Hospital, following which Mr. Hulbert was the luncheon guest of the Chamber of Commerce. In the afternoon he conferred with the Exalted Rulers, Secretaries and officers of Portland Lodge. A banquet and meeting that evening brought together officers and members from a dozen Oregon Lodges. The Grand Exalted Ruler was formally welcomed to the State by District Deputy Lonergan, and to the city by Mayor Baker. Spending the next morning in visits to the airport and other points of interest about the city, Mr. Hulbert, after lunching, left by motor for Olympia, Wash. Stops were made at Longview, Chehalis and Centralia, Wash, Lodges, along the way, the Grand Exalted Ruler reaching Olympia in time to attend a banquet where some 200 officers and members of Olympia and other Lodges of the State, were on

hand to greet him. At the meeting held in American Legion Hall after the dinner more than 5^{00} were present. Following a luncheon the next day with officers and members of Puyallup Lodge, Mr. Hulbert enjoyed an aftermoon's sail on Puget Sound, in the company of District Deputy Grand Exalted Ruler Russell V. Mack, Past District Deputy Robert E. Evans and officers of Tacoma Lodge. At the meeting of Tacoma Lodge that evening the Grand Exalted Ruler addressed a gathering of 800 Washington Elks and witnessed the initiation of a class of candidates. Leaving Tacoma on Thursday, October 18, the Grand Exalted Ruler and his party were luncheon guests in the Home of Everett Lodge, and Mr. Hulbert later addressed a gathering of members and visiting Elks. Stops were made at Ballard Lodge and at the Seattle Boys' Club, before attending a dinner given that evening by the officers and Past Exalted Rulers of Seattle Lodge. At the meeting which followed there were more than 1,000 Washington members in attendance. It was one of the finest Elk gatherings the Northwest has ever seen, and the Grand Exalted Ruler's forceful address was worthy of the occasion. It was broadcast over Radio Station KFOA.

A RRIVING in Spokane the following morning the Grand Exalted Ruler, escorted by Exalted Ruler J. J. Schiffner of Spokane Lodge and a party of Seattle Elks, was met at the station by a group of local members. Following breakfast and a sight-seeing tour, the official party lunched at the Spokane Country Club. That evening the officers and Past Exalted Rulers of Spokane Lodge gave a dinner for Mr. Hulbert. The Lodge then convened in a special session, to hear a masterly address by the Grand Exalted Ruler. At eleven o'clock the Elks' toast, delivered by Mr. Hulbert, was broadcast from the Spokane radio station. Leaving Spokane that night for Butte the party, accompanied by Secretary C. E. Johnson of Missoula, and Past Exalted Ruler William F. Schnell of Kalispell, Mont., Lodges, arrived in Montana the following morning. At the Butte station they were met by Exalted Ruler Dean W. Phillips, Secretary Frank L. Riley, District Deputy Grand Exalted Ruler W. H. Reif, Past District Deputies Harry A. Gallwey and Archie McTaggart, J. K. Claxton, Past President of the Montana State Elks Association, and other prominent Elks of the vicinity. After hunching at the Silver Bow Club, *(Continued on page 60)*

News of the State Associations Reports of the Plans and Activities of These Important Groups All Over the Country

California

HE fourteenth session of the California State Elks Association, held in Santa Barbara, October 4, 5 and 6, was one of the best-attended conventions ever held on the Pacific coast.

The opening meeting was called to order by President William E. Simpson, of Fresno. The first order of business was the reading of reports of some twenty committees, recording the work of some twenty committees, recording the work accomplished during the past year. At eleven o'clock on Thursday, the 4th, the Memorial services were held under the direction of Grand Esteemed Leading Knight Mifflin G. Potts, with the Fresno Lodge Glee Club opening the service. The memorial address was delivered by Jordan L. Martinelli, Past Exalted Ruler of San Rafael Lodge, No. 1708. The afternoon was given over to the entertainment of the visit-ing ladies and the baseball game between North ing ladies and the baseball game between North and South California, Oakland Lodge, No. 171, representing the North and Long Beach Lodge, No. 888, the South. The game was won by the Long Beach team.

Friday's session was marked by the address delivered by Grand Exalted Ruler Murray Hulbert, who spoke for nearly an hour and a half, giving the history of the working of the Conned Lodge in its program form half, giving the history of the working of the Grand Lodge in its present form. In the after-noon the Glee Clubs met in competition, Fresno Lodge, No. 439, taking first prize and Los An-geles Lodge, No. 90, second. In the drill-team contests Oakland Lodge won first place; San Francisco Lodge, No. 3, second; and Pasadena Lodge, No. 672, third. In the band competition Santa Monica Lodge, No. 906, won first place; Los Angeles Lodge second; Glendale Lodge, No. 1289, third. The Oakland Lodge Big Brother-hood Band won the cup in their division. In the evening one of the best jinks put on by the State Association was given in one of the local theatres. On Saturday, Past Grand Exalted Ruler

the State Association was given in one of the local theatres. On Saturday, Past Grand Exalted Ruler James G. McFarland, of Watertown, S. D., addressed the session. Following this was the election of officers for the ensuing year. They are: President, John J. Doyle, Los Angeles Lodge, No. 00; Vice-Presidents: California North, Fred H. Heiken, Marysville Lodge, No. 783; Bay District, Oliver D. Flahavon, San Francisco Lodge; East Central, C. A. Shaney, Tati Lodge, No. 1527; West Central, F. E. Dayton, Salinas Lodge, No. 614; South Central, Murray Durham, Glendale Lodge; California South, William Neilson, San Bernardino Lodge, No. 836; Secretary, Richard C. Benbough, San Diego Lodge, No. 168; Treasurer, C. W. Haub, Sacramento Lodge, No. 6; Trustee for one year, West Central, C. M. Carpenter, San Luis Obispo Lodge, No. 322; Trustees for two years: California North, C. C. De Marias, Chico Lodge, No. 423; East Central, William Murray, Mo-desto Lodge, No. 1282; California South, Thomas L. McFadden, Anaheim Lodge, No. 1345. Thomas S. Abbott was reappointed Tiler, and Rev. H. H. Powell was reappointed Chaplain. C. Hal Reynolds, Pasadena Lodge, was reappointed Sergeant-at-arms. The city of Oakland was chosen as the meeting place for 1929. Santa Barbara Lodge, No. 613, acting as host 1929.

Santa Barbara Lodge, No. 613, acting as host to the meeting, entertained the visiting ladies in lavish fashion, and did everything to make the stay of the delegates there one of the most pleasant times they had ever had. The mer-chants and residents had decorated the streets, and every assistance was given to strangers who were guests of Santa Barbara. The Mayor, Chief of Police and the Chief of the Fire De-partment addressed the delegates on the opening day and extended to them a splendid welcome. The hotel accommodations were ample, all promises were lived up to, and every hotel was filled to the limit,

Outstanding reports from the Big Brother-

hood Committee and the Social and Community Welfare Committee were read, and by motion all Lodges in California were requested to read these reports at the next open session. Mr. Simpson, retiring President, has visited nearly all the Lodges in California during his year of office in the interest of the State Association. Every Lodge in California, to the number of Every Lodge in Canonia, to the number of seventy-one, with a membership of over $62,\infty$, belongs to the Association and, at the present rate of progress, before the year ends, there should be several new Lodges instituted in the

State. In the ritualistic contests, among the winning teams of the various districts, San Diego Lodge ith a total score of 08.411, Berkeley Lodge, won with a total score of 98.411, Berkeley Lodge, No. 1002, being second with 98.101; Long Beach Lodge, third, scored 98.020; Tulare Lodge, No. 1424, fourth, 97.833; Salinas Lodge, with 95.203, was fifth, and Oroville Lodge, No. 1484, scoring

95.196, was sixth. At the end of the last session retiring President Simpson was presented with a suitable gift in recognition of the work he had done during his

recognition of the work he had done during his term of office in the State Association. The following Grand Lodge officers were pres-ent: Grand Exalted Ruler Murray Hulbert; Grand Esteemed Leading Knight Mifflin G. Potts; Past Grand Exalted Ruler James G. McFarland; Past Grand Exalted Ruler William M. Abbott; Chairman of the Board of Grand Trustees Edward W. Cotter; Grand Trustee Dr. Ralph Hagan; Chief Justice of the Grand Forum Walter P. Andrews, and Justices Walter F. Meier and Dwight E. Campbell; and Grand Esquire Harry H. Atkinson. There was a total attendance of officers, dele-

There was a total attendance of officers, dele-gates, alternates and visitors of over 2,000.

West Virginia

THE twentieth annual convention of the West Virginia State Elks Association, held at Fairmont on October 15, 16 and 17, to which Fairmont Lodge, No. 294, acted as host, was an unprecedented one both from the standpoint of attendance and enthusiasm. A throng of some 1,700 Elks and their ladies enjoyed a three-day

1,700 Elks and their ladies enjoyed a three-day program replete with interest and gayety. The opening ceremony of the convention, to which the general public was invited, was held on the evening of the 15th in the Home of Fairmont Lodge with Past Exalted Ruler Brooks Fleming, Jr., presiding. A fine program of vocal and instrumental music supplemented the addresses made on this occasion by many dis-tinguished Elks. Following the ceremonies a reception and an enjoyable informal dance

The prize-winning float at the Oregon State Elks Association convention, entered by Klamath Falls Lodge, No. 1247

were held for the visiting members and their

The first business meeting convened the following morning in the Armory Building, and took up a number of routine matters. Reports of the various committees and officers were read and approved. One report which was of paramount interest to those present was that of the maintenance of the West Virginia Home for maintenance of the West Virginia Home for Crippled Children at Martinsburg, which was established a year ago through the efforts of the local Lodge and is in flourishing condition. The report as read by Dr. L. M. Porterfield, mem-ber of the institution staff, shows that fifteen little patients are now in the home for free medical treatment, with accommodations for twenty-five more. While the meeting was in progress several bands paraded around the city alternating in giving a series of public concerts; the ladies at this time were guests at a breakfast and musicale. The afternoon was devoted by the visitors to various pleasur-able recreations, golf, swimming, sight-seeing, theatre parties, shopping and other diver-sions.

That evening, with Past Grand Exalted Ruler That evening, with Past Grand Exalted Ruler John K. Tener present as judge, the ritualistic contest for the Fleming Trophy and \$350 in cash prizes was held in the Armory. Clarksburg Lodge, No. 482, won the trophy and \$200 in gold; Morgantown Lodge, No. 411, won second place and \$100 in gold, and Wheeling Lodge, No. 28, took third place and \$50 in gold. The awards were presented by Mr. Tener. After the contests a Dutch lunch and social session were enjoved.

contests a Dutch lunch and social session were enjoyed. At the final business session of the reunion the next day, officers were elected to serve for the coming year. They are: President, Brooks Fleming, Jr., Fairmont; First Vice-President, D. Wertheimer, Sistersville, re-elected; Second Vice-President, W. M. Keister, Bluefield; Third Vice-President, Paul D. Dechan, Moundsville; Secretary, Jay Reefer, Clarksburg, re-elected. James A. Dyson, Wheeling, was elected trustee for a term of five years, and the other officers and committeemen will be appointed by the President at a later date. The closing features of the convention in-eluded an afternoon band concert, buffet luncheon, dance and bridge party at the Coun-try club, and a golf tournament for the men who were not engaged elsewhere. Many fine prizes were awarded the winners and the runners-up of the play. The convention ball held that evening brought the reunion to a close. (Continued on page 63)





The horseshoe pitching court of Ogden, Utah, Lodge, No. 719, the only one of its kind in the State

Under the Spreading Antlers News of Subordinate Lodges Throughout the Order

Home of Ventura, Calif., Lodge Dedicated by Grand Exalted Ruler

IN THE presence of such a gathering of Grand Lodge, State Association and Subordinate Lodge officers, and District Deputies, as is

Lodge officers, and District Deputies, as is seldom seen save at Grand Lodge conventions, the new Home of Ventura, Calif., Lodge, No. 1430 was dedicated by Grand Exalted Ruler Murray Hulbert during his recent visit to the Pacific coast. Grand Lodge officers and committeemen, who assisted Mr. Hulbert, included Grand Esteemed Leading Knight Mifflin G. Potts; Grand Secretary J. Edgar Masters; Grand Trustees Edward W. Cotter, and Dr. Ralph Hagan, and Justices of the Grand Forum Walter P. Andrews, Walter F. Meier and Dwight E. Campbell, Other well-known members who took part in the ceremonies were William E. Simpson, then President of the Califorfila State Ellis Association; District Deputy Grand Exalted Ruler Frederick W. Lake and Exalted Ruler J. J. Doyle of Los Angeles Lodge, No. 00, while among the audience were Past Grand Exalted Ruler James G. McFarland; Grand Esquire Harry H. Atkinson; Past Grand; Many Past Presidents and other past and active officers of the State Association; District Deputies and Exalted Rulers. Altogether, more than 700 Elks were in attendance. On the day before the ceremony the Lodge held open house to the public, and more than 3,000 persons inspected the building.

Esteemed Leading Knight Harry M. Ticknor, many Past Presidents and other past and active officers of the State Association; District Deputies and Exalted Rulers. Altogether, more than 700 Elks were in attendance. On the day before the ceremony the Lodge held open house to the public, and more than 3,000 persons inspected the building. The new Home is a beautiful, three-story building of modified Spanish architecture. It is a steel frame structure, with composition walls laid by air-pressure over sheeting and iron mesh, making it much the same as a reinforced concrete building. The entrance is directly into the lounge, which is $65' \times 25'$; opposite the front door is the secretary's office and cigar counter. The card room, which is in the north end of the building, is three feet higher than the lounge floor, as are the Memorial Chamber and ladies' parlor, which occupy the south wing. The handsomely equipped billiard room is in the northwest corner.

northwest corner. The great lounge has a beamed ceiling, marked off in squares by the use of cross-beams, and is antiqued to carry out the effect of an old Spanish building. On the second floor, are the diningroom and kitchen; the windows of the diningroom, on the east side, looking down into the lounge. On the third floor is the Lodge room,

reached by a grand staircase to a landing on the mezzanine, then by two staircases from there to the third floor, ending at a landing before the ante-room. It is $49' \times 73'$ in the clear, with a stage 16' deep; the opening of the proscenium arch is $38' \times 16'$. The seats are in three tiers; the back row, next the wall, consists of blue leather loge chairs, with velour backs; the first two rows are regular opera chairs, with leather seats and velour backs. The color scheme of the room is a rich dark blue. The carpet, chairs and draw curtain for the front of the stage all harmonizing. The permanent seating capacity of the Lodge room is 170; but by using folding chairs on the floor 520 can be seated.

of the Lodge room is 170; but by using folding chairs on the floor 520 can be seated. A beautiful scale model of the new Home, perfect in every detail, was entered as a float in the parade during the convention of the California State Elks Association, which was held at Santa Barbara immediately following the dedication.

Altoona, Pa., Lodge Celebrates Its Fortieth Anniversary

Altoona, Pa., Lodge, No. 102, the fifth oldest in the State, recently celebrated its fortieth anniversary with an elaborate program. A banquet, an old-fashioned minstrel show and a dance were enjoyed by a capacity gathering of members and their friends. The festivities were held in the newly furnished and decorated Home of No. 102.

One of the features of the anniversary celebration was the conferring of Honorary Life Memberships upon the eight survivors of the original twenty-three charter members.

Juneau, Alaska, Lodge Officers Have Fine Trip to Sitka

A full complement of officers and a number of members of Juneau, Alaska, Lodge, No. 420, headed by Exalted Ruler Henry Messerschmidt, recently enjoyed a splendid visit to Sitka, where they held a meeting and initiation. Leaving on the steamer *Queen* the party made a short stop at Douglas and then proceeded to Haines and Skagway, arriving at the latter the following morning. After a visit to the Home of Skagway Lodge, No. 431, and a sight-seeing tour, the party left for Sitka. A large turnout of the Sitka members of No. 420 was on hand to greet them when they arrived at noon the next day. After being escorted through the streets that were gaily decorated with the purple and white of the Order, the party visited the Pioneers Home and witnessed a number of field sports, which were held on the parade ground of the Home by some 120 children. At 6:45 the meeting was called to order in Moose Hall and the candidates were initiated by

At 6:45 the meeting was called to order in Moose Hall and the candidates were initiated by Mr. Messerschmidt and his staff, their work receiving a fine ovation. Following the meeting the Elks Railroad Dance was given. One of the most enjoyable occurrences of the occasion was when, at the invitation of the captain of the steamer *Queen*, the Elks and their ladies repaired to the ship for a fine luncheon, which wound up a notable visit.

Death of Past District Deputy J. William Daly, New York, West

Elks of western New York lost one of their most devoted and able fellow members by the death at Saranae of Dr. J. William Daly, Past Exalted Ruler of Lockport, N. Y., Lodge, No. 41, and a Past District Deputy Grand Exalted Ruler for the western district of the State.

Ruler for the western district of the State. Dr. Daly led an active and useful professional, business and fraternal life. Opening his office for the practice of dentistry in 1905, he soon became one of the city's most able and popular dentists. He was a charter member of the Lockport Dental Society, serving as its President in 1919. From 1910 to 1910 he was a director of the Lockport Savings and Loan Association, and at the time of his death had served as its president for nine years. He was elected Exalted Ruler of his Lodge for the year 1912-13, and in 1924 was appointed District Deputy. In 1925 he was voted an honorary life membership in Lockport Lodge for distinguished service to the Lodge and the District. He was always active in the charity work of the Order, and was also of the greatest assistance in the financing and building of Lockport Lodge's Home.

Ruler of his Lodge for the year 1912-13, and in 1924 was appointed District Deputy. In 1925 he was voted an honorary life membership in Lockport Lodge for distinguished service to the Lodge and the District. He was always active in the charity work of the Order, and was also of the greatest assistance in the financing and building of Lockport Lodge's Home. His funeral was attended by crowds of friends, fellow Elks and representatives of business and professional groups. D. Curtis Gano, President of the New York State Elks Association, conducted an impressive Lodge of Sorrow at the grave side, in which many distinguisned members of the Order in western New York took part. Grand Exalted Ruler Murray Hulbert sent a handsome floral piece, as did each of the Lodges in the district, the other organizations of which Dr. Daly was a member, and many of his countless friends. To his widow, Mrs. Jane



Niland Daly, and his daughter, Miss Betty Jane Daly, THE ELKS MAGAZINE extends its condolences and sincerest sympathy.

Kalamazoo, Mich., Lodge to Have New Home

Out of the shell of the building which for more than two decades has served as the Home of Kalamazoo, Mich., Lodge, No. 50, has emerged a fine, virtually new structure. The old Home was closed early in the summer and reconstruc-tion work calling for an expenditure of some \$100,000 was started immediately. So rapid has been the progress made that the building was practically ready for occupancy at this writing. The first floor will be devoted to social writing. The first floor will be devoted to social facilities and will have six new bowling alleys, two social rooms, a billiard hall, a cigar counter and soda fountain, and a large lobby. On the second floor the men's lounge will extend across the entire front of the building, with two execu-tive offices and a check room adjoining it. The second half of this floor will be utilized for the din-ing and hall rooms with a cefetrie and half of the dining and ball rooms, with a cafeteria and kitchen at the rear. The third floor will contain the Lodge rooms and a ladies' lounge and bridge room.

The initial payment on the cost of the Home, \$25,000 has been made and the remaining \$75,000 will be covered by bonds.

Niles, Mich., Lodge Lays Cornerstone for New Home

for New Home One of the most interesting ceremonies of the summer season for Niles, Mich., Lodge, No. 1322, was the impressive laying of the corner-stone for the beautiful new Home which that Lodge is erecting. Past Exalted Ruler Dr. F. N. Bonine of Niles Lodge, presided at the exercises and Past District Deputy Grand Exalted Ruler Charles J. Doval made the prin-cipal address. Greatly adding to the impressive-ness of the occasion was the initiation which took place after the dedication, when a class of some fifty candidates was inducted into Niles some fifty candidates was inducted into Niles Lodge by the officers and degree team of Kala-mazoo, Mich., Lodge, No. 50. Their exempli-fication of the ritual caused much favorable comment.

Recent Activities of Philadelphia, Pa., Lodge

Pa., Lodge Philadelphia, Pa., Lodge, No. 2, has inau-gurated a system which has resulted in a tre-mendous attendance at Lodge meetings. The plan may be of benefit to other Lodges which are seeking increased interest in the regular meetings. Formerly Philadelphia Lodge met every Tuesday night. About a year ago a plan of two meetings a month, on the first and third Tuesdays, was adopted and immediately the attendance increased. On the first Tuesday in the month a business meeting, followed by a show, attracts the members. The third Tuesday is marked by the monthly initiation. Another feature which has created much interest is the presence, each meeting night, of a speaker of national note. These gentlemen are chosen carefully for their qualifications and reputations, and an attempt is made to alternate serious with humorous topics. Included among the speakers,

many of them members of the Order, have been United States Senator Royal S. Copeland, of United States Senator Royal S. Copeland, of New York; Governor A. Harry Moore, of New Jersey; Congressman F. H. LaGuardia, of New York; Aaron Sapiro, of California; Capt. Irving P. O'Hay, famous humorist, around whom Richard Harding Davis wrote his well-known "Soldiers of Fortune"; the Rev. Francis P. Duffy, noted wartime Chaplain of the famous Sixty-ninth Regiment of New York; and James L. Corbett, former world's heavyweight cham-J. Corbett, former world's heavyweight cham-pion. With the increased interest the Lodge very quickly outgrew its meeting room, which has given way to increased locker space and handball courts for the athletic department. The sessions are now held in the ballroom, which has a capacity of about 3,500, and rarely is there an available seat when the meeting gets into full sway.

Past Exalted Rulers' Meeting of New York, Southeast

The recent annual meeting of the Past Exalted Rulers Rulers' Association of New York, Southeast, was held in the Home of New York, N. Y., Lodge, No. 1. The attendance was large and a delightful social hour preceded the dinner which was given in the solarium at seven o'clock. After dinner adjournment was made to the Lodge room where the meeting was called to order by Past District Deputy Grand Exalted Ruler Leo Fallon, retiring president of the Association. Henry Kohl, secretary and treasurer, read a report of the matters of interest which affected the hody throughout the next war and then the the body throughout the past year and then the election of new officers took place. Past District Deputy Grand Exalted Ruler Clayton J. Heer-

The Elks Magazine

mance was placed in nomination by Past Exalted Ruler and Secretary William T. Phillips of New York Lodge, and was unanimously elected and installed in office. Mr. Kohl was reelected Secretary-Treasurer. District Deputy Grand Exalted Ruler Peter Stephen Beck was guest of hence of the accession and among these who honor of the occasion and among those who made addresses felicitating him and Mr. Heer-mance were Senior Past Exalted Ruler Thomas F. Brogan of New York Lodge, Mr. Phillips and Past Exalted Ruler James T. Hallinan of Queens Borough Lodge, No. 878.

Staten Island, N. Y., Lodge Holds Large Meeting and Initiation

A fine gathering of members was on hand to A fine gathering of members was on hand to greet District Deputy Grand Exalted Ruler Peter Stephen Beck on his official visit to Staten Island Lodge, No. 841. Mr. Beck was accom-panied by delegations from Freeport, Lynbrook, Glen Cove and Brooklyn, N. Y., Lodges. A sumptuous dinner was served in the handsome dining-room of the Home prior to the regular meeting. As the District Deputy was escorted into the Lodge room he was given a tremendous ovation, following which he witnessed the exovation, following which he witnessed the ex-emplification of the ritual by the officers of No. 841, when the degree of the Order was conferred with dignity and dispatch upon a large class of candidates. Mr. Beck in his speech of the evening complimented the initiatory work and the Lodge's record of accomplishment. Many other suitable speeches were made by mem-bers of the visiting delegations and of the local Lodge.

Lansing, Mich., Lodge Now Publishes Monthly Bulletin

No. 1, Volume 1, of Elk Lore, the new monthly bulletin published by Lansing, Mich., Lodge No. 196, has been received in the office of THE ELKS MAGAZINE. Lansing Lodge is to be con-gratulated upon the appearance and the in-teresting material of this initial issue of its official publication.

Charleston and Columbia, S. C., Lodges Cooperate in Welfare Work

A general survey made prior to the opening of school by the Social and Community Welfare Committees of Charleston and Columbia, S. C., Lodges, Nos. 242 and 1100, disclosed 143 under-nourished children in the two cities. These youngsters were taken by the two Lodges for a week of health-building, those from Charleston being sent to the Elks Folly Beach Home, while those from Columbia went to Lakeview Pond. A quart of milk a day, and lots of sleep, fresh air and happiness resulted in an average gain in



The handsome, dignified Lodge room in the Home of Durango, Colo., Lodge, No. 507

weight of three pounds. And on the last day of camp each girl was given a new dress and each boy a pair of long trousers, a shirt, belt, and tie, and sent to school healthy, happy, and welldressed.

The Health Week is to be made an annual affair by the two Lodges, which received full cooperation this year from health departments, various community agencies and many inter-ested individuals. The members are to be congratulated on this fine service to their cities.

Scranton, Pa., Lodge Has New Ouarters

The fine Home of Scranton, Pa., Lodge, No. 123, has undergone, practically, a complete interior renovation.

The lobby has been laid with black and white tile and yellow-white tinted lamps fur-nish the illumination. The lounge room on the left of the entrance has been completely redecorated and refurnished, and the library on the right is now done in prevailing tones of red-brown and black. The color scheme of the new ladies' room is rose. Crystal chan-deliers shed their light from the dining-room ceiling on surroundings of green and gold. Wall fixtures of the same color, hung with crystals; stained-glass windows, and new equip-ment add their share to this room's attractive-ness. The Lodge room, blue room and other quarters on the upper floors have also been given white tile and yellow-white tinted lamps furquarters on the upper floors have also been given a thorough overhauling and the membership is justly proud of the result.

Poughkeepsie, N. Y., Lodge Holds Gala Meeting

Poughkeepsie, N. Y., Lodge, No. 275, held an overflow meeting in its spacious Lodge room on the occasion of the official visit of District the occasion of the official visit of District Deputy Grand Exalted Ruler Peter Stephen Beck. Among the many distinguished members of the Order in the District Deputy's suite were D. Curtis Gano, President of the New York State Elks Association; Exalted Ruler Henry Forrestal and Past Exalted Ruler James A. Kennelly of Beacon Lodge, No. 1493; Exalted Ruler Arved L. Larson and Past Exalted Rulers Charles R. Coffin and Iudge Albin Johnson, of Charles R. Coffin and Judge Albin Johnson, of Freeport Lodge, No. 1253. In his address of the evening Mr. Beck com-

In his address of the evening Mr. Beck com-plimented the Lodge upon its prosperity, empha-sized its position in the community and pre-dicted for it another most prosperous year. At the present writing Poughkeepsie Lodge is planning to celebrate the 35th anniversary of its institution, in February next, with an elaborate program

Visalia, Calif., Lodge Has Enthusiastic Fall Opening

With some 372 members present, the first fall session of Visalia, Calif., Lodge, No. 1298, was marked by great enthusiasm and a fine fraternal spirit. spirit. The large crowd present sat down to a sumptuous dinner of venison; witnessed the dramatic presentation of the ritual during the initiation of a class of candidates by the officers, and enjoyed an entertainment which rounded out the evening.

Visalia Lodge boasts a larger average attend-ance at meetings than any other unit in California Central. Due in great measure to the officers who have drafted themselves as a com-mittee on attendance, there is never any ques-tion about interest in the many affairs of the Lodge and the constant presentation of inter-Lodge, and the constant presentation of inter-esting meetings, programs, and entertainments has created the greatest enthusiasm among the membership.

Past Exalted Ruler Elton J. Johnson of Battle Creek, Mich., Lodge

Battle Creek, Mich., Lodge, No. 131, and the Order at large, has suffered a heavy loss by the recent sudden death of Past Exalted Ruler and life member, Elton J. Jo'nson. Mr. Johnson was known throughout the State, and beyond its borders for his proficiency in and knowledge its borders, for his proficiency in and knowledge of the rituals of the Order, and his demise was a great shock to his host of friends. The funeral services were conducted by the Battle Creek Elks.

When Will These Cities of Over 5,000 **Population Have Elks Lodges?**

Town	Alabama—8	Population
Gadsden Tuscaloosa Alabama City. Albany		14,737 11,996 5,432 7,652 5,003
	Arkansas—3	•
Van Buren West Helena		5,224
•	California-4	

		10,385
Venice	 	10,305
		5,703
Santa Clara	 	5,220
South Pasadena	 	7,652

Connecticut-26

Branford	6,627
East Hartford	11,648
Enfield	11,719
Fairfield	11,475
Glastonbury	5,592
Groton	9,227
Hamden	8,611
Killingly	8,178
Manchester.	18,370
Milford	10,193
Orange	16,614
Plainfield.	7,926
Plymouth	5,942
Seymour	6,781
Shelton	9,475
Southington	8,440
Southington	5,407
Stafford	10,236
Stonington	12,347
Stratford	5,055
Thompson	8,808
Vernon	6,050
Watertown	8,854
West Hartford	
Winchester	9,019
Windham	13,801
Windsor	5,620

Florida-3

Clearwater						•	•			•	•		•	•	•		•		•	•	•	•	•		•	5,0 6,6	
Plant City	 •	•	•	•	•	•	•	•	•	•	•	•	٠	•	•	•	٠	•	•	•	•	•	•	•	٠	84	
West Tampa.					•	•	•	•	•	٠	•	•	٠	٠	٠	•	•	•	٠	•	•	•	٠	•	•	04	U,U

Coorgig-12

	Georgia 12	
Dome		. 13,25
Nome		. 10,78
Valdosta		. 6.53
Cordele		
Dalton		. 5,22
Decetur		. 0,150
Decatur		. 7.70
Dublin		5,24
East Point		
Dast L'oniter		. 6,27:
Gamesville		6.100
Marietta		
Manlania		. 6,78
Mountrie		7.03
Newnan		. 7,03
Themaswille		. 8,19

Illinois-20

Berwyn	14,150
Forest Park	10,768
Forest Park	12,072
Maywood	7,804
Belvidere	9,753
Collinsville	
Fast Moline	8,675
Edwordeville	5,336
Hillsboro.	5,074
Johnston City	7,137
Melrose Park	7,147
Meirose Park	5.143
Normal	5,839
North Chicago	8,860
Peru	
Sawanna	5,237
Spring Valley	6,493
Staunton	0,027
West Hammond	7,492
Wilmette	7.814
Wilmette	6,694
Winnetka	5,580
Zion	3,500

Indiana—1

Mishawaka

15,105

5,116

		Ia	n	v	a	 -	5								
Albia				•				•	•	•		 	 	 	. 5
Ames										•	•	 		 	. 9
Cedar Falls										•		 	 	 	. 0
Chariton.															• 5
Cherokee										•			 		. 5

Kansas-4

Arkansas City.. Abilene..... 14,00 (Continued on page 76)

Aberdeen, Wash., Lodge to Give Monument to City

It has been the policy of Aberdeen, Wash. Lodge, No. 593, along with its usual program of Elks charities, to do each year some notable thing for its city. Last year the Lodge donated a two-and-one-half-acre playground. This time it will be a monument of Samuel Benn, founder of Aberdeen, who still lives at the age of ninety-six years. The Lodge has raised \$8,000 for the project and Alonzo Victor Lewis, New York sculptor, has made the studies. The finished work will be unveiled some time early in the Spring. It will be of heroic size. The base of granite will stand eight feet high, and on this the bronze statue of Mr. Benn, seven feet three inches tall will be mounted. District three inches tall, will be mounted. District Deputy Grand Exalted Ruler Russel V. Mack and Exalted Ruler J. Henry Ashman of No. 593 have headed the committee in charge of the work.

Grand Esteemed Loyal Knight Hayden Visits Tulsa, Okla., Lodge

Grand Esteemed Loyal Knight O. L. Hayden, some weeks ago, paid an official visit to Tulsa, Okla., Lodge, No. 946. Mr. and Mrs. Hayden were met upon their arrival in the city by a re-ception committee of Tulsa members, who escorted them to their hotel. The following day the Grand Esteemed Loyal Knight was enter-tained by Exalted Ruler D. F. Copeland, while Mrs. Hayden was the guest of honor at a theater Mrs. Hayden was the guest of honor at a theater party given by the wives of members. That evening Mr. Hayden attended a banquet and later witnessed the initiation of the "O. L. Hayden Class" of twenty-five candidates. Following the meeting a delightful entertain-ment was held.

Mr. Hayden's address to the more than 200 Elks present was a most inspiring talk, and one that set the keynote of the Lodge's winter activities.

Albany, Ga., Lodge Holds Interesting "Old Timers' Night"

More than 100 members turned out to do honor to the Past Exalted Rulers and charter members of Albany, Ga., Lodge, No. 713, on the occasion of "Old Timers' Night." Among the interesting events of the evening was the read-ing of the minutes of the first meeting of Albany As the names of the charter members Lodge. were read those present responded, and as each stood up he was given a rousing reception by his fellow Elks. Short talks were made by a number fellow Liks. Short taks were made by a number of the honor guests, among whom was Dr. Hugo Robinson, the first Secretary of the Lodge. Following the Lodge session an excellent bar-becue dinner was served in the banquet room.

Activities of Provo, Utah, Lodge

The entertainment committee of Provo, Utah, Lodge, No. 849, is hard at work on an ambitious program for the winter season. So far, twenty-four dances and six card parties have been arranged for during the winter months, and two dancing clubs, one for Elks only and the other for members and guests, have been organized. The proceeds from these activities will be turned over to the charity fund.

Provo Lodge recently paid a fraternal visit to Eureka, Utah, Lodge, No. 711, for the purpose of presenting the latter with the three silver loving cups which it won at the State convention in June. In spite of unfavorable weather conditions there was a good turn-out of visitors and members on hand. District Deputy Grand Exalted Ruler J. T. Farrer, who was general chairman of the convention committee, presented the cups to the winners on behalf of Provo Lodge.

Red Bank, N. J., Elks Visit Bound Brook Lodge

The officers and twenty-six members of Red Bank, N. J., Lodge, No. 233, made a recent enjoyable fraternal visit to Bound Brook Lodge No. 1388, where, on their arrival, they were tendered a dinner and later participated in the

regular meeting of the Lodge. The officers of Red Bank Lodge exemplified the ritualistic work for their hosts with dignity and dispatch, winning much commendation and applause. The evening was made further notable by a musical entertainment and a number of boxing bouts.

Buffalo, N. Y., Lodge Honors Its Championship Drill Team

The drill team of Buffalo, N. Y., Lodge, No. 23, winners, at Miami, last July, of the national championship for the second successive time, was honored at a dinner and entertainment in the Lodge Home, which were attended by more than 700 members. Speeches of congratulation were made by Mayor Frank X. Schwab, on behalf of the city, and Exalted Ruler John H. Burns, for the Lodge, to which Martin J. Mulligan, captain of the victorious team, responded. Following these talks, a beautiful silk flag was presented to the team by Esteemed Leading Knight George E. Morgan, and each individual member given a token of esteem from his Lodge. Moving-pictures, vaudeville acts and a number of talks by some of the distinguished guests who were present filled the remainder of the evening.

A Warning to All Lodge Secretaries

Secretary A. J. White of Lakewood, Ohio, Lodge, No. 1350, writes us that card No. 362, paid to April 1, 1929, issued to John Skelly, whose membership number is 1113, has been stolen from Mr. Skelly. All Lodge Secretaries are warned not to honor this card if presented.

District Deputy Morton Visits His Home Lodge, Charlotte, N. C.

District Deputy Grand Exalted Ruler John J. Morton paid his first official visit a short time ago by calling upon his home Lodge, Charlotte, N. C., No. 392. A large number of his fellow members were on hand to greet the District Deputy, who gave a most interesting talk, stressing the suggestions and plans brought out at the Chicago conference of the District Deputies, for the benefit of all Subordinate Lodges.

Charlotte Lodge is active in many ways, having recently given a very successful charity ball and being engaged at the moment in a selective membership campaign by which it hopes to add 500 members to its rolls by next spring.

Tulare, Calif., Lodge Wins Valley Ritualistic Trophy

The ritualistic trophy contested for in the Home of Tulare, Calif., Lodge, No. 1424, by the Valley Lodges, Bakersfield, No. 266, Visalia, No. 1298, and No. 1424, was won by the officers of the latter Lodge, headed by Exalted Ruler J. Thomas Crowe. The contest, under the direction of Past District Deputy Grand Exalted Ruler Harry C. Kimball, began at eight o'clock and continued without interruption until eleven, with an average of fifty minutes allotted each unit. The final score was: Tulare Lodge, 97.833; Bakersfield Lodge, 97.096; Visalia Lodge, 96.813.

Minneapolis, Minn., Lodge Holds Fine Entertainments

A card party for the wives of members, a regular meeting and initiation, followed by a concert and entertainment, marked the first activities of the season in the Home of Minneapolis, Minn., Lodge, No. 44. As a result of the enthusiasm evidenced by all present many more such events are promised for the future. While the ladies were at card play, the regular Lodge session was held and a class of candidates initiated, the officers of No. 44 exemplifying the ritual in notable fashion. At the close of the meeting the members were joined by their wives in the auditorium, where the fine Lodge band, directed by William Marvelle Nelson, gave an interesting concert. The evening was further featured by the presence of Eubie Blake and Broadway Jones, famous colored composer and soloist, respectively, of "Shuffle Along," who gave a program of piano and vocal music. With Mr. Blake at the piano, Mr. Jones sang many popular songs and by request a number of negro spirituals.

Twenty-fifth Anniversary of Queens Borough, N. Y., Lodge

Nearly 1,000 members and a notable array of distinguished guests were present at the twentyfifth anniversary banquet of Queens Borough, N. Y., Lodge, No. 878, held at the Hotel Commodore in New York City. Among the speakers were Grand Exalted Ruler Murray Hulbert; Past Grand Exalted Ruler Joseph T. Fanning; James T. Hallinan, of the Grand Lodge Committe on Judiciary, who acted as Toastmaster; Exalted Ruler Matthew J. Merritt, of Queens Borough Lodge; William T. Phillips, Secretary of New York, N. Y., Lodge, No. 1, and a member of the Grand Lodge Ritualistic Committe; Past District Deputy Grand Exalted Rulers, Dr. Lester G. Brimmer and Thomas F. Brogan, and Hon. Bernard M. Patten, President of the Borough of Queens. Other well-known members present included Fred A. Pope, Chairman of the Grand Lodge Committee on Credentials; Lawrence H. Rupp, Chairman of the Grand Lodge Committee on Judiciary; Past Grand Esquire Lloyd R. Maxwell; District Deputy Grand Exalted Ruler Peter Stephen Beck; D. Curtis Gano, President of the New York State Elks Association, and S. John Connolly, Secretary to the Grand Exalted Ruler. The feature of the evening was the announce-

The feature of the evening was the announcement that, in commemoration of the anniversary, honorary life membership had been conferred upon all the surviving charter members, sixteen of whom were present, and individually introduced by Toastmaster Hallinan. As each arose to acknowledge the introduction he was enthusiastically greeted by the large gathering. Handsome silver-plated plaques, upon which (Continued on page 57)

The Third Annual Elks Magazine Cruise

THE palatial S. S. Lapland, chosen to make the third annual cruise to the West Indies conducted under the auspices of THE ELKS MAGAZINE by James Boring's Travel Service, Inc., will leave New York on February 25, 1929, for the sunshine and warmth of tropical scenes. Since our October article her sixteen-day itinerary has been reversed. The order of the ports of call now is: Bermuda, Porto Rico, Jamaica and Cuba.

The Lapland, one of the finest and safest liners afloat, was selected for the Elks West Indies cruise because of her size, speed, comfort, reputation for cuisine and service. The lounge and drawing-rooms, restful library, large and airy dining-saloon, with central dance floor, smoking-room, social hall where afternoon tea is served and dances, costume parties and other entertainments are held, and the semi-enclosed veranda café where refreshments and a fine view of the ocean may be enjoyed, all will contribute their charm to the parties' floating home for the duration of the trip. A full orchestra will proyide music for dancing and many excellent programs are arranged for those who delight in fine concert_music. The deck spaces are unusually large and desirable, and the weather invites the enjoyment of outdoor sports. The top deck is given over almost entirely to shuffleboard, deck-tennis, ring-toss, bull-board and many other diversions; while at the forward end of the sports deck is a fully equipped gymnasium, and aft, on Deck 7, is an outdoor swimming pool. The staterooms are light and airy. The many spacious suites are equipped with every modern convenience, and each stateroom of whatever type is provided with draft ventilation and electric fans for utmost comfort in warm weather.

A few short hours after sailing, the ship will have passed from the winter chill of New York, through the first balmy airs of the Gulf Stream to arrive in the equable, semi-tropic warmth of the Bermudas.

Named for their discoverer, Juan Bermudez, who was shipwrecked there in 1527, the scene

Begin Now to Plan Your Winter Vacation

of countless filibustering expeditions, rich in pirate history, these green isles, bright in the tranquil sunshine, brilliant with flowers and coralbuilt houses and roads, will offer a days' enchantment to the party. There the quiet is broken only by the placid sound of horses' hoofs and the occasional trigging of horses' hoofs and

built houses and roads, will offer a days' enchantment to the party. There the quiet is broken only by the placid sound of horses' hoofs and the occasional ringing of bicycle bells. The cruisists will visit the crystal caves and sea gardens along the delicately tinted coral reefs; or indulge in golf, bathing, carriage drives, bicycling and boat trips. San Juan, the capital of Porto Rico, will be the next stop after about two and one-half days

San Juan, the capital of Porto Rico, will be the next stop after about two and one-half days of sea travel in which the spell of southern waters further makes itself felt. Founded by Ponce de Leon, it was from here that the old romantic adventurer set forth in search of eternal youth and later discovered Florida. The forts with which he encircled the harbor are the best preserved medieval fortresses in the western world. Futilely besieged by Hawkins and Drake in 1572, this old morro can boast that it has never fallen to an enemy. Amid an atmosphere of old Spain the party will wich Comp Barrow the White Hours of Ponce

Amid an atmosphere of old Spain the party will visit Casa Blanca, the White House of Ponce de Leon; the cathedral where his remains are entombed; the governor's palace; the Marina, and the sea walk at Vorinquen Park; El Morro, the fortress, and San Cristobal.

Sailing then to the westward the cruise ship will put in at Kingston, the capital of Jamaica and the largest town in the British West Indies. Here the visitor finds himself in an outpost of old England stationed in the middle of the northern Caribbean, where the entire population both black and white, speaks English with an old country accent.

The vegetation is luxuriant and beautiful, with a profusion of ferns, feathery bamboo and similar sub-tropical growths bordering the many streams, and bird life teems on every hand. In its lovely sea gardens are found fish, rare in form and color, and waterfalls and cascades flash against a background of lofty mountains.

A drive to Port Antonio will take the party over one of the most beautiful motor routes in the world, through the Garden of the Gods and several quaint villages, along a brilliant sea, over lofty mountains and beside giant banana and cocoanut trees.

The next port of call is Havana, Cuba, watched over by that sinister sentinel, the beautiful Morro Castle, standing just at the entrance to the harbor. Along the harbor the picturesque "White City" lies with its patios, narrow streets and romantic iron-lace balconies. Old, gray battlements, perched on a rocky, sea-washed base on the one hand, and on the other, a city of cream and gold, inherently Spanish, distinguish the view as you approach by the sea.

battlements, perched on a rocky, sea-washed base on the one hand, and on the other, a city of cream and gold, inherently Spanish, distinguish the view as you approach by the sea. No city in the tropics has more distinctive character than Havana. Its architecture reflects in its coloring the warm picturesqueness of the West Indies. Blues, lavenders, pinks and greens blend in harmony with the soft old red of tiled roofs and the soberer colors of the modern buildings. One of the most joyful and carefree cities in the world, it combines a sparkling modern sophistication with the enduring qualities of an older time.

The party here will have an opportunity to enjoy motor drives to the most important places of interest including the President's Palace, Central Park, the Prado, Vedado, the Botanical Gardens, Punta Castle and the cathedral where the remains of Columbus once renosed.

The cruisists while in Havana can wander through the tempting shops, attend the races, watch the ja-alai games, play golf or enjoy a swim, attend the theatres and open air cafes, or dance in the casino out at Mariana.

or dance in the casino out at Mariana. And then the return trip home in the company of new-found friends, linked together in that feeling which comes from a like experience and in memory of adventures shared in romantic ports.

THE 50 BOX of Gillette Blades

EVERY TIME HE SHAVES IN 1929 HE'LL THANK YOU

A SMART, masculine gift box that's bound to be appreciated all over again each morning! Generous measure for generous shaving comfort! Not a short-lived present, not a frivolous one, but a soundly sensible, month-after-month gift that appeals to a man's practical nature.

And the distinctive thing about it is its newness ...it is presented by Gillette for the *first time* this Christmas. You can be very sure when you choose the Fifty Box for him that he has never before received a similar gift at Christmas—or any other time.

P. S.—When empty, this strongly built little chest makes an ideal cigarette box for your desk. Or use it for stamps. Or even on your dresser for collar buttons. Its usefulness is varied and its life is long.

Brand-new!

21:00.0

Fifty of the famous double edged Gillette Blades (one hundred shaving edges) tucked away in a sturdy, compact, colorful box. An original, personal way to carry your season's greetings far into the New Year.



Helen .



Zest-Gusto-Snap! if you use Aqua Velva for After-Shaving!

The chorus of those who use and praise A V could be heard a long, long way. And these are some of the things they say it gives, --words picked at ran-dom, "Zest" "Gusto" "Snap"!

Yet, after all, they're not most important. The stimula-ting tingle that comes with A V is good. What it does is better.

It Does-take care of nicks and cuts, mostly unseen; protect from wind and weather -- dust outdoors, dryness indoors; prevent chapping; help to keep the skin nicely flexible by conserving its natural moisture. Yes, these things It Does!

Made by the makers of Wil-liams Shaving Soaps, A V assures a great host of men that sense of all-day Face Fitness that the Williams lather leaves.

Start your winter with Aqua Velva. Long before spring you'll be inseparable friends.

5-oz. bottle, 50 cents at all dealers, Or a Free Trial Size by addressing: Dept. E-58, The J. B. Williams Co., Glastonbury, Conn. and Montreal, Can.



Proud Youth

(Continued from page 9)

before had I been out miles from the bulwark of four walls and a roof, in a storm like that. The big trees rocked and groaned I'll swear to their very roots, and the saplings bent and whipped back and forth, and the thickets rattled violently. The noise was deafening—the pounding and hammering of the wind in the timber, the crashing together, like giants at war, of the spruce tops, the keen hissing of the harsh snow, harsher than sand.

You know, in that country, the air is some-thing to take into consideration. I mean, in temperate climates we take the air as a matter of course. We rarely recognize it, are usually in-different to its presence. But in those latitudes it is a much different matter. Throughout the long white winter the air is a presence, an entity, something almost tangible a compelling face. long white winter the air is a presence, an entity, something almost tangible, a compelling force that will not allow itself to be ignored. It bites into your lungs, lacerates your face, attacks your feet. It is always there, you know it is there because you can feel it the same as you feel the cut of a knife. Even when motionless it makes itself felt. You walk through it, but it leaves its sting sting.

For a time I lost sight of Charlie. I was stubbornly making my way without rackets, sinking knee-deep, pulling the heart out of myself with the vast exertion. I stumbled many times, and cursed bitterly, and then I banged into Charlie, who was standing motionless and waiting for me. He caught hold of my arm, and even above the bedlam of the storm I could hear his lusty, rollicking laugh, and see his face, all frost-bitten, his beard matted with ice, his roguish, whimsical

eyes. "Getting the best of you, eh?" he asked, and he had to shout it to be heard.

I tore out of his grasp and lunged ahead, but in a few minutes he overtook me as I was heavin a few minutes he overtook me as I was heav-ing to my feet after having sprawled over a half-concealed bough. He tried to help me up, but I flung off his hand and glared at him and shouted an oath. This only made him laugh again, and then he yelled, "Better put on your rackets, sonny!" Sonny! He had called me sonny! Son would have been bad enough, but— sonny! I was a man—a man! I shouted to him to shut his trap and go ahead and not worry about me. I could take care of myself. He grinned and waved his hand and slushed ahead, and I groped after him, trying to think how best I might insult him.

BEFORE the day was out, however, I had to put my rackets on. The snow was getting too deep. And when I had put them on floundered along more miserably than ever, crossing one racket over the other, jamming the toe in fallen branches, reeling this way and that like a man three sheets in the wind. And time after time I found Charlie waiting for me, patient, grinning, or bursting into loud guffaws. "You'll learn," he said on several occasions, and my anger mounted until I felt I had to hit him, get my hands on him and shake every confounded laugh out of his mouth. laugh out of his mouth.

hands on him and shake every confounded laugh out of his mouth. When we made camp that night the snow diminished, and then suddenly stopped. I was pretty well fagged out and mean and ripe to start something if there were any more laughs broadcast that night. We got a fire going, and while Charlie boiled tea and beans and made a fresh batch of bannocks, I threw up a breast-work of snow to break the wind. He hummed to himself and ignored me until we sat down to eat and he dished out my portion. I took it, avoiding his eyes, and he said, "There, Sonny, stick that under your belt. You're winded, ch? Buck up—you'll learn. See that river? Well, we foller that, and to-morrer night we'll be sleeping under a roof. There y' are, Sonny. Yes, it was kind of tough going. Ho! Ho!" I bit him with what must have been a danger-ous stare, and I took the tin plate of food and hurled it into the fire. "Take your damned slops!" I shouted and got up and stood there glowering down on him, with my fists clenched hard against my thighs. He looked up at me obliquely with his whimsical old eyes, and I could see the laugh coming. He started to put a spoonful of beans in his mouth, but paused and out burst his "Ho! Ho!" I know I started for him, but something stopped me—a thought, and

him, but something stopped me-a thought, and

I held on to it and sat down and smoked my

After Charlie had finished eating he sat back against his blanket-roll, his cheeks all rosy and looking well-fed, his eyes small and twinkling brightly in the firelight. He must have been highly amused at my touchiness, for I can still see him idly stuffing his pipe and eyeing me in that provocative way of his. Then he would chuckle, not loud, but enough to be heard, and I always would interpret it as a gesture of de-rision. I was vain and very self-conscious, and there must have been within me, then, a so-called inferiority complex, simply because I bated being inferior

called inferiority complex, simply because I hated being inferior. "Son," Charlie said at length, "you look as if your liver ain't right. You're pretty young for liver trouble. Ho! Ho!" He thought that was a meaty slice of humor on his part, and he just roared and roared, and I just sat still, my fists doubled, staring straight into the fire, and something very much akin to murder—yes, even murder—stirring in my heart. I am never surprised at the strange and sometimes ap-parently trivial cause that motivates a murder. parently trivial cause that motivates a murder.

I LEFT Charlie at about ten that night. He lay in his eiderdown sleeping bag and under his point blanket, snoring in a deep, contented sleep. I took only my own light equipment and left most of the food behind. I remembered that he'd said the river led directly to the place that was my destination. He was an old-timer, and in leaving him I had no pangs of infidelity, for he had plenty of food, was in good condition, and have the way. and knew the way. You see, I'd reached the limit of my endurance.

You see, I'd reached the limit of my endurance. I was afraid that if I should be subject to his laugh and his bantering eyes any longer, some-thing inside me would snap. I was afraid of my-self—that was it. I didn't know how much longer I could restrain myself. I didn't know my own mind, since I'd never had any occasion to use it in a situation even remotely resembling this. A laugh. Small enough thing to cause such a mental upheaval—but there you are. I might cut loose and batter him to a pulp. And so I struck the frozen waterway and trudged on through the pale gloom of the night, and presently a bend obscured Charlie and the camp, and all about me sprawled the long lean reaches of the wilderness, murmuring under the

camp, and all about me sprawled the long lean reaches of the wilderness, murmuring under the thin, keen wind that was afield. There were great rents in the clouds through which the stars shone, low and brilliant chips of cold, scin-tillating fire, and then the Aurora, whispering faintly, spun weird banners from the Arctic rim and bathed the universe in an unreal luminosity that made ghostly twilight of the night. It was all strangely beautiful, and disconcertingly im-personal. I seemed remote and not a part of its general scheme.

personal. I seemed remote and not the re-general scheme. I have since been in the tropics, and their charm is incomparable to that nameless yet compelling spell which the sub-Arctic casts over you. In the tropics I felt that I was part of the scene, part of the languorous fabric of the warm, liquid night, in communion with the moon and the stars and the off-shore breeze that carried with it a vague smell of spices and dank earth and a subtle promise of some undefined delight. with it a vague smell of spices and dank earth and a subtle promise of some undefined delight. But about the Northern night there is something aloof and remote, and you feel terribly alone, and the world appears bigger and more enig-matic, and you are only an atom moving for-lornly through an echoless vacuum. As I swung on my way, the pallid snow, the dark forest, the wilderness river—all lay in a dead, passionless repose, and the stars seemed of an-other firmament, and the wind rushed by as if on a mission of its own. a mission of its own.

a mission of its own. I had to use my snowshoes, and did not hurry, and because I was alone and not striving to keep up with Charlie, I did not blunder so much. Away from the barbs of his monumental sense of humor, a great burden rose automatically from my mind, and there was almost a song in my heart.

from my mind, and there was a many heart. Midnight came and went, and the winding river led me through pointed spruce and plumed tamarack and across open, windy stretches, where on either side of me there were fields of *(Continued on page 46)*





G A I N - t h a t Christmas list! Bigger, requiring more consideration this year than ever before. New names taking their place with the familiar old ones. And the same limited budget that somehow must be stretched to include every one of them.

"What shall I choose for each one?"

This is a problem—when you try to solve it unaided. Yet with expert advice, gift-choosing can be a simple, enjoyable task.

Consult your jeweler! Go to him for help in gift-choosing as you'd go to any specialist for expert advice.

WADSWORTH WATCH BAND Lord Wadsworth Model A new flexible band for men, affording an unusually trim, comfortable fit to the wrist. Wadsworth Quality Gold Filled: \$10







Wadsworth Belt Buckles are obtainable in many designs, in both wide and narrow models, alone or in sets including watch chain. Buckles alone, in sterling silver: \$3.25 to \$7.50. Sets: \$6.25 to \$15.00



Man's Pocket Watch CASE BY WADSWORTH For your jeweler is a specialist in gifts—in the fine character and large variety of his offerings, as in his long experience in rendering helpful counsel to gift-givers.

He can quickly show you dozens of attractive, enduring things to fit both your prices and

the persons you have in mind. For months he's been gathering them -gifts in richest variety-gifts whose high character is illustrated by the

articles shown on this page.

Why not, this year, make use of a helpful gift counsel that costs you no more, yet adds so very much in lasting satisfaction?

THE WADSWORTH WATCH CASE COMPANY Dayton, Kentucky, Opposite Cincinnati, Ohio Case makers for the leading watch movements

> WADSWORTH WATCH BAND Athena Model

Designed for women. Expands to slip over the hand, and is held securely by a snap lock. Gold filled: \$7.50 and \$8.50. Made also in solid gold



WORKERS IN PRECIOUS METALS



A REAL joy gift! A comfort gift! One that will be happily remembered every day for years and years!

This new Aristoerat Model Twinplex is the kind of a present it's a pleasure to give. It's useful—(guar-anteed for 10 years!) It's modern—in the new color vogue! It contains more beauty and comfort in its iridescent, blue green and polished nickel body than is offered in most gifts for \$4.00.

And if your HIM already has a Twinplex Stropper -no gift could be more welcome than another - a special one to keep always ready in his travel kit. For when a man is used to Twinplex smooth-shavecomfort, any journey is spoiled if his Twinplex is forgotten.

Twinplex makes new blades shave better, and keeps them shaving marvelously for so long that the money saved on blades repays its cost times over.

Attractive models at from \$2.50 to \$5.00 at all good dealers.

Twinplex

FOUNTAIN SHAVING BRUSH

Decidedly different-soap and brush in one beautiful shaving help. It is a great time saver quick, clean, compact. A quick twist of the handle deposits the

duck twist of the handle deposits the right amount of oream in the brush. Fine badger hair and French bristles vulcan-ized in rubber. Handle beautiful non-corroding metal, light, handsome, durable. A clever practical gift. Regular price, including two tubes of cream \$5.00. Special Christmas price \$3.49.

Special Christmas Offer

We are offering the new Twinplex Aristocrat (\$4.00) this Christmas and the Fountain Brush in one com-bined Christmas package for \$5.98. The Twinplex Red Flash Model (\$2.50) and Fountain Brush combined for \$4 98

Most any dealer will show them to you, either singly or in combination. If he can't supply you, write us

TWINPLEX SALES CO. 1643 Locust St., St. Louis, Mo.

Proud Youth

(Continued from page 44)

muskeg that looked like choppy waves congealed in mid-career. Sometimes the river ice snapped with a muffled sound beneath the snow, or a tree, its heart probed by the relentless frost, cracked like a pistol shot. Sometimes a big snowshoe rabbit crossed my path like a specter and was gone in a moment, lost in the thickets, and quite noiseless in its flight. I traveled alone through a fairyland of fantastic snowdrifts, white-mantled trees, arabesques of ice, and cold, plumbago shadows

I had no complaint. I was away from Charlie, and it was like having escaped a pestilence. Just before dawn I stopped to eat some cold bannock, and rolled up in my blanket and slept for a while. But it was too cold, and daylight woke me, and I got up and went on my way, for I did not want to have Charlie overtake me. The sky was overcast, and at noon a light snow began to pepper me smartly. But there wasn't much wind, and what there was blew from the South and West and on my back, and my face was in some measure sheltered.

At two o'clock I saw a small settlement up ahead on the river's bank, and several columns of smoke billowing from chimneys. There were quite a few log-cabins, but what drew my attention was a large, square-built building painted white, with my company's sign in plain evi-dence. I approached it, stuck my rackets in the snow along with several other pairs that were there, and pushed open the door.

John Bennett, was agent there-dead now. At that time he was a large, solid man of fifty-odd, and taciturn, and when I told him who I was he shook my hand briefly and said, "Glad you come," in a simple, matter-of-fact way-just come, in a simple, matter-ol-lact way—just like you might greet a next-door neighbor who's dropped in for a chat. He told me where to put my things, and then Ted Gaynor, the apprentice whom I'd come to relieve, blew in from some-where and shook my hand heartily and was very talkative. He showed signs of being very happy that he was going to the outside. He told was he that he was going to the outside. He told me he already had a post with a wholesale fur company in the States. To-day he is vice-president of the Bay West Trading Company.

IT WAS not until supper time that any reference to Charlie Connors was made. The three of us were sitting at the table stirring our bowls of bean soup when Bennett, without looking our bowls of said, "You must know the country. You've been this way before. But I don't remember you. I've been here fifteen years." I stopped stirring my soup, a little at a loss just what to say, for it suddenly struck me how absurd it would sound to tell them of Charlie's laugh and how it had gotten on my nerves until I and how it had gotten on my nerves until I couldn't stand it any longer. So after a pause I said, "'No. The man I started out with—well, we couldn't get along, so I left him last night. He'd said something about the river leading here." Bennett gave me a long look with his solemn gray eyes, and then he asked, "Who is the man?" I told him, and he shifted his gaze slowly to Gaynor, and Gaynor, after a moment, said, "Oh, Charlie Connors," as if he'd just become conscious of the fact that I had said that name. Then he blew into a spoonful of soup, and tasted it, and said, "Whew, but it's hot!" And Bennett sighed and broke crackers and dropped them into his bowl. I felt I had to say And before the into his bow. I felt had to say something else, so I said, "I figured he'd arrive late this afternoon. Guess he'll be here first thing to-morrow." Bennett seemed not to hear this, and he said to Gaynor, "Ted, will you pass the salt?" the salt?"

After supper the three of us sat in split-log chairs around the big sheet-iron stove, which was long and cylindrical, and you shoved logs in at one end. There were three trappers there, too, and their talk, along with Bennett's, was mostly about pelts and traps and trade and prices, while Gaynor spoke to me in his quick, enthusiastic way, telling me of his plans and hopes for the future.

My first night at the new post was one of serene comfort. It was a cozy place, and my bunk was soft, and I lay there listening to the wind and the snow bludgeon the walls and hoot and bellow through the strong woods. I told myself that I would learn everything there was I told to learn about the business, save money and

then set up an independent trading store of my own. In my most unreasonable dreams I never thought that I would be where I am to-day

Next morning the wind still blew and the snow still fell and hammered at the window-panes, and a couple of trappers came in with icy beards and frostbitten feet. And as the day wore on I found myself listening for a sound at the door that would be followed by the appearthe door that would be followed by the appear-ance of Charlie Connors. But noon passed and daylight swung around and slipped into dusk and the oil-lamps were lighted. At supper I ate little and mostly stared at my plate. I was thinking of Charlie. I wondered why he had not yet arrived. Afterward I sat by the stove be-tween Bennett and Gaynor, and though Gaynor talked on and on I seemed not to hear him, and presently he was aware of my meditative silence, presently he was aware of my meditative silence, and took to a book. Bennett spoke seldom, and then only in slow monosyllables, and it was just before he turned in that he looked me straight in the eye and asked, "You sure Charlie was all right when you left him?" "Yes—yes," I said, and because he had ques-tioned me thus, I suddenly felt guilty, and showed it by biting my lip and avoiding his gaze.

gaze

gaze. That night I slept fitfully. The snow had stopped, but the wind still pounded and the store vibrated with it. And I wondered—what if something has happened to Charlie? This thought stayed with me all through the night, even in my dreams, and I saw that if something had happened to Charlie, they'd suspect me of having left him under dubianc circumstances

had happened to Charlie, they'd suspect me of having left him under dubious circumstances, and I'd be an object of scorn, of contempt. At breakfast Gaynor said, "Well, Charlie hasn't showed up yet." I said, "Storm prob-ably held him up, I guess." And Bennett only studied a piece of crisp bacon on the end of his fork, then put it slowly in his mouth, as though he were about to taste something strange, and chewed in silence, staring fixedly at the sugar bowl. The day passed and dusk came, but not bowl. The day passed and dusk came, but not Charlie. I went often to the door and looked out, and many times I caught Bennett regarding me from the shadows with his large, solemn eyes. me trom the shadows with his large, solemn eyes. Gaynor became less communicative, less con-fiding, and the few trappers who'd been hanging around since my arrival, dropped their con-versations and smoked in stony silence whenever I sought to join them. Remember that Charlie had been only about twenty hours behind me, and here almost three days had passed, and still no sign of him. I do not wonder now why those men drew into their respective shells. I did not wonder much then. wonder much then.

And when another day dawned, and Charlie did not show up, a fear took hold of me and I found myself unable to meet the eyes of either Bennett or Gaynor. At breakfast they carried on a conversation between themselves, and when I attempted to horn in, they listened po-litely storing of the store and presently I litely, staring at their plates, and presently I began to see that their attitude was one of tolerant condescension, and that something hung between us—Charlie Connors, his absence. When, a little later, I went into the store, three trappers were in a lively argument concerning the efficacy of a web-jawed skunk trap as compared with that of a six inch double jawed trap. One of them maintained that the latter was all right for mink, but when it came to skunks—well, they shut up like so many clams at my approach,

and sat like graven images. You know, I wanted to ask them, point-blank, if they thought I had left Charlie stranded. And then my old blustering nature surged up in me and I wanted to curse them and tell them, all of them, Bennett and Gaynor included, that they had one bell of a memory included that I had them, Bennett and Gaynor included, that they had one hell of a nerve to insinuate that I had quit a trail mate under shady conditions. But I didn't. Deep down in my heart I knew that I had done no wrong, but I also knew that if some harm had come to Charlie, circumstantial evidence would convict me in the eyes of these men, and I would be an outcast. My pride was rubbed raw. I hated to be considered a quitter, and if one of those men had come right out with it and called me one. I know I should have made it and called me one, I know I should have made him swallow the insult or beaten him to a standstill. But there was no direct accusation, only a subtle hint, here and there, a stab in the dark which I found difficult to handle.

It was inevitable that I should have done what I did that afternoon, right after dinner. I was at the end of my tether and could find relief only through physical action. I faced Bennett and said, "I think I'd better go out and look around for Charlie." And Bennett took his pipe from his mouth and regarded me levelly, and said, "I think you'd better." Then he turned on his heel and strode away. I put on my capote and grabbed up my rackets, and out of the corner of my eve I could see heads turning to watch me of my eye I could see heads turning to watch me

as I went out through the door. And then, when I was half an hour on the frozen river, I began to feel bitterly toward Charlie, because he had caused all this with his confounded laugh and provocative eyes. I cursed him for an old fool, and yet I prayed that no harm had come to him, for I knew that if it had I could never face Bennett or those other had I could never face Bennett or those other men again. When I was confronted with the thought that he might have perished, I shud-dered, for I felt that no matter how much I might profess innocence and no matter how much I might batter those who disbelieved me, the stigma of it all would still remain and passing from mouth to mouth condemn me in the tasks from mouth to mouth, condemn me in that country and even hang to me wherever I might henceforth go.

I FOLLOWED that frozen waterway. The sun was up for a time, blazing with cold radiance in a windy sky, and I had to pull a blue bandana over my eyes to counteract the snowglare. I searched the shores carefully and hopefully and eagerly. I trudged on while the sun sank and daylight faded, and I was still going when the first star winked. Hope dwindled, and fear of consequence had me in its grip. Never before had I known fear, but I knew it then, as night dropped rapidly and my eyes ached from constant searching.

stant searching. When, presently, after five hours of steady plodding, I saw a red glow in the murk ahead, I stopped short, and a lump rose in my throat, and new hope flooded through my veins. I remember how I let out a choky little laugh, and how I tried to run on my rackets. The red glow soon materialized into a campfire burning cheerily on the river bank and in its glow I cheerily on the river bank, and in its glow I could see a dark, half-recumbent figure that looked like a man. It was a man, and I know I shouted as I staggered toward him, and the man stirred and sat up and then remained motionless. I don't think I've ever known a happier moment in my life. I don't think that any man who was ever released from death cell knew greater happiness than did I when I stumbled up from the river and saw the squat figure of Charlie Connors sitting before the fire and amelian his connors sitting before the fire and smoking his pipe.

and smoking his pipe. I know I almost ran right into the fire, but stopped just short of it, swaying on my feet, panting for breath, my eyes wide and my mouth open. I must have made a wild and comical figure. Charlie didn't say anything. He just grinned, and then suddenly he rocked with laughter, and I can still hear his voice booming through the timber, still see his checks redden and his eyes water and his barrel-like body heave and convulse. My scalp went taut, and my hands clanghed

heave and convulse. My scalp went taut, and my hands clenched, and then my blood stormed to my face. I wanted to leap on him, to get his throat between my hands, to throttle that laugh to a whisper, to silence. But I held my ground, rooted to the spot, even though my nails dug into my palms and the physical within me craved to assert itself itself.

You know, I think it was in that moment that I learned restraint. I think it was in that mo-ment that I became a man, a different kind of a man, because never before had I exerted so much man, because never before had I exerted so much will-power toward holding my fists and my brute strength in check. Charlie kept on laughing; he could not stop; it seemed that his laugh had taken hold of him and was complete master. And it seemed, too, that all at once I became aware of the inevitability of that laugh and sensed that nothing, not even a beating, could still it. still it.

still it.
And—would you believe it?—my pride reacted to a new kind of pleasure. I said, offhand, "Laugh your head off, you damned fool!" and sat down and crammed tobacco into my pipe. And I felt secretly proud that I had overcome my terrible desire to throttle him with my hands. It was a new sensation, as if I had over-(Continued on page 48)



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HERE is really something to all this excitement about riding comfort.

The Houdaille hydraulic double-acting principle of spring control made obsolete all former ideas of riding comfort. If Houdailles were made of Glass instead of drop-forged steel everybody could easily see what makes them deliver such amazing riding luxury.

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Brown and Williamson Tobacco Corporation, Winston-Salem and Louisville



SIR WALTER RALEIGH

Who discovered how good a pipe can be



Proud Youth

(Continued from page 47)

come a strong and wicked temptation. It was a victory of mind over matter, and it sent a delicious thrill through me, and as I sat there Charlie's dwindling chuckle touched only the rim of my consciousness, for I was wondering if after all I mightn't some day be a man something like Matt Southard.

We reached the post next day at noon, and Charlie explained how he had picked up fox tracks and spent three days trailing a blackie which he'd finally caught. For a while afterward I ignored him, but as the year rolled by, and I saw him oftener, I began to tolerate him and in the end we became close friends. And when later I owned my own trading-store there was no sound more welcome than a booming laugh outside my door, and then a tubby figure standing there, with cheeks red like apples, and frost in his beard, and a roguish twinkle in his eyes.

eyes. Yes, I always like to think, now, that Charlie Connors initiated me, even though unwittingly, into the legion of men. For it was because of him that I first learned the sweet satisfaction of restraint, and I learned, too, that although you may beat other men with your brute strength, you cannot lick yourself with it. And isn't it strange, that most of a man's fights are, after all. with himself?

Pass the bottle.

Bank Service

(Continued from page 33)

On a regular trip to Washington, he took them to the Treasury himself, and received four new bills. Without the personal intervention of the officer of a reputable bank, it is doubtful if the woman would ever have received her money, and without the assistance of the service department no one else in the institution would have bothered with her.

ALL this sort of thing, say the opponents of service departments in banks to-day, has no place in banking. It is lowering the dignity of the banking profession, it is diffusing the theory of a bank and giving it work to do which it was never intended to do, which is often unrelated to legitimate banking and cheapening real banking service in the public mind. To stress the point, an adversary of service departments in big banks or small ones, told me of a local bank which permitted a customer to ship an aristocratic Jersey bull from the Island of Jersey in the English Channel, to California entirely in charge and in care of the local bank with documents and drafts negotiated through them. The bull was kept in the lobby several days, farmers from all over the county coming to see it. Such a proceeding distressed this banker immensely.

"It is cheapening," he said. "The constant plea made to us to place banking on a high plane can never be realized when a lot of low grade services of this sort are to be performed. I call it bad taste in banking."

I call it bad taste in banking." "Bad taste in banking." Another banker, a man who has built up a service department from an idea to one of the most useful and prosperous branches of the bank in which he works, snorted when he heard me describe this man's reaction to the idea of free service in a bank. "Bad taste in banking? Look here, if we had listened to the Bad Tasters we should be back in the days of old when all trading worth the name was carried on by means of glass beads. No one ever heard of such a thing as a bank then, and in all probability it would have been considered bad taste to have started one. To-day the progressive bank can no more be without a service department than it can be without an accounting department, or an auditing department. When the auditor of this bank came to us in 1916 he was given a small room and two clerks. To-day he is called the Assistant Treasurer, he has three large rooms and about fifty clerks under him. That's the way the business has grown and that's the way the idea of bank service has grown.

"In this department we furnish lists of rooms to rent, we supply personal service through our Woman's Department, we keep a bibliography of helpful books dealing with hygiene, schools, and children. We conduct four meetings in the bank building with parents, boy scouts, teachers and lecturers, we organize thrift clubs in schools, and among employees in commercial and industrial organizations, distribute booklets on Savings Accounts and Budgeting. Sure, we are trying to make business for the bank, but we don't expect to make a nickel in this department. We arrange for depositors to have advice on the management of their incomes, help them with trust accounts, distribute seeds which we order from Washington by the bushel, answer inquiries as to where to get a proper physician, dentist, or nurse. Don't you think this is of value to a community, whether it's in good taste or not?

"The other day we received word from a bank in a neighboring town that two ladies who were friends of the head of the other bank were coming to our town to settle. There was an assistant of mine who knew there was but one train a day from this town, and he suggested that he go down and meet them. He did, although the train was late and it necessitated his staying up half the night. One woman was a cripple, there were no porters there, and he borrowed the station wheel-chair and took her out to a taxi. Installing them in a hotel, the next day he went around, rented them a house, cashed a substantial draft which was deposited in our bank, got them maids, and before they had been in town twenty-four hours had them installed in a furnished house. You can guess how these two women, strangers coming to a strange town, felt when they were greeted by a friend of the home bank."

Whether the service department is in good taste or not, is something only the bankers can say. Those who have seen them in operation declare their spreading to be only a question of time. And they will point to the fact that in the small country bank the president or the cashier is a service department in himself, an information desk, a travel bureau, a helper and benefactor through all sorts and kinds of troubles to the depositor whom as a rule he knows so intimately. It reminds me of the remarks of the head of a small country bank who is counsellor, adviser and friend in need to a awhole community. Asked once at a state bankers' convention in a big city whether this sort of thing was what banks were intended for, this small town banker rose, faced the seated hundreds and in a soft voiced drawl replied to his heckler:

"What greater gift can any banker bestow upon his brother than that of service? Gentlemen, bank service and bank balance go hand in hand, they rise and fall together, you give them one and they will give you the other."

A MONG the good stories to be published soon in forthcoming issues of The Elks Magazine are "Concealed Weapons," one of Octavus Roy Cohen's funniest negro stories; "Swamp Angel," one of Courtney Ryley Cooper's inimitable animal yarns; "The Red Hat," an unusual golf story by Lawrence Perry and "The End of the Path," a dramatic "Short Short" by John Peter Toohey. Watch for them!

Brother to the Ox

(Continued from page 29)

apparently deep-throated maledictions. But

Poley merely smiled at him and said: "Shucks, 'Zekiell You ain't afeared o' me. An' you ain't a-goin' to hurt nobody—less'n you're afeared of 'em." Whereupon, the bull ceased his capering; he

raised his head and looked at his master for a moment. Then he thrust his muzzle into Poley's hand. Didn't that prove—Joey asked the question triumphantly, only to be met with scornful negation from more knowing ones that the animal had understanding?

Poley became obsessed with the idea that he might be overworking the bull and to offset this Zekiel should enjoy these to the fullest, his master always led him down the sandy road master always led him down the sandy road that passes Driggers' store to where, after it leaves the village, the road dips down a slight incline to cross Shady branch. Here, in a meadow of lush carpet grass, Poley left the bull. "This is the best grass, feller," he always ex-plained in his childish way. "Safe place, too. Stay right 'round here an' they won't nobody bother you."

Anse Dunham still prospered. On this particu-lar afternoon he was on his way to the twenty acres of satsuma orange trees that young Bud Sampson had planted and was tending so assiduously. Just because he had bought and cleared the land six years earlier, Sampson imagined he was taking care of the trees for himself. But he had had one bad season before he began to get on his feet and Anse Dunham had left off hugging himself long enough to go to his aid—in a way. So Sampson, not under-standing nearly as many things as Anse did, kept on looking after the trees. And now Anse was on his way to the Sampson farm. From the near distance he heard the deep rumbling note of a bull, bellowing. It was not an inharmonious sound; rather, it was deeply musical, mellow—a bull's way of saying, as he started homeward after a pleasant day's grazing, that he lived in a world in which he had nothing he began to get on his feet and Anse Dunham

that he lived in a world in which he had nothing to fear.

The presently Anse saw the bull and recognized Poley Gaines's 'Zekiel. They met a hundred yards from the spot where the sandy road, after it passes Driggers' store and leaves the village, dips down a slight incline to cross Shady branch. It was not far from the meadow where Poley had believed to the animal to create a place had habituated the animal to graze—a place in which he had assured 'Zekiel that no danger lurked. Yet, as Anse Dunham came nearly abreast, 'Zekiel ceased his rumbling. He stopped stock still; stood there, rigid like a statue, except that his postfill dilated and his head dot or that his nostrils dilated and his head shot up-ward—at first. Then Anse saw him—and halted his stride.

Men who are facing certain death, they say, sometimes are vouchsafed supernatural vision. Maybe Anse Dunham, as he looked into—as he looked *behind—'Zekiel's* eyes, was granted a glimpse of an animal soul. Something, at any rate, held him there, quaking, brought a quiver-ing rush of words to his lips. ' 'Stop! I—I'm sorry—honest! I wouldn't have—"

have _____." "Zekiel, charging, cut short the sentence.

POLEY GAINES was sitting alone on the sag-ging board in front of Driggers' store when 'Zekiel came up. Save for the fact that he was not chewing his cud nor blinking his heavy eyelids as usual, the bull gave no sign that he had just killed a man. Still, a little strangely perhaps, instead of stopping several feet distant, as he would have done ordinarily, to await his mas-ter's pleasure, he did not check his pace until he had thrust his muzzle almost into Poley's face. face

face. Poley started to speak to him—but something held him silent. He just sat there, looking— staring—straight into the bull's eyes. Rather, to the spirit of Poley Gaines it was accorded in that moment to look into—and through—the eyes of 'Zekiel and see what was hidden from normal vision beneath the dun-colored coat of the little range bull, for Poley's earthly under-standing was still in the shadow. And since it was thus, Poley showed no emotion over the (Continued on page 50)

With The Elks in Brooklyn—

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discovery he had made. He just put a hand on 'Zekiel's neck and said quite simply "Good boy, Broad. Fine old feller. Nice bull, Broad." 'Zekiel drew in a breath of air that swelled his sides almost to bursting and exhaled it with a satisfied whoof! Then he lowered his head,

skin just back of his horns, he took up again the interrupted chewing of his cud and the con-tented blinking of his eyelids. But Pine Bur folk, who know nothing of this happening—and, even knowing, would not be able to understand—still scoff at the little old shingle-maker, Joey Mack, and call him infidel, for his belief that animals have souls.

and as Poley Gaines began to rub a strip of

A Christmas Raid on the Bookshelves

(Continued from page 25)

Brother to the Ox (Continued from page 49)

the life of his hero. He has stood completely outside his own concept of life, however, and the result is that in the hands of this more than just and discriminating student he fares much better than he might have done if this biog-raphy had been attempted by one of his own followers.

Wesley's fifty years of hard preaching, frantic hymn writing, enthusiastic love-making and general activities is compressed, in Mr. Lipsky's work, into striking chapters, each an episode that throws much light on a most amazing person-ality. And, although this is human history in the new manner, the author has approached his tremendous task with dignity and enthusiasm. The consequence is a delightful and valuable addition to our ever-lengthening list of Great Englishmen.

Roamin' in the Gloamin'

By Sir Harry Lauder. (Lippincott, Phila.)

A GAIN the stage is the background for a "really truly story," the story of a man whose Scotch songs and Scotch anecdotes have made two continents hold their sides with laughter.

Besides being the king of entertainers—as we all know him to be—Sir Harry is the friend and mentor of many a monument of dignity, "a constant visitor at the White House for twenty years"—a shrewd critic and a kindly philosopher.

You can imagine what his life has been, as he has dashed around Europe and America, in

he has dashed around Europe and America, in and out of palaces, in and out of little homes, making quick friends with his funny Scotch face and being, naturally, drawn into every kind of public and national event. He tells his story well. We advise you to "blow" yourself to a copy of his book. If he were to appear in your Town Hall to-night noth-ing could keep you home, you know that. Well, this book is the next best thing to sitting out front and applauding the real Lauder as he tucks his stick under his arm and crooks his knee tucks his stick under his arm and crooks his knee at you and gets off one of his noblest "wise-cracks."

My Autobiography

By Benito Mussolini. (Charles Scribner's Sons, New York.)

THE life and works of Benito Mussolini are pretty public property these days. Every-one knows a good deal about the great Italian, for he is "front-page" stuff in every newspaper office, and what escapes the daily press (if any-thing) is to be found in the articles that are now hardward to be almost a monthly feature of the beginning to be almost a monthly feature of the

beginning to be almost a monthly related of the magazines. Added to that we cannot even take a pair of shoes over to "Tony's" to have the heels straightened without being pinned at the door for half an hour to listen to the latest marvels that the Dictator has accomplished for his country.

We admit that he is the marvel of the age but for all that, we do wish that he had told us something about himself in this book that we had not read elsewhere. But we were captured by the writing, for all that, for here is a man who plainly believes that already—before time has put a halo on him—he is one of the im-mortals.

Mortais. Perhaps he is. We don't know any immor-tals, except in books, but we admire his lofty, unconquerable belief in himself, his self-appre-ciation which is miles away from mere contemp-tible egoism, and is not to be confused with it.

Richard Washburn Child, former U. S. Ambassador to Italy, writes an illuminating fore-word. And he should know, for it is due to Mr. Child's untiring pleading that the "great man" finally gave this manuscript to the world.

Masks in a Pageant

By William Allen White. (The Macmillan Co., New York.)

MANY biographies in one make this a boon for the man who has not all the spare time for the man who has not all the spare time he really needs for reading, but who yet must learn what he can of such illustrious fellow citi-zens as Bryan, McKinley, Hanna, Platt, Roose-velt, Taft, Wilson, Coolidge, Big Bill Thomp-son, and Al Smith. William Allen White is an old friend of all of us—we know his sweeping, steel-edged style, and we also know his fairness of mind and his ultimate ontimism even when he beholds the

ultimate optimism even when he beholds the

ultimate optimism even when he beholds the cloven foot. No matter how bad the political situation in these United States appears, he is always able to foresee a better time. "To-mor-row," as he suggests, "is also a day." So, then, you may be sure that in this volume he is to be found at his very best, and because ever since the nominations and all during the late presidential campaigns there has been floating around a good deal of talk about Tam-many, you will probably appreciate the chapmany, you will probably appreciate the chap-ters herein treating of Richard Croker, whom Mr. White, with a nice wit, calls the Troglodyte King. Popular government thrived under the boss says the author, "as lustily as in Constan-tinople or Bagdad," and though political is-sues were his toys, he attacked them with no thought of consequences. He was accord thought of consequences. He was, according to Mr. White, "a savage, with a child's mind."

Equally outspoken is the writer throughout this book, which, by far, is one of the richest and ripest pieces of human photography that we have lately met.

The Stammering Century

By Gilbert Seldes. (The John Day Company, New York.)

New York.) MORE properly—if we were trying to be really proper—this book should come under the heading of history, dealing as it does with the eccentricities and fanaticisms and attacks of religious hysteria which have from time to time enlivened life in our native land. But, naturally, all these phenomena are viewed by Mr. Seldes through the eyes of the people who actually passed through these interesting eras and ex-periences, so it is biographical as well. What a keen flare Mr. Seldes is able to inject into the stories of the Rappites, Moody and Sankey, Carrie Nation, Frances Willard, Mrs. Eddy, Bronson Alcott, Amelia Bloomer, and the Fox Sisters—among many others! Activities with which these earnest people were concerned were, in Mr. Seldes' view, merely the forerunners of many of the preoccupations of our own day, such as play-censorship, prohi-bition diat fade accentice and various Spiritual

the forerunners of many of the preoccupations of our own day, such as play-censorship, prohi-bition, diet fads, eugenics, and various spiritual excitements. Then, as now, people were ready to lay down their very lives on the altars of their beliefs. They won victories and embraced disaster with equal vitality, and all this our author found infinitely touching and interest-ing. ing.

His. His mood of respect toward "the strange, incalculable movements of human beings in the stress of life" has persisted throughout his work, and is contagious during the reading of his spirited heat spirited book

François Villon

By D. B. Wyndam Lewis, with Preface by ilaire Belloc. (Coward-McCann & Edwin Hilaire Belloc. V. Mitchell.)

HE WAS to be hung-was François Villon for taking some sort of part in an unsavory, half-tipsy affair of assault and stabbing in the streets of Paris. Hung at last, after he had so often escaped the gallows by a hair's breadth. Then, once more, an eleventh hour reprieve, and his sentence changed to ten years banishment.

banishment. From the Paris of the Fifteenth Century he disappears, leaving no authentic trace. Simply vanishes, with his gaunt, young, racked body, his thin purse, his pitifully poor bundle of possessions, his myriad memories of the City whose true urchin he was. There he goes, past all his familiar haunts, and so out, alone, usen the Orleans road into silves and me upon the Orleans road into silence and mys-

For him, it appears to have been the end, for he was tragically spent from his reckless, roar-ing life and could not possibly long have sur-vived. But left behind for posterity is the story of a life that fluctuated between the tavern and the prison, a life steeped joyfully in the seven deadly sins, a life in which the words murder, burglary, cheating, jostled each other in a soiled horde.

But far above all that brawling in which he and his companions found the flavor of their and his companions found the flavor of their lives, sounds the voice of his genius. From the dregs of his spendthrift days he produced "an exquisite flower of poetry," which, says Mr. Belloc, though not in just these words, put Paris on the map in a big literary way. "Since his pen first wrote, a shining acerbity like the glint of a sword-edge has never deserted the literature of the capital." So, then, he takes his place among the great, this child of the streets, this ragamufin who got his bread and his meat by a system of clever

his bread and his meat by a system of clever and ribald plunder, but who knew intimately, as well, the long lovely chain of châteaux beside the Loire and lived amongst them, sub-

side the Loire and lived amongst them, sub-sidized by poetry-loving Dukes. But always his heart yearned for his riffraff. The François Villon whom we have met as the hero of costume plays or of comic operas, is a vastly different person in this important book by Mr. Lewis. He is here the true Villon who wrote "The Ballade of Dead Ladies," which his present historian calls "one of the

who wrote "The Ballade of Dead Ladies," which his present historian calls "one of the master songs of the world." For the lover of romance—for the lover of downright excitement—for the poet—for the student of literature—for the keen reader who loves Paris and wants a glimpse of it, turbulent, medieval, re-created before his eyes—for the person who has never had a really good time in his life his life

This book is recommended.

The Story of a Wonder Man

Being the Autobiography of Ring Lardner. (Charles Scribner's Sons, New York.)

"THIS," advises the author, "should be read T with a rest of from seven weeks to two months between chapters." We didn't do that, unfortunately, which ex-plains why we are just coming out of the ether.

Novel News

The Children

By Edith Wharton. (D. Appleton & Co., New York.)

DIVORCE rides roughshod through the nur-sery. Mrs. Wharton, in this searing novel of modern marriage and its collapse, creates a character that will make Tessa, the Constant Nymph, look to her laurels.

Caspar Hauser

By Jacob Wasserman. (Horace Liveright, New York.)

THE mysterious boy of Nuremberg (in 1828) whom half Europe considered a clever im-postor and the other half stoutly claimed as the victimized and rightful Crown Prince of Baden, is here used by this eminent German nov-elist as a symbol of unsophisticated youth at grips with an insensitive and unjust world. (Continued on page 52)

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51





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A Christmas Raid on the Bookshelves

(Continued from page 51)

My Brother Jonathan

By Francis Brett Young. (Alfred A. Knopf, New York.)

A CONTRAST in brothers—a study prisman fice—and a story real enough and touching enough to win our love. Recommended. CONTRAST in brothers-a study pf sacri-

The Coming of the Lord

By Sarah Gertrude Millan. (Horace Liveright, New York.)

MRS. MILLAN in this new novel is, as always, deeply concerned with life as she finds it in South African towns, with its interplay of racial characteristics, its perilous under currents of beauty and ugliness, and its modern surface reflected against the incal-culable and mysterious quantity that is black Africa.

Her Gibeon, typical of all Transvaal com-munities, harbors her few well-drawn characters whose drama unfolds naturally and inevitably. Above the town, on what they call the Heights, are encamped twenty-five hundred Kaffirs, mem-bers of a religious sect, The Levites, who are awaiting, fanatically, the appearance of Jehovah. Their presence has become a nuisance, then a menace, then the occasion that involves all the people in Mrs. Millan's book.

A work of a careful craftsman and a sensitive observer, but we must admit (although we are enthusiastic about this author's novels) that we did not find the subject matter of the book totally engrossing.

The Giant Killer

By Elmer Davis. (The John Day Co., New York.)

A FTER drawing his pen and doing battle against the political bunk and duplicity of the day, Mr. Davis rides back into the Old Testament, and finds the same shameful state of affairs fleurishing in the council chambers of good King David.

A sturdy and stirring historical romance.

All Kneeling

By Anne Parrish. (Harper & Brothers, New York.)

IN THIS, by far the best book she has written, Anne Parrish slips a surgeon's knife under the skin of a lady apparently generous and gentle, but at heart a cat and a pig—if you know what we mean.

A Light for His Pipe

Bv W. Townsend. (Ives Washburn, New York.)

THE Pacific in an ugly mood-two British tramp ships with crews that hate each other like the devil—and there you are, all set for a first-rate sea story.

The Lively Peggy

By Stanley Weyman. (Longmans, Green & Co., New York.)

ROMANCE and adventure at fever heat in a K little English seacoast town during the Na-poleonic Wars. This is the last book ever writ-ten by the author of that grand old yarn, "Under the Red Robe."

Texas Man

By William McLeod Raine. (Doubleday, Doran Co., New York.)

THE good old ridin' and lynchin' and shootin' and lovin' days in Texas! Perhaps this will bring the "Westerns" back to the movies again.

Wild Horse Mesa

By Zane Grey. (Harper & Brothers, New York.)

Z. G. at his well-known dastardly trick of making us want to close down the old desk, rent out the old job and hang a sign on the door, reading: real life." "Gone to Arizona to round-up some

The Empress of Hearts

By E. Barrington. (Dodd, Mead & Co., New York.)

THE author of "Glorious Apollo" does her stuff again—this time for Marie Antoinette.

Babe Evanson

By Catherine Brody. (The Century Co., New York.)

POIGNANT struggle of a girl without a chance to win; and all the things she longs to be and to have. Excellent work.

Hill Country

The Story of J. J. Hill and the Awakening West, by Ramsey Benson. (Frederick A. Stokes Co., New York.)

PIONEER days on the Minnesota prairie, when the Yankee farmers hated the Swedes, and both together hated the railroad interests. A homely, back-to-the-soil story with charm-ing touches here and there.

Diversey

By MacKinlay Kantor. (The Coward-Mc-Cann Co., New York.)

ROMANCE in Chicago completely surrounded by gangsters and machine guns. Well told melodrama.

The Strange Case of Miss Annie Spragg

By Louis Bromfield. (Frederick A. Stokes Co., New York.)

A NNIE SPRAGG, daughter and sister of grim middle-west preachers, dies in an Italian Palace under strange circumstances. Follows a tale in which a whole group of people who scarcely knew her become deeply involved. In-teresting but not Mr. Bromfield's best.

Money of Her Own

By Margaret Culkin Banning. (Harper & Brothers, New York.)

A does some fine points about the domestic, financial and emotional questions that beset

Cock Pit

By James Gould Cozzens. (Morrow, New York.)

A DASHING, adventurous tale running a high temperature and dealing with the more or less thrilling business of filling the world's

The Slip-Carriage Mystery

By Lynn Brock. (Harper & Bros., New York.)

York.) MORE deduction and fine sleuthing by Colonel MORE deduction and fine sleuthing by Colonel Vance. (Though, between ourselves, not nearly so clever a fellow.) This time we meet him bending all his energies to the unraveling of the case of Sir William Ireland, who on the day that he discharged the agent of his estate, was discovered murdered in his railway carriage. agent of his estate, was discovered murdered in his railway carriage. Up to the very end, the solution of this yarn is nicely hidden from the reader. Not extraordinary, but even Mr. Kellogg might find it entertaining.

As a Thief in the Night

By R. Austin Freeman. (Dodd, Mead & Co., New York.)

Co., New YOR.) A GAIN another man mysteriously dies (how these tales do kill people off!) and this time we hate with a bloody hatred his wife, that cold and neglectful woman who goes gallivanting and leaves him frightfully ill while she bobs around on political trips. His secretary, Walling-ford, also makes us wonder, with his slithery purchases of drugs, et cetera. But there—we'll have the plot unbared, first thing you know.

The chief virtue in this story is the neat and pointed way in which the nerves of the various suspects and of the gentle reader are kept on edge.

Real Things in Books

The Story of Oriental Philosophy By L. Adams Beck. (The Cosmopolitan Book

Corp., New York.)

PRICELESS wit and wisdom garnered in the East. Buddha, Confucius, Chuang Tsu, Lao-Tse, coaxed from their temples and brought right into the home. One of the most interesting books of the year.

Hunger. Fighters

By Paul de Kruif. (Harcourt, Brace & Co., New York.)

 $T_{\rm who}^{\rm HE}$ sometimes unsung and unhonored men who devoted their lives in order that we may have more and better food-and so grow up into good children. A fine companion book to de Kruif's "Microbe Hunters."

The Story of the Gypsies

By Konrad Bercovici. (The Cosmopolitan Book Corp., New York.)

THERE are 1,000,000 gypsies in the United States—which is astonishing, isn't it? "A people whose vocabulary lacks the two words, 'duty' and 'possession.'"

In some parts of Europe the strong hand of national conformity is about to descend upon these wanderers, so this history of their long Romany trail through the centuries is very timely. Picturesque and fascinating story.

Beneath Tropic Seas

By William Beebe. (G. P. Putnam's Sons, New York.)

HERE is the man who is as much at home prowling around on the floor of the ocean as we are sitting humming in our porcelain bath-tubs. A new book by him should be greeted with cheers, for here is research and science distilled into absolute romance.

Some Famous Sailing Ships and Their Builders

By Richard C. McKay. (G. P. Putnam's Sons, New York.)

IF I WERE a man and someone gave me a \mathbf{L} book and it didn't happen to be this book, *I'd cut him dead!*

If you love the sea-the story of the great clippers-the staunch old breed who built and sailed them—fly, do not ride, to your neighbor-hood bookshop and grab this. Illustrated—but even if it wasn't!

Harbor Lights of Home

By Edgar Guest. (Reilly & Lee, Chicago, Ill.)

M.R. GUEST'S ninth book of verse—and his best. We don't have to say to anyone: "Meet Mr. Guest"—he's that popular in every town in this country.

Love

By William Lyon Phelps. (E. P. Dutton & Co., New York.) And

Home

By Kathleen Norris. (E. P. Dutton & Co., New York.)

YOU can't go wrong in choosing these daintily bound volumes of real literary worth.

Getting Along

The American Way to Prosperity By Gifford K. Simonds and John G. Thompson. (A. W. Shaw Co., New York.)

THE secret of our nation-wide success clearly and sensibly analyzed, and pointing-if added advice and encouragement mean anything—to greater opportunities for not only making a living but of making a full life.

A book on business done with human appeal. (Continued on page 54)

nderwor - you never know when you are within their hearing.

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of the

ODAY'S thieves, burglars and stick-up men are fiendishly clever. "Second offenders" can not afford to take chances. They usually avoid the homes of those who are known to be armed. For there are plenty of safer victims.

If you own a Smith & Wesson revolver, let it be known.

Talk about it as a matter of course. To have such conversations repeated is often alone enough to save you the necessity of firing. You are not only known to be armed, but known to be armed with the most dependable and accurate revolver ever made.

Our Descriptive Booklet "E" will be sent free upon request



MANUFACTURER THE REVOLVER The 32 and 38 calibre S & W Safety makes accidental discharge by adult or child impossible

SaveYourEyes Dr. C. W. Trail says: - "When 1

am not using the Farrington, my wife is using it; when my wife is not using it, our 8-year old daughter is using it. Every home should have at least one."

Insures Correct Posture



At last—a Long Felt Human Want is Filled by this great necessity—Dr. Farrington's portable

Reading Table for the Lap Conserves the Life of Your Eyes for the

Here is the helper you have always needed. It saves your eyes—conserves your energy—insures correct posture—prevents eyestrain—permits concentration with real relaxation and absolute comfort. The FARRINGTON supports books, magazines, read-ing matter, typewriter, writing materials, etc., at just the right angle to insure correct vision, regardless of position. It will help everyone who reads, writes, draws, etc.

IDEAL FOR CHILDREN Don't let your child hump! It's dangerous! Eyestrain, distorted organs, curved spine and retardation of normal development results, The Farrington compels correct posture.

The parting concerns correct posture. Students Delight In Its Use Prof. E. L. Eaton, Universi-ty of Wile 8008: "It was ty of Wile the book of any reaching chair. Thousands will now have a new joy reading unlike resting." With the Farrington every one can increase their ca-pacity for mental effort.

Sit right—read right—feel right Think what this means! Comfort, enjoyment, great-er mental and physical energies. Greater facility for the mechanics of reading and writing. Genuine re-laxation. The Farrington allows you to assume a comfortable position when reading, writing, etc.



A Christmas Raid on the Bookshelves

(Continued from page 53)

It plunges into the currents of ambition which actuate the average American. Recommended to all executives and workers.

This Advertising Business

By Roy S. Durstine. (Charles Scribner's Sons, New York.)

A N EXPERT gives some three-star advice and sheds gay humor on many a by-product of a busy job—such as the Business Luncheon, et al. A modern profession looked at sanely. Try it.

The First Hundred Million

By Emanuel Haldeman-Julius. (Simon & Schuster, New York.)

AN AMAZING "look-in" on American Lit-erary demands, through an account of the mass-production and the prodigious sale (direct Books. This opus left us with a slight feeling of dismay.

For the Younger Set The Wonderful Locomotive

By Cornelia Meigs. (The Macmillan Co., New York.)

THE plucky young hero of this perfectly scrumptious book for small boys and girls is named Peter, and he drives No. 44 right across the continent-and that will just about turn every little shaver green with envy.

The House at Pooh Corner

By A. A. Milne. (E. P. Dutton & Co., New York.)

MORE about Christopher Robin (the author's son) and Pooh Bear.

Just chuck full of fantasy and whimsy (if you'll forgive the word), and if your child likes to read about animals who talk and enter manfully into our hero's life—why, it's all right. As we've mentioned before, perhaps we've had one Pooh too much.

The Gypsy Star

By Elaine Sterne Carrington. (Harper & Brothers, New York.)

A MYSTERY and adventure story for girls from about eleven up to the time the first

shy suitor arrives. The nicest thing in "young" fiction that we have met with in many a day and written by someone who, obviously, hasn't been grown up too long. Recommended.

Dr. Dolittle in the Moon By Hugh Lofting. (Frederick A. Stokes & Co., New York.)

ANY self-respecting Santa Claus arriving at the house of perfectly normal and pleasant children and discovering that he had forgotten this 1928 adventure of our old friend Dolittle would turn right back north and make good his deficit. Dolittle is now a Nursery Classic.

Silver and Gold

By Enid Blyton. (Thos. Nelson & Sons, New York.)

VERSES and jingles bewitchingly illustrated.

The Anne Anderson Beauty Books

(Thos. Nelson & Sons, New York.)

Sleeping Beauty, Snow Drop and the Seven Dwarfs, Aladdin and His Wonderful Lamp, Hop O' My Thumb, Red Shoes, Ali Babe and the Forty Thissee

Ali Baba and the Forty Thieves.

All colorfully illustrated and charmingly boxed (and at a very modest cost, singly or by the set). One of the nicest things imaginable for "that darling child."

(We're quite crazy about these.)

Strange Corners of the World

By J. E. Wetherall. (Thos. Nelson & Sons, New York.)

FOR the growing boy or girl. Entertainment and education blended with great grace.

Picture Tales of Old Japan

By Chiyono Sugimoto. (Frederick A. Stokes, New York.)

COLLECTION (delicately illustrated) of

A COLLECTION (delicately illustrated) of the favorite fairy tales that delight the little black-eyed children of Japan and inspire them to bravery, honesty, filial devotion and all the virtues that are necessary for the making not only of delightful little Jap boys and girls, but youngsters the wide world over. Madame Sugimoto, one of the faculty of Columbia University, heard these stories in her own childhood back in Japan. We can almost see her sitting beside her grandmother, listening spell-bound to the entrancing yarm— the first one that she recounts here—which is the oriental version of our own Rip Van Winkle. A charming book of a very high and gentle type. A charming book of a very high and gentle type.

Bits of Reportorial Wisdom

(Continued from page 13)

At times, Brown would dismiss his entire crew, send them ashore, bag and baggage, the whole kit and caboodle of them, even to the cook. Then, tiring of isolation, he'd summon them all back, and so forth and so on.

back, and so torth and so on. His escapades ashore were noteworthy. He was a great sportsman, given to shooting in the marshes. If one of his hireling companions did anything to displease him, he might administer a sound thrashing. But this was always fol-lowed by so munificent cash compensation that I am led to believe that it might have been pur-posally counted. At our rate the aristeration posely courted. At any rate, the aristocrat's munificence in all manners and ways, helping this individual, contributing to that local cause, and so forth, had won for him the loyal adherence of the whole community

Someone, I believe, had submitted a written-out story of Brown to Mr. Chamberlain. But this was so chimerical, so Münchausenlike, even, as to make verification of it indispensable.

as to make vertification of it indispensable. The assignment whetted my curiosity, stimu-lated my spirit of enterprise. I had been re-minded that Brown was quite impossible as an interviewee—he just wouldn't talk to strangers, above all, reporters. I was given the impression that he had small use for his American relatives, whom he rather suspected of trying to lure him back to Marvland. back to Maryland.

The story goes that an aunt, of whom as a youth he'd been very fond, made the sea voyage from Baltimore just to pay him a friendly visit. Advised of her coming, Brown met her at the station at Brightlingsea—the end of the route— greeted her most effusively, pressed a ticket for London into her hand, told her she had just time crough to catch the return steamer to America. enough to catch the return steamer to America. And this she did.

It is quite natural that Brown didn't want news of his doings to get abroad. At any rate, I determined that, as Brown was

a yachtsman and quite in the class with Bennett, to use that gentleman's talismanic name as an That might have worked, but open sesame. for what followed.

I chanced to mention my errand to a young

I chanced to mention my errand to a young physician in London. "By Jove, but you're in for it," said he, "judging from my experience." He went on: "I was just graduated and thought to try my luck at the first thing that might come along. I answered an advertisement for ship's doctor down at Brightlingsea, and received an invita-tion to call. When I got down there, I found it was Brown who had advertised. "I was rowed aboard the yacht and affably received. But there was something indescriba-bly forbidding about the man. He was huge of

54

stature, had a large face covered with jet-black

beard, and very fierce black eyes. "From this one and from that one on board I heard that the gentleman was apt to roughhouse things when he got in a temper. decided that that was not the job for me. After a day I took French leave, got a boatman, who'd brought a message to the yacht, to take me ashore with him. I didn't stop to collect any money. For somehow I was afraid that if Brown should know I was going to desert, he'd beat me up. I cannot tell you what a holy terror the man had for me. It was indescrib-

able. "At any rate, once ashore, I made tracks for the train, which was to leave in a few minutes, and hid myself as best I could behind a newspaper in a corner of a second-class compart-

ment. "Just as the train was about to pull out and I was congratulating myself that I had escaped, was congratulating myself that I had escaped, who should pass my window but Brown. I followed him with my eyes, thinking that he must be going to the first-class coaches. But I noticed, with apprehension, that he peered into each window as he proceeded. Presently he turned and retraced his steps. When he reached my compartment he turned and stared in at the window. Then he entered, closed the door with a bang and took a seat cat-a-cornered from mine and sat there glowering at me all the from mine and sat there glowering at me all the way to London—a journey of some hours.

THE fear obsessed me that he thought me an emissary from his people in America, sent to on him. I don't know what I should have spy on him. done if he'd attacked me, for I was little more done it he'd attacked me, for I was note more than a boy, and not overstrong at that. But he did nothing but sit there and glower fiercely at me. It's a wonder my hair didn't turn white. "When we reached London, Brown simply

when we reached London, Brown simply got out of the car and was lost in the crowd." While this further whetted my curiosity, it did not encourage the idea of personal contact. When I reached Brightlingsea, I was told by a fisherman that Brown had dismissed his crew, temporarily, and was living alone on the yacht. I engaged a boatman to pull me out to the craft. She was a huge, black hulk, standing high out of the water, formidable and sinister. The sun was shining brightly but the wind was high, the

sea rough. "Do you want to go aboard?" said the boatman.

"Don't know—haven't quite made up my mind—suppose you pull around pretty close to her—let me observe."

When we were within fifty feet of the vessel, which seemed to be most uncannily deserted, I suddenly became aware of the head and shoulders of a huge bulk of a man, standing at the main shrouds and glowering down at me with great, black eyes, which seemed, at first, to be part of the beard that covered his face almost to his temples.

my feelings, for he asked presently: "Go aboard?"

"No. I guess I've seen enough. You might take me ashore."

take me ashore." Yes, I flunked an important part of my mis-sion, simply because I was afraid of Bayard Brown. But I got enough carefully collected and authenticated data from the people of the town to satisfy Mr. Chamberlain. I resolved, when I returned to America, to out into provide the provident L ked

put into practice the newspaper wisdom I had learned in Europe. Paradoxically, I'd learned, right in the heart of subtle intrigue, diplomatic approach and maneuver, grapevine method, that the direct approach was pre-eminently the best; that the abrupt, honest approach—not impudent approach, mind you—was the best. For over there, as well as here, if a man of brains had anything to say, he'd say it; if he didn't want to any thing is asy, he is say it, in the unit to want to say anything, you couldn't conjure it out of him. You saved his time and patience by coming to the point explicitly, definitely—not wasting any words; no beating about the bush; no maneuver-

ing; no subtle approach. I had learned, also, that one couldn't get any information from subordinates—valuable hints, perhaps, as to where to get information, but not the information itself. For that, one must go to headquarters.

I once asked Horace Duval, Senator Depew's very able secretary, as to certain rumors. His (Continued on page 56)

His progress entitles him to better tobacco

Old Briar

Old Bi

HIS Christmas-give him Old Briar Tobacco. He is

worth-while and is entitled to better tobacco, just as he is entitled to better clothes, and better standards of living. So tell him-with your gift of Old Briar Tobacco-that you appreciate his progress.

Only the highest

quality tobaccos, entrusted to experts with years of scientific knowledge in the art of mellowing and blending, go into Old Briar Tobacco. And quantity production makes it possible at such a reasonable price.

If for any reason your dealer hasn't Old Briar Tobacco packed in the

\$1 ideal gift size a handsome humidor tin-use the coupon below. Simply state the number desired and enclose \$1 money or check for eachtin. These will be sent postpaid, protected from damage by substantial packing.

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The Tonic for"Nerves" prescribed in 58 countries

In Ecuador and India...in Java and England . . . in Algeria and the United States ... wherever men and women overwork and worry, there comes a time when nerves rebel. For the resulting mental exhaustion and depression, physicians in 58 countries of the world now prescribe FELLOWS' Syrup. It is a powerful nerve tonic. It replenishes the body's mineral salts. It increases appetite; aids digestion; and thus induces the sleep which brings true peace and rest-the rest which brings renewed vitality and vigor.



Bits of Reportorial Wisdom

not here making speeches with Mr. Wanamaker at Exeter Hall."

One may deduce from the foregoing what the rumors had been.

My favorite stunt was to catch Mr. Collis Huntington in the elevator of the Mills Building on his way to lunch at the restaurant on the top floor.

I used to lay in wait for Mr. E. H. Harriman in the corridor of the Equitable, but usually with small success, for he had a way of turning re-porters over to his confidential personal repreporters over to his confidential personal repre-sentative, who gave us only formula stuff-nothing spontaneous or fresh about it. Never-theless, Mr. Harriman had a keen sense of humor—his own humor. The first time I accosted him I said: "My name's Dodge, Mr. Harriman." Harriman."

"Well, I can't help that, can I?" he shot back, and chuckled over it all the way down the corridor to his office.

The perennial coal and labor controversies were, of course, occurring and invariably at the New Jersey Central Building in Liberty Street. And so were the great Trunk Line conferences. These were of great importance to the appendix And so were the great Trunk Line conferences. These were of great importance to the specula-tive element of the Street. They were supposed to be secret. Proceedings were rarely given out and, if at all, after three o'clock, when the Stock Exchange was closed. Of course it was the business of the Wall Street Bureaus to have such news earlier than that hour. At one o'clock I would station myself at the Liberty Street entrance of the Building. Pres-ently, Samuel Spencer of the Baltimore & Ohio would stroll out, always affable but reticent; then would come Ingalls of the Big Four. "Now, boys, I don't want to appear churlish, but you know I can't talk." Then along would stroll the perennially good-

Then along would stroll the perennially good-natured Dr. Depew. We'd put the perfunctory question and perhaps get an anecdote. Chair

natured Dr. Depew. We'd put the perfunctory question and perhaps get an anecdote. But the protagonist, Samuel Sloan, Chair-man of the Delaware, Lackawanna, Western, and to my way of thinking, having more brains than the whole kit and caboodle of them, would stump along with his heavy stick. He was about eighty, I think, wore white Galways and great, shaggy eye-brows. He used to take my arm and stump along so fast with his stout club of a cane that I had to step along to keep up with him, I can tell you. And he'd tell me every-thing that wort on at the secret conferences. And when I would ask him if I might publish it, as I always did, he'd say: "Of course. Why not." And then he'd growl, good-naturedly: "All this secrecy is rubbish—rubbish. The public has a right to know what's going on." My London experience with Baron Roth-schild, who was said to be impossible to get— even through almost royal channels—taught me never to take defeat for granted. The men who make it a rule never to be inter-: viewed are sometimes the easiest to get. Mr

never to take defeat for granted. The men who make it a rule never to be inter-viewed are sometimes the easiest to get. Mr. Morgan was the exception. I never knew him to be interviewed. He sometimes gave out statements to reporters. And he was always meticulously fair and honorable with every one of us. He played no favorites. But Morgan was a big man—a very big man. He had the reputation of being gruff with reporters. But that was only with novices, I imagine, and when they annoyed him with silly and impertinent questions. He was never gruff with me. It is to laugh at the caprice of men—even big men—who are all the time complaining about the caprice of women. Many really great men, in a special way—and very few men are great in any but a special way—will be as coy about being interviewed are avid. They will protest,

a special way—and very few men are great in any but a special way—will be as coy about being interviewed as a girl. They will protest, while the reporter stands silent, not urging them, for he knows full well what will happen; they will protest, I say, that they hate publicity, that all newspapers are prejudiced, all reporters care-less, that they misquote and distort. But the trained reporter knows that they do "protest too much," and that even while they are vowing that they never will be interviewed again, they're afraid that he won't persuade them. If he afraid that he won't persuade them. should start for the door, they'd grab him. If he

Once I was sent to interview a certain very conspicuous person, a man of real importance at the moment. Goodness, how coy he was. He took at least ten minutes protesting that he

(Continued from page 55)

reply was: "I hold my job by keeping my mouth shut. You'd better see the Senator." I proved my method of "direct approach" as soon as I got back in America. I was a Wall

Street reporter. Pacific Mail stock was, a number of years ago, a prime, a spectacular favorite with the talent of the "Street." They used to call it a foot-ball down there. And it certainly acted like one, so erratic were its moves. Presently it sank, so far as being a speculative element was concerned, into innocuous desuetude. Thus it

remained for a long time. Not long before I returned from Europe, Mr. Collis P. Huntington had been made President of the company. Immediately, interest was aroused. The talent sat up and took notice. What was Huntington going to do with Pacific Mail? That was the question. And the ques-Mail? That was the question. And the ques-tion, the uncertainty, is a prime essential in Wall Street. Was the Old Man going to inject new life into the thing? It was conceded that because of his unparalleled constructive genius, he could make anything do whatever he wanted it to do.

The very first assignment my editor gave me was: "It's rumored Huntington's going to re-sume dividends on Pacific Mail. Go and find out " out.

"Can you suggest how to get at him?" said I.

"Better nose around and feel out the secretary or the treasurer or their subordinates." "Why not go to the Old Man himself?"

"Don't waste your time. Might as well try to melt an iceberg with a lucifer match as to get anything out of him. Try those other fellows.

fellows." But I did go to Mr. Huntington. I nosed around enough to find out that it was his cus-tom to go to lunch at the top floor of the Mills Building at twelve o'clock. I hung around on the third floor where the old gentleman had his offices until he and a number of friends made for the ascending elevator. I didn't know him by sight, but I took it for granted that the very commanding figure, the tall, broad-shouldered man with the short, curly beard, heavy eye-brows, and little black skull-cap, must be the man—the only man who had ever controlled a line of railroads from the Atlantic to the Pacific. I followed him into the elevator, cornered him, and said in a low voice: "Mr. Huntington,

nim, and said in a low voice. Mr. Huntington,
I understand you're going to resume dividends on Pacific Mail."
"Yes, I am," he said.
"When?" said I.
He told me.
"How much?" said I.

He told me.

"May I quote you, Mr. Huntington?" "Certainly, if you choose." It was all as simple as that—direct, clean-cut, definite. And it took less than thirty seconds to get it.

A NOTHER lesson I learned very early in my reportorial experience was: that one need never be afraid to tackle "big" men, no matter

where he might see them or when. I once held up Mr. J. P. Morgan—father to the present Mr. Morgan—on the corner of Broadthe present Mr. Morgan—on the corner of Broad-way and Wall Street while a cab waited to take him uptown; in London, I tackled Cornelius Vanderbilt, father to the General, just outside of the Burlington Arcade Hotel. It would have been quite difficult, if not impossible, through the liveried channels of the hostelry. Big men like that are so carefully guarded, you know

now. Mr. Vanderbilt was a bit querulous, I thought, st at all impolite or abrupt, you know. "No, not at all impolite or abrupt, you know. "No, I'm not here for any secret railroad conference," he said as soon as I'd told him that I was a reporter and even before I'd had a chance to ask a porter and even before I'd had a chance to ask a question. It was evident he'd been pestered along certain lines. "No," he repeated, "I'm not here to confer with American railroad men. Why should one have to go abroad to do that?" And he went on quickly, forestalling the ques-tion, for there'd been certain rumors of his activities: "And, also, I wish you'd say I'm not here to establish any mission or promote the conversion of the East End of London; and I'm

had nothing to say, that he positively would not be interviewed. No, sir—no, siree. And at the end of that time he began to talk a streak about himself and what he'd done and what his plans were. Really, I couldn't shut him off. Oh, no, he wouldn't be interviewed.

Under the Spreading Antlers

(Continued from page 42)

appear the Elks' creed, were distributed as souvenirs of the occasion.

District Deputy Nugent Visits Oswego, N. Y., Lodge

Accompanied by some thirty members of his home Lodge, Seneca Falls, N. Y., No. 992, District Deputy Grand Exalted Ruler Harry S. Nugent paid his first official visit to Oswego Lodge, No. 271, where he was accorded a warm welcome by a record gathering of Elks on hand to greet him. Mr. Nugent's visit was marked by a fine dinner for the visitors and the initiation of a class of candidates in the Home. Following the ritualistic work the District Deputy made his address of the evening, congratulating Oswego Lodge on its fine progress and outlining the Elks National Foundation movement. Other distinguished members of the Order who addressed the gathering were Samuel D. Mathews, Vice-President of the New York State Elks Association for the North Central District; and Past District Deputy Grand Exalted Ruler James H. Mackin. The speechmaking was followed by a reception and a concert.

Blue Island, Ill., Members Visit Elks National Memorial

Immediately following the regular meeting on November 1, a large delegation of members of Blue Island, Ill., Lodge, No. 1331, left in busses for the Elks National Memorial Headquarters Building in Chicago, through which they were escorted by Grand Secretary J. Edgar Masters, who acted as guide and lecturer. This made the pilgrimage one of double interest, for Mr. Masters' talk was important and instructive. Following the visit to the Memorial the party enjoyed a luncheon before leaving on the return trip.

District Deputy Mack Pays Official Visit to Raymond, Wash. Lodge

More than 100 of the 276 members of Raymond, Wash., Lodge, No. 1202, were present to greet District Deputy Grand Exalted Ruler Russell V. Mack on his first official visit. Mr. Mack, who was given an enthusiastic welcome, found the Lodge in excellent condition. Its finances are sound, its ritualistic work good, and there is every indication of a greatly increased membership during the coming year. A fine vaudeville program was staged following the Lodge session.

Plans of the Elks Bowling Association of America

The National Elks Bowling Committee of the Elks' Bowling Association of America, consisting of its President Horace S. Pyatt, Oak Park, III.; Permanent Secretary John J. Gray of Milwaukee, Wis.; and William H. Bauer of Louisville, Ky., Iast year's Local Secretary, met in St. Louis, Mo., Lodge, No. 9, with the local Bowling Committee to arrange for the coming National Tournament, which will be held in St. Louis next March and April. The tournament will start on Saturday, March 23, and continue to April 21, with the entries to close at midnight on March 1, 1920. The committee selected Schaefer's Delmar Recreation Parlors, located at 5023 Delmar Boulevard, for the tournament games.

The tournament, from present indications, is expected to be the largest ever held, as over 100 five-men teams from outside of St. Louis have made reservations to date. Last year's meet at Louisville attracted 106 five-men teams, representing twelve different States, while the record for entries was set at Milwaukee in 1027, when 343 teams participated. The St. Louis Lodge committee anticipates an enrollment of at least (Continued on page 59)



57

They Jeered at Me-But I Made Them Applaud Me Three Weeks Later!

HAD never been called on to speak before but I thought of course I could do as well as the rest of the bunch. When the chairman asked me to say a few words I told him I wasn't a speaker, but he said, "Oh, it's easy, you won't have a bit of trouble. Just talk naturally."

The minute I was on my feet I began to realize that speaking was a lot more difficult than I had expected. I had made a few notes of what I wanted to say, and had gone over my speech at home several times, but somehow I couldn't seem to get started. Everyone appeared to be bored and hostile.

What 20 Minutes a Day

Will Show You

Will Show You How to talk before your club or lodge How to propose and respond to toasts How to address board meetings How to make a political speech How to tell entertaining stories How to tell entertaining stories How to tell entertaining stories How to sell more goods How to oscil more goods How to sell more goods How to sell more goods How to enlarge your vocabulary How to develop self-confidence How to aquire a winning personality How to develop self-confidence How to strengthen your will-power and ambition How to become a clear, accurate thinker How to develop your power of con-centration How to be the master of any situation

Suddenly I noticed two of the members whispering and laughing. For an instant I almost lost control of myself and wanted to slink out of that room like a whipped cur. But I pulled myself together and made a fresh attempt to get fresh attempt to get started when someone in the audience said, "Loud-er and funnier!" Every-one laughed; I stam-mered a few words and sat down.

And that was the way

it always was—I was always trying to impress others with my ability—in business, in social life—in club work—and always fail-ing miscrably. I was just background for ing miserably. I was just background for the rest—I was given all the hard committee jobs, but none of the glory, none of the honor. Why couldn't I talk easily and fluently like other men talked? Why couldn't I put my ideas across clearly and forcefully, winning approval and applause? Often I saw men who were not half so thorough nor so hard working as I pro-

they made moted to positions where brilliant showing—not through hard work, but through their ability to talk cleverly and con-vincingly—to give the appearance of being efficient and skillful.

In 20 Minutes a Day

And then suddenly I discovered a new easy method which made me a forceful speaker almost method which made me a forceful speaker almost overnight. I learned to dominate one man or an audience of thousands. At the next meeting, just three weeks later, I got up and made the same speech I had tried to make before—but presented so forcibly, so convincingly that when I had finished they actually applauded me! Soon I had won salary

increases, promotion, popularity, power. Today I al-ways have a ready flow of speech at my command. I am able to rise to any am anice to first out any emer-gency with just the right words. And I accomplished all this by developing the natural power of speech possessed by everyone, but cultivated by so few-by simply spending 20 minutes a day in the privacy of my own home on this most fascinating subject.

There is no magic, no trick, no mystery about becoming a powerful and con-

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Under the Spreading Antlers (Continued from page 57) Antlers

100 teams from St. Louis. Among the member-ship of the Elks' Bowling Association are in-cluded some of the greatest bowlers of the coun-

Nine diamond medals will be awarded to the champions, while the cash prizes are divided into two classes, the Regular and the Goodfellowship Classes.

Out-of-town reservations can be made by communicating with Edward A. Schaefer, Local Tournament Secretary, 5023 Delmar Boulevard, St. Louis, Mo. Exalted Ruler B. F. Dickmann of St. Louis Lodge, is Treasurer. The officers of the Elks' Bowling Association

of America for the present year are as follows: President, Horace S. Pyatt, Oak Park, Ill.; First Vice-President, Hubert S. Riley, Indianap-olis, Ind.; Second Vice-President, John Jensen, Terre Haute, Ind.; Third Vice-President, A. L. Terre Haute, Ind.; Third Vice-President, A. L. Bilman, Detroit, Mich.; Fourth Vice-President, George Herzog, Racine, Wis.; Filth Vice-Presi-dent, Nick N. Bruck, Chicago, Ill.; Sixth Vice-President, Frank Spewachek, Milwaukee, Wis. Permanent Secretary, John J. Gray, Milwaukee, Wis.; B. F. Dickmann St. Louis, Mo., Treasurer.

Boonton, N. J., Lodge Host To Newly Made Americans

Following its largely attended Roll-Call Night meeting, Boonton, N. J., Lodge, No. 1405, was host to some forty newly naturalized American citizens. This affair was conducted by District Deputy Grand Exalted Ruler Judge Fred W. Bain as the personal and official representative of William Conklin, President of the New Jarsey State Elks Association who has representative of William Conklin, President of the New Jersey State Elks Association, who has adopted Americanization work as a special feature of his administration. Mr. Conklin himself was present and delivered a stirring address to the new citizens. Other speakers were Judge Edward McGrath and Past State Association President Eletcher Fritte Chair Association President Fletcher Fritts, Chair-Association President Precident Price, Chalf-man of the Americanization Committee. Fol-lowing the addresses, the new Americans were honor guests at a supper in the Lodge Home, when they expressed their appreciation of the assistance they had received from members in the court proceedings incident to the granting of

their final papers. The meeting in Boonton Lodge was the first official act in a State-wide adoption of Americanization work by New Jersey Elks.

North Adams, Mass., Lodge Welcomes District Deputy Garvey

Accompanied by a large suite composed of officers and members of Pittsfield and Adams, Mass., Lodge, Nos. 272 and 1335, District Deputy Grand Exalted Ruler Patrick J. Garvey paid a recent official visit to North Adams pain a recent official visit to North Adams Lodge, No. 487, where he was accorded a warm reception. Mr. Garvey witnessed the initiation of a class of candidates by the officers of No. 487 and congratulated them on their impressive exemplification of the ritual. The district Deputy's address of the evening was an account of his recent visit to the National Memorial Headquarters Building in Chicago, and also set forth the fine work that is being done by the Order throughout the country. Other speeches were made by many past and present Sub-ordinate Lodge officers and plans were com-pleted for a visit to the Veterans Hospital at Leeds.

Gloversville, N. Y., Lodge Furnishes Y. M. C. A. Annex

To Gloversville, N. Y., Lodge, No. 226, goes a large part of the credit for the fine new annex to the local Y. M. C. A. The building, first made possible by a generous gift from Hon. L. N. Littauer, was furnished throughout by the Elks. At the dedication ceremonies Exalted Ruler and District Deputy Grand Exalted Ruler George W. Denton expressed the pleasure his Lodge had taken in contributing to the work of the Y. M. C. A., and expressed the hope that the cordial relations enjoyed by the two organizations would always exist.

Mr. Denton, who has served five terms as Exalted Ruler of his Lodge, was appointed

District Deputy by Grand Exalted Ruler Murray Hulbert. To show their appreciation of his devoted service, more than 300 members, including many visiting Elks from up-State Lodges, gathered at the recent meeting at which Mr. Denton was presented with a life member-Among the well-known New York memship. bers who paid tribute to Mr. Denton were Dr. Leo Roohan, Vice-President of the State Elks Association; Dr. J. Edward Gallico, a trustee of the Association, and Past District Deputies John Johns and Peter Buchheim. A splendid entertainment, a feature of which was the first appearance of the new Lodge Glee Club, fol-lowed the meeting. lowed the meeting.

Los Angeles, Calif., Lodge Celebrates Fortieth Anniversary

The fortieth anniversary of Los Angeles, Calif., Lodge, No. 99, was celebrated on Septem-ber 2 at a regular session of the Lodge, with Past Exalted Ruler George M. Breslin occupying the Exalted Ruler's chair. The history of the Lodge was read by Robert Hubbard, and among the interesting reminiscences of early days were those of Harry Burns, charter member of No. 99, who witnessed its institution and was a close friend of its founder, John H. Perry. The orchestra of the Lodge contributed ably to a thoroughly notable occasion.

Oshkosh, Wis., Lodge Has Special Memorial Ceremony

Special Memorial Ceremony Since the receipt of its charter Oshkosh, Wis., Lodge, No. 292, has practiced, on Memorial Day, a special ceremony in tribute to its de-parted members, which is in addition to the prescribed ritual of the Order. This unique service is performed as follows: On the rostrum of the Exalted Ruler is placed a vacant chair for each member who has died during the preceding year. On each chair is draped a mourning wreath, and on a table on the rostrum are placed an equal number of lighted candles, which are an equal number of lighted candles, which are

an equal number of lighted candles, which are extinguished as the names of the absent mem-bers are called by the Secretary. Following these formalities officers and mem-bers visit the cemetery at the hour of eleven, bers visit the cemetery at the hour of cleven, where they decorate the graves of the deceased members, as the Exalted Ruler recites the eleven o'clock toast. The rendition of the song, "A Vacant Chair," by the members present, concludes the services.

Savannah, Ga., Lodge Spends \$30,000 To Renovate Its Home

Savannah, Ga., Lodge, No. 183, will shortly have the use of a Home completely renovated, with a substantial addition in the form of a combined auditorium and Lodge room. The im-provements, with new furnishings, involved an

The formal dedication of the new Lodge room will probably take place early in December. The altar will be draped with a beautiful silk flag, the gift of Sacramento, Calif., Lodge, No. 6, as an expression of appreciation for the courtesies and entertainment extended its delegation on the way home from the Grand Lodge Convention in Miami, last July.

Haverstraw, N. Y., Lodge Jubilee Fete a Great Success

The meeting and banquet of Haverstraw, N. Y., Lodge, No. 877, which brought its Silver Jubilee week to an end, was a notable success. Eight of the Lodge's charter members were present and, as their names were read off, each was called upon to rise and respond to each was called upon to rise and respond to hearty ovations from the host of members and visiting Elks present. Those who made the principal addresses of the evening felicitating Haverstraw Lodge on its growth and impres-sive record were William T. Phillips, Secretary of New York Lodge, No. 1; D. Curtis Gano President, and Philip Clancy, Secretary, of the New York State Elks Association, and District Deputy Grand Exalted Ruler, Peter Stephen Beck.

(Continued on page 60)

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11. Is your resistance to disease low?

12. Is your general health below par?

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59

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Under the Spreading Antlers

(Continued from page 59)

Past Exalted Ruler William Rubin Of Syracuse, N. Y., Lodge Diés

Past Exalted Ruler William Rubin, of Syracuse, N. Y., Lodge, No. 31, a prominent attorney and important figure in the civic and fraternal life of the community, was stricken with apoplexy in his home on October 28th, and died before he recovered consciousness. Mr. Rubin was one of the early Exalted Rulers of Syracuse Lodge and was active in the Order throughout the State, having served with distinction as an officer in the New York State Elks Association. His death came as a great shock to his many friends and to the officers and members of his Lodge, to which he was ever ready to devote his unselfish and unstinted service.

Fresno, Calif., Lodge Dedicates New Home

With Grand Exalted Ruler Murray Hulbert present and taking an active part, the handsome new \$300,000 Home of Fresno, Calif., Lodge, No. 439, was dedicated on October roth with appropriate ceremonies. In the Grand Exalted Ruler's party were Grand Secretary J. Edgar Masters; Grand Trustee Edward W. Cotter; Past State Association President Edgar Davis and Past District Deputy Grand Exalted Ruler Gaylor Renaker. Prior to the formal dedication the visiting Grand Lodge officers were entertained at a luncheon in the Home, which was then thrown open to the general public for inspection, and later at a banquet.

The new Home is thoroughly in keeping with the modern trend of Lodge design and is so arranged as to make for great comfort and utility. On the first floor are four stores which will be rented. On the second floor are the fine Lodge-room, Secretary's room, women's lounge, a number of anterooms and, at the back, the kitchen.

The spacious Lodge-room, finished in stucco, is beautifully decorated and flood-lighted, the fixtures being so arranged that many changing combinations and effects of light may be obtained. It is equipped with a stage and large organ.

organ. On the third floor are the library, lounge and writing-room, with an English dining-room, butler's pantry and social-room at the rear. At the back of the building on the ground floor, are a swimming-pool, steam, locker, shower, and hot-rooms and two handball courts. In the basement is a fine gymnasium.

basement is a fine gymnasium. The new building has been so constructed that in the future three additional stories may be added on to the present structure.

Clarksburg, W. Va., Lodge Plans To Enlarge Present Home.

At a cost of some \$10,000, Clarksburg, W. Va., Lodge, No. 482, recently purchased a lot at the rear of the Home which will be used for a projected enlargement of the present building. Work on the new structure is scheduled to start at an early date. Among the many improvements contemplated are an extension of the auditorium, a gymnasium and swimming-pool, and changes in the basement quarters. The lot purchase and completion of the new improvements will make it one of the most valuable properties of its kind in the city.

Dunellen, N. J., Lodge Shows Fine Progress

Dunellen, N. J., Lodge, No. 1488, not quite five years old, is one of the soundest and most progressive in the State. Starting off with an even 100 members, it now has more than 300 names on its rolls. Its handsome Home was opened in July, 1927, and dedicated the following October by Past Grand Exalted Ruler Charles H. Grakelow, as reported at the time in these columns. Its committees and officers are extremely active in the work of the Order, and a number of its members have reached high positions among New Jersey Elks. It entertained the first quarterly meeting of the New Jersey State Elks Association, serving an excellent dinner to the large number of representatives and visitors present.

Grand Inner Guard Mustaine Visits Columbia, Tenn., Lodge

Columbia, Tenn., Lodge, No. 686, was honored some time ago, on the occasion of its Roll Call Night, by a visit from Grand Inner Guard W. H. Mustaine. Mr. Mustaine's address to the members present, setting forth the plans and the ideals of the Grand Lodge, was of the greatest interest. At the conclusion of the Lodge session, the gathering adjourned to the banquet hall, where a fine, old-fashioned barbecue awaited them.

Logan, W. Va., Lodge Sponsors Boy Scout Troop

At a regular session held early in October it was decided by Logan, W. Va., Lodge, No. 1391, that it would sponsor a Boy Scout Troop of some forty boys. As this was written Exalted Ruler George H. Graef has appointed a committee of members to handle the project, and this committee in turn will appoint a Scoutmaster and two assistants, who shall also be Elks.

After the matter had been discussed at length in the Home, Logan Lodge has joined and is now a proud and full-fledged member of the West Virginia State Elks Association.

Berkeley, Calif., Lodge Holds

Annual Fire-Prevention Essay Contest The annual fire-prevention essay contest among the children of the fourth, fifth, and sixth grades of the city schools, conducted by Berkeley, Calif., Lodge, No. 1002, was recently completed. Each year the essays are judged by the Chief of Berkeley's Fire Department, the Mayor and the City Manager, and the prize, a beautiful silk American flag, becomes the property of the school winning it three times. This year it went to the John Muir School for the essay written by ten-year-old Jane Higgins.

Seneca Falls, N. Y., Lodge Works Out Interesting Welfare Plan

In appointing a Booster Committee to foster local school activities Seneca Falls, N. Y., Lodge, No. 992, believes that it has hit upon an ideal plan of work among boys of school age for Lodges whose organization and Home are not sufficiently large to permit of forming an Antlers group among the juniors. The scope of the committee is wide; it assists in selling tickets to athletic and other events given by the students, and encourages attendance at these affairs. It secures financial assistance for the purchase of athletic equipment, band instruments, theatrical costumes, and so on, and plans also to secure employment for, and otherwise help, boys who are lacking in means but who wish to complete their High School education. The work of this committee has the hearty approval of the New York State Elks Association.

Sacramento, Calif., Lodge to Give Large Charity Circus

Sacramento, Calif., Lodge, No. 6, has planned an all-star, professional circus for the benefit of the charity fund of the Lodge to take place on the evenings of December 5, 6, 7 and 8. It is to be held in the Municipal Auditorium and will have, aside from the circus performance, exhibits and concessions, while many prizes and special gifts will be distributed. The coming feature has aroused widespread interest and bids fair to be a huge success.

Watertown, Mass., Lodge Enjoys Successful Activities

Watertown, Mass., Lodge, No. 1513, recently held its third annual midnight show, at the Coolidge Theatre in East Watertown. Conducted by the entertainment committee of the Lodge, the affair was a great social and financial success.

Another enjoyable occasion was a visit to Somerville Lodge, No. 917, when the Watertown members were joined in their pilgrimage by those from Everett Lodge, No. 642, and No. 1513's officers conducted an initiation for the hosts of the evening. Past Grand Exalted Ruler John F. Malley, who was present at the meeting, warmly congratulated Watertown Lodge upon the fine exemplification of the ritual performed by its representatives. The visit returned one paid some time ago by Somerville Lodge.

Wellington, Kans., Lodge Burns Mortgage on its Home

Celebrating Past Exalted Rulers Night with a fine attendance of members, Wellington, Kans., Lodge, No. 1167, took the occasion to mark the freedom from encumbrances of its Home by burning the mortgage. Among the distinguished guests who witnessed the pleasing ceremony were, in addition to the many Past Exalted Rulers present, District Deputy Grand Exalted Ruler James F. Farley and Past District Deputy Glen H. Boyd. An excellent dinner was served after the meeting.

Reno, Nevada, Elks and Ladies Visit Oakland, Calif., Lodge

A party of more than 100 members of Reno, Nevada, Lodge, No. 597, together with their wives, recently made a two-day visit to Oakland, wives, recently made a two-day visit to Oakland, California, where they were guests of Oakland Lodge, No. 171. The party witnessed a football game at Berkeley on the afternoon of arrival, and in the evening a special Lodge session was held in the Home of No. 171, followed by an entertainment. On Sunday the visitors par-ticipated in the Oakland Lodge Outing Com-mittee's boat ride before leaving for home. The visit was a most successful and enthusiastic one. Oakland Lodge recently initiated a class of

Oakland Lodge recently initiated a class of nearly seventy candidates into the order, most of them prominent in the life of the community.

San Antonio, Texas, Lodge Initiates Large Class

Some twenty-two candidates were recently inducted into the Order by San Antonio, Texas, Lodge, No. 216. Headed by Exalted Ruler Jack R. Burke the officers exemplified the ritual in notable fashion, and the impressiveness of the work was greatly aided by the Lodge's double quartette. Refreshments and a social session were enjoyed after the meeting.

San Mateo, Calif., Lodge Orchestra Visits Health Farm

The orchestra of San Mateo, Calif., Lodge, No. 112, recently paid its second visit to the San Francisco Health Farm, near Redwood City, and presented a program of song and instrumental music for the convalescent patients. The orchestra members presented a fine appear-ance in new uniforms, and received a tremendous ovation from the shut-ins and medical staff for this fine work.

The bowlers of San Mateo Lodge are planning many lively contests for this winter and have organized themselves into a league for tournament play. Rehearsals are now in progress for the minstrel show to be given December 5 and o at the New San Mateo Theatre.

Union City, Ind., Lodge Entertains District Deputy Hampton

Over 175 members and represen ative citizens were present in the Home of Union City, Ind., Lodge, No. 1534, to welcome District Deputy Grand Exalted Ruler John C. Hampton, Mayor, and S. H. Clark, Director of Public Safety, of Muncie. The District Deputy's visit was made on the occasion of "Guest Night," at which a fine banquet was served and many interesting speeches were made, with Exalted Ruler C. C. Keffer, of Union City Lodge, acting as toast Keffer, of Union City Lodge, acting as toast-

Master. Mr. Hampton's address set forth in detail the principles upon which the Order is founded, and in an inspiring and swift summary, he outlined its growth from its beginning up to the present day.



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Under the Spreading Antlers

(Continued from page 61)

Monmouth, Ill., Lodge Presents Minstrel Show

Some 140 Elks were entertained at a minstrel show on the occasion of an Old-Timers' Night show on the occasion of an Old-Timers' Night program given in connection with the annual roll-call, by Monmouth, Ill., Lodge, No. 397. Many of the men who had leading parts in the early minstrel performances of the Lodge were again present in blackface to contribute their share to the evening's success. The entertain-ment was given in honor of old-time members who were special guests. Many charter mem-bers whose membership dates back over thirty-one years, and others who have been members of the Lodge for a quarter of a century, were of the Lodge for a quarter of a century, were in attendance.

Pasadena, Calif., Lodge Gives Dinner for Mifflin G. Potts

Many prominent members of the Order and some eighty-five visiting Elks from the Lodges of the State sat down to the testimonial dinner of the State sat down to the testimonial dinner recently given for Grand Esteemed Leading Knight Mifflin G. Potts by Pasadena, Calif., Lodge, No. 672. Mr. Potts, who is a Past Exalted Ruler of Pasadena Lodge, was felici-tated in a number of addresses made by W. E. Simpson and E. C. Knight, President and Vice-President respectively. of the California State President, respectively, of the California State Elks Association; Past Grand Esquire M. F. Shannon; Past State Presidents R. C. Benbough and Edgar F. Davis, and District Deputy Grand Exalted Ruler Frederick W. Lake. A number of vocal solos and selections by the Lodge band contributed enjoyably to the social session which brought the dinner to an end.

Valley Lodges Pay Fraternal Visit to Pasadena, Calif., Lodge

Delegations of officers and members from El Centro, Calif., Lodge, No. 1325, and San Diego, Calif., Lodge, No. 168, paid a recent fraternal visit to Pasadena Lodge, No. 672, and were given a most enjoyable time by their hosts. The El Centro delegation arrived in the morn-ing and ware taken to a huncher at the D ing and were taken to a luncheon at the De-Arroyo Hotel, followed by a sight-seeing trip through the city and its environs. The group from San Diego arrived at five in the afternoon and, along with the other visitors, were entertained at a dinner in the Pasadena Lodge Home, with a record number of local members on hand to give them a rousing reception. The dinner was followed by a band concert in the lobby and a special meeting was called to order at eight o'clock. A fine program of entertain-ment and a social session brought the evening to a close. On the following morning the visitors were entertained at breakfast before leaving for their homes.

Jersey City, N. J., Lodge Celebrates Thirty-seventh Anniversary

Jersey City, N. J., Lodge, No. 211, was the scene of much interest and gaiety when it celebrated its thirty-seventh anniversary in the Home with a lavish entertainment and dance. Between many varied and excellent acts of vaudeville, the members and their guests danced in the assembly room and on the tastefully decorated roof, and partook of a buffet lunch which brought the occasion to a close.

Phoenix, Ariz., Lodge Cares for Interests of Orphans

The Social and Community Welfare Com-mittee of Phoenix, Ariz., Lodge, No. 335, with the enthusiastic backing of Exalted Ruler Bernard E. Gilpin, is active in many community projects. Recently it mailed more than 800 letters to prominent citizens and business houses of the city, appealing for contributions to main-tain the Children's Home in Tucson. Many substantial checks were received as a result, donations coming from the Governor of the State, the Justices of the Supreme Court and from many other well-known individuals. By the committee's efforts the Children's Home secured lasting benefits.

Another recent evidence of the interest of Phoenix Elks in the happiness of under privileged youngsters was when it arranged a circus party youngsters was when it arranged a circus party for seventy-five orphans from institutions in Phoenix. The little guests were brought to the Lodge Home in the automobiles of members, and each of them presented with a bag of pop-corn, a bag of peanuts and a bag of candy. Prop-erly prepared to enjoy the show, the happy children, preceded by an escort of motor-cycle police, were driven to the big top where the performers vied with one another to make it one of the happiest afternoons the little wards of one of the happiest afternoons the little wards of the Lodge had ever known.

Cornerstone for New Philadelphia, Ohio, Lodge Is Laid

The cornerstone of the new \$40,000 Home of New Philadelphia, Ohio, Lodge, No. 510, was laid some time ago by Past Grand Exalted Ruler John G. Price, who was assisted in the ceremonies by Exalted Ruler L. R. Click and the officers and Past Exalted Rulers of the Lodge. More than too members had gathered at the present quarters of the Lodge, from where, headed by their band, they marched to the site of the new building on East High Avenue. Following the flag, in the place of honor in the honor in the procession, walked the charter members of No. 510.

Mr. Price's speech was enthusiastically received by the large crowd which had assembled to witness the ceremonies. Past Exalted Ruler Virgil O. Mathias acted as presiding officer, and Secretary and Past District Deputy A. C. Andreas read the list of objects placed within the stone, which included a copy of THE ELKS MAGAZINE.

News of the Order

From Far and Near

The officers and some seventy members of Bremerton, Wash., Lodge made a fraternal visi-tation to Olympia, Wash., Lodge where the visiting officers initiated a number of candidates for their hosts.

Alameda, Calif., Lodge opened its newly remodeled and decorated Home with a huge banquet and theatrical entertainment.

Williamsport, Pa., Lodge recently paid off \$25,000 of the indebtedness of its new Home. This sum was raised in a little over a year.

The entertainment, Autumn Nights in Monte Carlo, staged by Denver, Colo., Lodge, netted approximately \$2,000 during its two days and nights. nights.

The equipment for the children's playground in Lithia Park donated by Ashland, Ore., Lodge, has been in use for some time and the gift has created much forestly account created much favorable comment.

In compliance with the unanimous approval shown at a recent meeting, Fitchburg, Mass., Lodge has organized a charity committee toward the establishment of a charity found the establishment of a charity fund.

One hundred and twenty-five crippled men, women and children and close to fifty disabled Spanish and World War veterans were enter-tained at a "Shut-in Party" given by Seattle, Wash. Lodge Wash., Lodge.

The room in Staten Island, N. Y., Lodge, which is to be used as a clinic for crippled children, is rapidly being equipped and soon will be ready for use.

The crack band of Tacoma, Wash., Lodge made its annual pilgrimage to Rainier National Park where it Park where it gave an outdoor concert.

El Paso, Texas, Lodge, in conjunction with the local Kiwanis Club, recently took the orphans and crippled children of the city to the Sells-Floto Circus, where the little ones had the time of their liver. of their lives.

One of the pleasantest sessions held by Pittsburg, Calif., Lodge for some time was on the occasion of its fifth anniversary and Roll-call Night. Delegations were in attendance from Petoskey, Mich.; Ashland and Portland, Ore.; York, Pa.; New York, N. Y.; Stockton, Rich-mond and Vallejo, California. The baseball team of New Orleans, La.,

The baseball team of New Orleans, La.,



Lodge won the local A. A. U. Championship and was tendered a banquet by the Lodge.

Hundreds of needy men, women and children were fitted out with shoes and clothing a short time ago by Seattle, Wash., Lodge.

St. Johnsbury, Vt., Lodge has completed plans for a membership campaign. Two teams have been formed to see selected lists of prospects, and the team securing the largest number of candidates after a given time will be given a banquet.

Poughkeepsie, N. Y., Lodge gave a successful barbecue, trap-shoot, and entertainment some time ago which was attended by a record crowd.

The officers of Vallejo, Calif., Lodge visited Pittsburg, Calif., Lodge in October and initiated a class of candidates for both Lodges. Prior to the meeting a dinner was served and a buffet lunch brought the evening to a close.

St. Petersburg, Fla., Lodge members enjoyed a special program of band, orchestra and vaude-ville numbers, followed by a bountiful supper, after one of their recent meetings. It is the plan of the officers to hold a number of such meetings during the winter.

News of the State Associations (Continued from page 38)

Illinois

CARRYING out the instructions given them at the 1928 convention at Moline in August the members of the Crippled Children's Com-mission of the Illinois State Elks Association have organized and taken steps toward the beginning of active welfare work.

beginning of active welfare work. At the convention, the delegates approved the suggested plan of taking over the Illinois Society for Crippled Children, an organization which has functioned for five years, handling over 1,300 cases last year. Its personnel includes the State's leading orthopedists. On October 13, the Commission met with representations 13, the Commission met with representatives of the Illinois Society and the formal transfer

of the Illinois Society and the formal transfer was made, to become effective with the forth-coming Grand Lodge year. Past Grand Exalted Ruler Bruce A. Campbell of East St. Louis, was elected Chairman of the Commission. Dr. William R. Fletcher of Joliet was elected Vice-Chairman; George W. Hassel-man of Chicago was chosen Secretary, and Louie Forman of Bloomington, Treasurer. Other members of the commission are William J. Sinek of Chicago: Carl Gamble of Moline:

J. Sinck of Chicago; Carl Gamble of Moline; William H. Crum of Springfield; Dr. C. D. Midkiff of Harrisburg; Walter J. Grant of Danville; Harry Kramer of East St. Louis; E. E. Baker of Kewanee; Louis Moshel of Pekin, and William M. Frasor of Blue Island. For the first year, the commission has set

\$20,000 as its minimum figure, and fund-raising activities are expected to start shortly after the holidays

It is the plan to hold clinics in various cities of Illinois, and to have each of the 83 Elks Lodges arrange for surveys which will list all children in need of care and attention. No hospitaliza-tion facilities are planned. In cases where a patient may require such attention, the coopera-tion of existing public and private hospitals will be sought. The records of the Illinois Society for Crippled Children scueable the foct that a Crippled Children revealed the fact that only a very small percentage of cases require hospital attention.

Representatives of the Illinois Elks Comampaign on the subject of crippled children. In every instance the enthusiasm and interest in the new state-wide welfare activity has been exceptional, and there is every reason to believe that the Illinois movement will start off in splendid style.

Nevada

THE annual convention of the Nevada State Elks Association, entertained by Elko Lodge, No. 1472, was a most successful and enjoyable affair. The three days of the meeting enjoyable affair. The three days of the meeting were marked by a program of business, enter-tainment and competition that kept delegates and visitors most pleasurably busy. The invitation of Las Vegas Lodge, No. 1468, was accepted and next year's convention will be held there in July, on the two days preceding the *(Continued on page 64)*

EMBARRASSING MOMENTS

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News of the State Associations

(Continued from page 63)

opening of the Grand Lodge Convention. It is expected by the officers that all those attending will then cross the mountains to Los Angeles, to take part in the great annual reunion of the Order

In the various contests arranged for the visiting Lodges, Ely Lodge, No. 1469, won the ritualistic cup, and the cups awarded to the best Esteemed Leading Knight and best Esquire. The Tonopah officers were second, with Reno and Elko Lodges dividing the consolation prizes. and Elko Lodges dividing the consolation prizes. Elko Lodge carried off the honors in the trap-shoot and golf tournament, and the cup for the best Esteemed Loyal Knight. Tonopah Lodge won the trophies for the best Exalted Ruler and Chaplain, while Reno Lodge was adjudged to have the most proficient Esteemed Lecturing Knight. Knight.

The following new officers were elected to Harmon, of Las Vegas Lodge; Vice-President, H. H. Budleman, of Ely Lodge; Trustee, three-year term, Harold P. Hale, of Elko Lodge.

Oregon

THE quarterly meeting of the Oregon State Elks Association, held in the Home of Port-land Lodge, No. 142, was made notable by the presence of Grand Exalted Ruler Murray Hulbert, Grand Secretary J. Edgar Masters, and the other Grand Lodge officers who accom-panied Mr. Hulbert on his Pacific Coast visitations.

A banquet served in honor of the visitors was followed by a special meeting, which was ad-dressed by the Grand Exalted Ruler.

Wisconsin

AT THE call of President C. E. Broughton, a meeting of the Wisconsin State Elks Asso-ciation officers, and the District Deputy Grand

Exalted Rulers, was held at the Home of Mil-waukee Lodge, No. 46. The conference lasted the entire afternoon, and the various possible activities of State Associations were carefully gone over, especially Associations were carefully gone over, especially the work among crippled children; the selection of the various committees of the Association, and the matter of ritualistic exemplifications at the coming State Association convention. It was determined to set aside a sum of money for prizes, and, in addition, Mr. Broughton offered a President's prize in the form of a cup, or some other suitable trophy. Steps were taken toward the organization of a Speakers' Bureau, to be handled through the State Association, which will provide suitable speakers to all of the Lodges in the State for their various public functions. functions.

Pennsylvania

Pennsylvania A T a conference of the Advisory Committee of the Pennsylvania State Elks Association, including the President and Secretary of the Association, held at Williamsport, the selection of Sunbury Pa., as the place of the State Associa-tion meeting in 1929 was ratified, and the President of the Association was directed to appear before Sunbury Lodge and on behalf of the State Association accept its very kind invitation to be its guests the fourth week of August 1920.

August, 1929. At the same meeting, M. F. Bierbaum, of Allegheny Lodge, No. 339, was appointed Chaplain; C. D. Keefer, of Sunbury Lodge, No. 267, was appointed Sergeant-at-Arms; J. G. Thumm, of Shenandoah Lodge, No. 945, was appointed Inner Guard; and Harry Rudig, of Jersey Shore Lodge, No. 1057, was appointed Tiler.

Tiler.
Committee Chairmen have been appointed as follows: Board of Trustees: George W. Thomas, Scranton Lodge, No. 123; Advisory Committee: Max L. Lindheimer, Williamsport Lodge, No. 173; District Vice-Presidents: William D. Hancher, Washington Lodge, No. 776; Auditing Committee: Charles E. Staving, Allegheny Lodge, No. 399; Big Brother Committee: George H. Wobensmith, Philadelphia Lodge, No. 2; Charity Committee: William C. Carle, Jeannette Lodge, No. 486; Credential Com-mittee: Dr. F. H. Bell, Du Bois Lodge, No. 349; Crippled Children Committee: Dr. J. Roy Cherry, Williamsport Lodge; District Deputies

Committee: Ralph C. Robinson, Wilkinsburg Lodge, No. 577; Distribution Committee: Charles F. Greevy, Williamsport Lodge; Flag Day Committee: Ben. H. Giffin, Pittsburgh Lodge, No. 11; Good of the Order Committee: E. M. Bartlett, Philadelphia Lodge; Kiddies Day Committee: A. J. Rottler, Connellsville Lodge, No. 503; Law Committee: Floyd B. McAlee, Easton Lodge, No. 121; Legislative Committee: Grover C. Shoemaker, Bloomsburg Lodge, No. Grover C. Shoemaker, Bloomsburg Lodge, No. 436; Membership Committee: Lloyd W. Fahler, Mahanoy City Lodge, No. 695; Memorial Com-mittee: James P. Brownlee, Washington Lodge; mittee: James P. Brownlee, Washington Lodge; Publicity Committee: Charles N. Christman, Philadelphia Lodge; Ritualistic Committee: Joseph Reisenman, Jr., Franklin Lodge, No. 110; Resolution Committee: E. L. Kemp, East Stroudsburg Lodge, No. 310; Red Cross Com-mittee: Dr. George Metzgar, Allegheny Lodge; Special Activities Committee: Harry I. Koch, Allentown Lodge, No. 130; State Association Committee: Thomas A. Ryan, Scranton Lodge.

Massachusetts

PRESIDENT George Stanley Harvey an-nounces the following committee appoint-ment: Hospital Committee, William B. Jackson, Brookline Lodge, No. 886, Chairman. The Speakers' Bureau will be administered by Joseph N. Shafer, of Boston Lodge, No. 10.

Georgia

WILLIAM H. BECK, JR., of Griffin, Ga., Past District Deputy Grand Exalted Ruler for Georgia, North, was elected President of the Georgia State Elks Association, to suc-ceed E. Foster Brigham of Augusta, who re-signed, at the autumn session of the Associa-tion's Executive Constitute hold in the Home tion's Executive Committee held in the Home of Griffin Lodge, No. 1207, on Sunday, October 21

Atlanta was selected as the next convention city, and it was decided that the mid-winter meeting of the Executive Committee will be held in Savannah in February. At this meeting, dates for the Atlanta assembly will be designated.

These will probably be in June. Mr. Beck, long prominent in the work of the Order in Georgia, served as Vice-President of the First District during the past two years. R. T. Williams, of LaGrange, was named to fill bis place. his place.

In submitting his resignation, Mr. Brigham stated that business pressure had demanded so much of his time he was not able to devote as much attention to Association matters as he thought should be given by the President. He was commended for his services to the State organization, when announcement was made that the resignation had been accepted. One of the outstanding accomplishments in the history of the Georgia State Elks Association came dur-ing his administration, which gave to the Geor-gia Home for Feeble-Minded Children a gift in the form of a modern, completely equipped playground, and secured a legislative increase of \$30,000 annually for operating expenses. In submitting his resignation, Mr. Brigham

of \$30,000 annually for operating expenses. Walter P. Andrews, Chief Justice of the Grand Forum, and B. C. Broyles of Atlanta, Secretary and Treasurer of the State Association, spoke at the committee meeting.

Texas

Texas THE Texas State Elks Association met in the Home of San Antonio Lodge, No. 216, to discuss plans for the annual convention, to be held in Breckenridge next May. The proposed tuberculosis sanitarium, which Texas Elks are planning to erect near El Paso, was also a sub-ject of discussion. The meeting was presided over by President Charles A. Mangold, and among the distinguished members taking part was Past Grand Exalted Ruler William Hawley Atwell. Atwell.

New York

INew York PRESIDENT D. CURTIS GANO, of the New York State Elks Association, recently announced the appointment of a special com-mittee to stimulate interest in the exemplifica-tion of the rituals, and to this end has advised the committee to promote ritualistic contests in the five Grand Lodge districts of the State. As an evidence of his appreciation of the ac-

tion of President Gano, David Moses, of New York Lodge, No. 1, has donated a trophy to be contested for at the annual convention of the Association, under the rules laid down for governing the contest.

Another feature that engages the attention of the President and officers of the Association, is the development of the Free Scholarship idea

advanced by Past Grand Exalted Ruler John F. Malley at the Troy Convention last Spring. Special effort is being made to increase the membership throughout the state as a testi-monial to Grand Exalted Ruler Murray Hulbert. From present indications the membership will increase materially during the present year, as Lodges reporting their activities mention large classes of candidates receiving the degree of the Order.

During the month of November President Gano visited Poughkeepsie, Freeport, Queens Borough, Plattsburg, Malone, Saranac Lake, Glenns Falls and Ogdensburg Lodges.

The Captain's Chair

(Continued from page 17)

more restive of them, that the director and his niece ought to be put ashore at the nearest available point of land.

The afternoon of the second day of fog, Nichol consulted with the steward as to the advisa-bility of entering the captain's cabin, if necessary by force, to ascertain his condition. He sought Poole's advice because the man had been with the captain for many more years than he had himself and knew him better than

"Than he had himself and knew him better than anybody else on board. "He may be dead, for all we know," said Nichol. "His light's still burning, but I haven't heard a sound any time I've listened at the door." door

"No, Mr. Nichol, 'e ain't dead," averred Poole. "I've listened myself, while you've been below and I've 'eard enough to know that." "What did you hear?"

"What did you hear?" "Just what I expected, sir. The clink of a glass. And one time a bottle smashin' against the door. 'E throws 'em, you know, sir. And I see something, too, that told me 'e wasn't dead." The steward shivered. "What?" "I see 'is eye, lookin' out through the chink in that blind. It fair give me the creeps, it did." He paused. "No, sir, I wouldn't try to go in there yet, if I was you." "Did he see you?" "Must have seen me," said Poole, "I was

"Did he see you?" "Must have seen me," said Poole, "I was bang in front of 'im outside the port'ole. But 'e didn't *look* as if he seen me, if you know what I mean, sir. 'Is eye 'ad a sort of a blank look in it like. It give me a turn, to tell you the truth. Only once before 'ave I seen him look like that."

like that." Nichol shook his head. "Damn shame," he said. "All because of that . . ." he left the sentence unfinished. "Well, Poole, thanks for the tip. Don't forget to let me know if anything turns up." Supper that evening was a silent affair. The ordeal of the fog, on top of the general feeling of tension on board, had worked on the nerves of everybody. The officers and engineers at their end of the table, Cameron and Mary at theirs, exchanged but the briefest necessary re-marks while they ate, and disposed of their food without enthusiasm or interest in it. From time to time old MacTavish, the trader, cast time to time old MacTavish, the trader, cast covert glances at Mary and once or twice seemed about to address her, but changed his mind. Even the young Scotch apprentice, who had started the voyage in the highest of spirits,

had started the voyage in the highest of spirits, shared the downcast demeanor of the others. The meal over, Nichol filled his pipe and went out on deck for a smoke. So thick was the fog that, standing amidships, he could barely discern the outlines of the bridge. As he stood leaning against the rail he could see faintly, through the murk, the white hulk of a huge iceberg sailing slowly by. So far, he thought, luck had been with them; and he knocked on the wooden rail, to invoke a con-tinuance of it. Presently old MacTavish joined him. him.

"Any news, George?" asked the factor. Nichol shock his head. (Continued on page 66)

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"Have you seen him?"

"Have you seen min." "Not a sign, Mac." The trader puffed at his pipe. "Don't worry, laddie," he said, "you'll get through all right." "I'm worried about him. I'm afraid he's

gone clean off his nut." "No, no," said MacTavish, confidently,

"he's not gone off his nut. When the alcohol

wears off he'll be as good as ever. You'll see." "I wish I thought so," said Nichol. Briefly he told the trader Poole's experience of seeing the captain staring at him with a vacant eye.

"Something tells me it's all up with a viante 'yeu' "Nonsense," said the older man, "you're just a bit keyed up. You're beginning to imagine things. . . Hello, what's that?" "My God," exclaimed the mate, "come on."

He started for the bridge on the run. Mac-Tavish followed him.

What they had heard was a burst of wild shrieking laughter, followed by a sharp crack, like the report of a pistol.

ON THE bridge they found Brand, the second officer and two seamen. The trio, white and shaken, were standing staring at the cap-tain's cabin. They looked as if they had seen

tain's caoin. They actual a ghost. "What is it?" asked Nichol excitedly. "What happened? Quick, man!" "The captain, sir. Everything was quiet. Suddenly the door opens. The captain's stand-ing there. He points at me. Then he lets out a laugh-crazy-like a hyena-"" a laugh—crazy—like a hyena-"What then?"

"What then?" "Then he slammed the door with all his might and locked it again." "Was he armed? Did he point a gun at you?" "No, sir, only his finger." "How did he look?" "Towards he had his back to the light."

"I couldn't see. He had his back to the light."

"He didn't say anything?" "Not a word," said Brand; "only pointed— and laughed." He shuddered.

and laughed." He shuddered. "You'd better go below," said Nichol. "I'll stand your watch. And you men, too," he added to the seamen, "go and turn in. Send me up a couple of others." "If you don't mind, Mr. Nichol," said Brand, "I'd rather stay here. I couldn't sleep anyway." "Me, too," said one of the men. "All right," said Nichol. "Stay on if you'd rather. But remember this, please—I don't want you to spread this about. Understand? You have heard nothing and seen nothing. See? They may have heard something up for'ard, but if they ask you what it was, you don't know." don't know.

By daybreak the sky was clear. The wind was up and the seas were smoking. Abeam in the west was the snow-capped Cape Mugford. Ahead loomed the dismal barrens of the Eskimos. With the passing of the fog and the re-turn of the sunshine, the spirits of those on board revived somewhat. It was a relief to be able once more to see the horizon and to be free from the oppressing din of the mournful siren. Yet, in spite of a surface cheerfulness, an atmosphere of suppressed anxiety pervaded the ship. The crew, most of whom knew from experience what the passage through Hudson Strait involved, kept looking toward the bridge, in the hope of kept looking toward the bridge, in the nope of seeing Captain Small in command again. They had every reason to believe that Nichol was a skilful navigator, but they had had proof of Captain Small's ability. They knew what he could do. The sight of him up there for even a few minutes would have given them complete confidence. But his cabin door stood closed, bits the deep of a walt with a dead man incide like the door of a vault with a dead man inside.

Nichol, laden with responsibility, divined Nichol, laden with responsibility, divined what the men were thinking. His face lost some of that boyishness which Mary had remarked on watching him at work the day they sailed from St. John's. He realized that before him bulked the severest test he had ever faced; a test that would call on all his resources, of courage, of skill, of endurance. For though he had shouldered burdens before, always, in the past, he had been able to feel that behind him, ready he had been able to feel that behind him, ready to help in case of extremity, stood the man who had taught him all he knew. Now, however, had taught him all he knew. Now, however, that prop was gone. Poole, at last, had been

come out trembling. His report confirmed Nichol's worst suspicions. The man to whom he had for years been accustomed to turn for aid loomed up as an added source of potential danger. From this point on, he knew, he was destined to wage a lone fight. If reserves were needed, he would have to summon them from within himself.

He was not afraid, yet he could not wholly repress the doubts of his own capacity which lurked not far below the surface of his consciousness. If he had known definitely all that he might be called upon to face, those doubts might not have arisen. The certainty of ice and the probability of storms did not daunt and the probability of storms did not daunt him. He was familiar with the ways of the tempest and ocean. He had infinite confidence in the ship. But the human problems; the two unwelcome passengers, the muttering, uneasy crew, and, most of all, the gibbering creature in that cabin on the bridge—those were factors far more threatening than the natural hazards of the voyage. It was not surprising that the young mate's expression lost something of its boyishness. boyishness.

The change in him was quickly noted, not alone by his subordinates, but by Mary Mac-Kenzie. Left to herself since the captain's fateful quarrel with her uncle on the first night out, she had had ample opportunity to observe what was going on around her. A few years of service in hospitals, first as probationer and later as a graduate nurse, had trained her powers of perception. She had schooled herself to read, in drooping lips and vaguely restless eyes, and other small signs by which the sick betray their condition, meanings unnoticed by the and other small signs by which the sick beerlay their condition, meanings unnoticed by the casual onlooker. And here on board ship, with nothing to do but watch the strange new life into which she had ventured, very little of significance escaped her scrutiny. The hostility of the crew, masked though it was to some extent was plainly evident to

was, to some extent, was plainly evident to Mary. Nor was she long ignorant of the fact that something was radically wrong. She did not know exactly what it was. But covert glances at the officers, especially at Nichol, told her that they shared some secret which increasher that they shared some secret which increas-ingly harassed them. At first, when the fog had settled upon the sea, blotting out all sight of what lay ahead or abeam, she thought it might be that. But when clear weather brought might be that. But when clear weather brought no serenity to Nichol's brooding countenance, she sensed that a trouble more serious than weather was in the wind. Old MacTavish had been nice to her at the start and looked as if he were disposed to be nice again. Mary decided to ask him some cuestions to ask him some questions

It was the first time she had spoken to anyone, save her uncle and the steward, since Captain

save her uncle and the steward, since Captain Small had discovered the former seated in his own sacred chair. MacTavish felt sorry for her. He answered her questions equivocally. There was nothing the matter with the cap-tain, he told her, and even if there were, Nichol would be perfectly capable of carrying on. He reminded her that he had mentioned on the first day, before they sailed, that Nichol was a qualified master and could have had his own ship had he wished. No. The captain was merely resting in preparation for the hard work ship had he wished. No. The captain was merely resting in preparation for the hard work and long hours he would undergo when they and long hours he would undergo when they entered the Strait; you see, he wasn't as young as he used to be and needed to save himself. That was why Nichol had been in temporary command for the last couple of days. But as soon as they got into the ice, why, the captain would be out there directing everything. The old man smiled at her and looked her in the eye a trifle too steadily. a trifle too steadily.

His manner did not deceive Mary. Obviously he was protesting too much. The impulse came to her to tell him she did not believe what he said, but she curbed herself. Whatever hapsaid, but she curbed herself. Whatever hap-pened would happen, in spite of anything she might think or say. There was nothing for her to do but wait and watch. And, besides, she did want to offend the old fellow. His motives were undoubtedly of the best. She liked him and was grateful for his willingness to talk with her at all. None of the others, not even the young apprentice, who took his cue from the attitude of the officers, would so much as

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acknowledge her presence. She could under-stand their ignoring her uncle. It was not clear why their hostility should extend to her. The

Yet I can see and feel—I've been made to see and feel—that they don't like me. Why?" MacTavish's leather face grew pink under

MacTavish's leather face grew pink under its tan. "You're imagining things," he said. "Why, Lord bless you, everyone likes you. They couldn't help it." "Oh, tell me the truth," begged Mary, "please! I want to know. Why do they avoid me? Why do the men, even the crew, look at me as if—as if I were some insect—as if they were afraid of me?" The old man touched her arm with a gnarled

The old man touched her arm with a gnarled

The old man touched ner affin with a guarder hand. "Well, Miss," he said, reluctantly, "if you really must be told, it's because you're a woman. That's all. They are afraid of you. Not of you, yourself, mind. They've got nothing against you, personally. But you're a woman. And to them, a woman on board ship spells bad luck. They're brought up on superstitions." They're afraid of you. And they resent you because they think everything that's hapbecause they think everything that's hap-pened—" he stopped. "Is my fault," supplied Mary. "I see. Do you think so, too?"

"I'M NOT a sailor," said MacTavish, smiling. They were silent for a while after that, as Mary revolved this answer in her mind. It was not an encouraging answer, perhaps, but at any rate, though rather hopeless, it relieved her somewhat. She began to understand the reason that had inspired some of the black looks that had been cast her way. At any rate, she thought, it was some consolation to know that she was in no sense responsible for the feeling against her.

She was standing with her back to the rail, thinking, when a touch from MacTavish made her turn her face to the sea. About a mile away, gently rocking, rode a huge iceberg, spired like a church. Down its drab gray sides tum-bled green cataracts of water which sent up a mist-like spray as they struck the surface of the waves. It was an imposing sight, sailing along as if powered by some mysterious inner force. As Mary and MacTavish watched it, the gigantic mass—it must have been well over a hundred feet in height—slowly began to list. "Look!" cried the trader, excitedly, "look! It's going over! It's going to turn over! Watch the swell it'll make and hold on when it hits us." As the great berg capsized, its freshly exposed facets glistened like emeralds and sapphires in She was standing with her back to the rail,

As the great berg capsized, its freshly exposed facets glistened like emeralds and sapphires in the sun. And the force of its turning sent a mighty wall of water, like a tidal wave, rushing toward the ship. It was well that MacTavish had warned Mary to hold on, for the impact of the swell nearly took them off their feet. "Goodness," exclaimed Mary, breathlessly, what a sight!" The old man beside her nodded. "I had no idea," she went on, "that it would make such a wave." "I've seen 'em roll higher than that," he said. "Pretty weighty lump of ice, a big berg. You see, only about an eighth of it shows above water. The biggest part is underneath. That's why they're such devilish customers to run into.

water. The biggest part is underneath. That's why they're such devilish customers to run into. And they're solid, too. The bergs that come off of the big glaciers are made of very hard ice. Formed under pressure—"

Grateful for a topic so impersonal, MacTavish talked on, and when he had exhausted the sub-ject of icebergs veered to that of Hudson Strait and the Bay beyond, where thirty years of his life had been spent. Mary listened with steadily waning interest, though she contributed a word here and there out of politeness. She was think-ing again of Nichol and of Captain Small, and we dering hear this ware as hearfully under wondering how this voyage, so hopefully under-taken, was likely to end. It was not until MacTavish veered from

generalities back to personalities that he gained (Continued on page 68)

"Mr. MacTavish," she and uzzled her. "Mr. MacTavish," she said, "I wish you'd tell me something. Will you—frankly?" The old trader looked at her quizzically and

"Of course, Miss," he said, after a while, "Of course, Miss," he said, after a while, "anything at all. If I can. I mean, if I know." "Why is it that everyone's against me? I've done nothing—at least I think I've done nothing.

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67





The Captain's Chair

(Continued from page 67)

Mary's attention. Somehow he had wandered on to the subject of Nichol once more and had begun again to extol him. Not having followed his monologue, Mary had no idea by what processes of mind he had jumped from a description of Hudson Bay life to a eulogy of the young mate. She became suddenly conscious, however, that the old trader not only had changed his subject, but was asking her a question.

Subject, but was asking her a question. She requested him to repeat it. "Why don't you make friends with George?" "Make friends with him?" She laughed, shortly. "Why should I? He doesn't want my friendship. He doesn't want anything to do with me."

"Of course, he does," said MacTavish. "He thinks you're fine.'

"He hasn't shown it. I've seen the way he's looked at me. The same way the crew look at me. I have eyes, Mr. MacTavish."

look at me. I have eyes, Mr. MacTavish." The other grinned.
"It's not for me to contradict that," he said.
Then, turning grave again, he added: "But you're wrong about Nichol, I'm sure."
"Well," said Mary, evenly, "even if I am there's nothing for me to do about it." There was that in her tone which told Mac-Tavish he would get nowhere by pursuing the argument. Her voice was matter of fact but it

argument. Her voice was matter of fact, but it held a note of unmistakable finality. The old man was not, however, wholly dissatisfied with the result of his attempt. Like a lawyer who has introduced testimony in court only to have it barred from the evidence, he felt he had at least planted a seed. Whether or not it would bear fruit, the ensuing weeks would show.

The next morning they picked up the Strait The last of the Labrador was to southward. Close up, in the north, stood the ugly, berg-infested cliffs of Resolution Island. Off in the west, hanging low, was a leaden cloud—the ice blink. Under it, herding toward them from the Strait area the peak the Strait, was the pack.

So far, with the exception of the fog, the ship had met with plain sailing. Her real test—and the test of her men—was now to come. For five hundred miles, from this point on, her course lay through the ice pack. It would be a fight, constant and unremitting; a fight with the power and stamina of the ship and the courage and seamanship of her men on one side, aligned against the might and treachery of ice, sea, and storm on the other.

storm on the other. All hands on board, barring to have, stai, and held them below, were out on deck, staring with one accord at the entrance to the Strait. On the bridge, standing by the telegraph, was Nichol, outwardly calm, though very pale. Not far behind him, a little to one side, the porthole of the captain's cabin framed the ashen face of his superior—a ghastly half-grin frozen on its features. He could feel those eyes, fixed and maniacal, boring into him. At intervals his hand strayed involuntarily to the pocket in which lay the key to that cabin. He had locked the captain in.

Mary MacKenzie was talking with MacTavish when her uncle, who had breakfasted late, emerged from his stateroom. He had had his meal brought to him with the intention of bullying the steward into giving him some informa-tion. The faithful Poole having told him nothing, in spite of all his bluster, Cameron, angry and frustrated, stalked along the deck in a volcanic mood. He had tried to interrogate Mary the night before, but she had invented a pretext to evade him. He had guessed that things were not as they should be on board, but having no one to talk with he had been unable to discover what exactly was amiss. As he approached his niece and the trader, he noted

proached his niece and the trader, he noted that they, in common with everyone else, were looking at something off to the west. He too looked in the same direction, and what he saw made him quicken his step. "MacTavish," he said, "I don't like the look of things. That cloud over there—that's the ice blink, isn't it?" "It is," replied MacTavish, "and what's under it we'll soon be in." "I thought so," said Cameron. "Then where's the captain of this ship? Why isn't he at his post?" His voice rose. "What's that boy doing all alone up there?" He pointed to where Nichol was standing beside the telegraph. "He's going to take her through," said Mac-Tavish, quietly.

Tavish, quietly. "Where's the captain?" shouted Cameron.

Tavish, quietly. "Where's the captain?" shouted Cameron. "What's the matter with him? Answer me! I'm not going to trust myself to that young—" "Hush, Uncle," began Mary. "You'll have to," said MacTavish, grimly. Cameron's face turned purple. "Have to? What do you mean? What's wrong? What's going on here?" "Wrong!" said MacTavish. "You know that cabin up there? Well—there's a madman in it. That's what's wrong!" Cameron's face turned gray. "We'll have to put back. We can't go on, MacTavish. We'll have to put back." "Oh, no, we won't, Mr. Cameron," said the old trader. "We'll go on. You may be sure of that. You forget; there are the posts waitin'—" "But I say we'll put back," bellowed Cam-eron. MacTavish then lost his temper

eron. MacTavish then lost his temper. "Look here," he shouted in return; "you've done your share to wreck this trip. You with your swelled head and your airs. Why don't you mind your own business. A little con-sideration on your part and we wouldn't be in the hole we're in!" "Shut your mouth," roared Cameron, purple again, "shut your mouth, or you'll go the way of Small!" He ierked away and started in the direction

He jerked away and started in the direction

of the bridge. Mary tried to stop him, but he pushed her roughly aside. "Hi, Nichol!" he bawled, "Nichol! Stop this ship! Do you hear! Nichol! . . ." (To be continued)

The Gangster's Home

(Continued from page 20)

palms of my hands on the seat of my pants. "And now I think I'd better be going." "What? So soon?"

"Well—yes. You see, I've got to get back to the office and—get back to the office." "Very well," he said, "if you've got to," He

came to the front door and wrung me by the hand.

"You must come again, soon," he said. "Drop in any night and take pot luck. There's

nothing formal about us, mister. We're just plain folk." "I'd certainly love to."

"I'd certainly love to." "I'd like you to meet my other boys, mister. There are six of them—and they're a grand bunch. All the pep in the world." "Thanks, awfully," I said, backing down the steps. And then, as the door closed, I lay down in the gutter and fainted off into a long, deep

sleep.

HENRY IRVING DODGE who has written so interestingly of his early reportorial experiences in this issue, will have more to say in an early number of the miracles he wrought in the reporting world through the wise and wide selection of personal friends. The article is called "A Reporter's Friends at Court."

Visitations of the Grand **Exalted Ruler**

(Continued from page 37)

the Grand Exalted Ruler was escorted to the 2,800 foot-level in the Leonard mine. Follow-ing this interesting event he met with Lodge and State officers for a conference in the Home of Butte Lodge. An almost 100 per cent. turn-out of members greeted him in the Lodge room that of members greeted him in the Lodge room that evening, where a social session and buffet supper brought the day to a close. Leaving Butte early the following morning, Mr. Hulbert ar-rived at Idaho Falls, Idaho, that afternoon. Upon his arrival he was greeted by a com-mittee of officers and members from the Lodge there, and was escorted to the Lodge Home by a parade headed by the high-school band. More parade headed by the high-school band. More than 300 Idaho Elks listened to the Grand Exalted Ruler's address in the Lodge room. Motoring to Pocatello that afternoon Mr. Hul-bert was met by the officers and the drum corps and drill team of the Lodge there, and escorted to the Home. After a dinner attended by Idaho officers, including P. G. Flack of Boise and Harry J. Fox of Pocatello, President and Secretary of the State Elks Association, a fine meeting was held in the Home of Pocatello Lodge

Arriving the next morning at Salt Lake City, Utah, Mr. Hulbert was greeted at the station by District Deputy Grand Exalted Ruler J. T. Farrer, and Exalted Ruler E. W. Browning and Secretary J. Edward Swift, of Salt Lake City Lodge. He lunched at the Home with a group of distinguished Utah members. A banquet and a public meeting followed in the evening with the Grand Exalted Ruler as the principal speaker. He delivered the eleven o'clock toast, which was broadcast over Radio Station KSL. At Ogden, Utah, on the next day Past Grand Tiler E. W. Kelly was among the distinguished Elks who attended the banquet and meeting in Mr. Hulbert's honor. The Grand Exalted Ruler again delivered an address which was broadcast over the radia. over the radio. At Rawlins, Wyo., on October 24, Mr. Hulbert's party was met by Past Dis-trict Deputy Grand Exalted Ruler L. J. Nelson and a group of officers and Past Exalted Rulers of Rawlins Lodge. Following a luncheon at the Country Club, the visitors were taken on a tour of the oil-well district. That night officers and members of half a dozen Wyoming Lodges at-rended a banquet to the Grand Exalted Ruler,

Quitting Wyoming that night, Mr. Hulbert reached Denver, Colo., the following morning. A reception committee of officers and Past Exalted Rulers, with their wives, met his party and escorted them to their hotel. During the course escorted them to their hotel. During the course of a sightseeing tour that afternoon, Mr. Hul-bert visited the grave of William F. Cody ("Buffalo Bill") on Lookout Mountain. At the meeting in the Home of Denver Lodge that night, 21 Colorado Lodges were represented. At Hastings, Neb., on October 26, Exalted Ruler H. Lloyd Hansen headed a reception com-mittee of members of Hastings Lodge. That afternoon the Grand Exalted Ruler and his fellow travelers attended a football game at the fellow travelers attended a football game at the fellow travelers attended a football game at the high-school field. At the dinner in the evening Past Grand Exalted Ruler Frank L. Rain, Judge George F. Corcoran, of the Grand Lodge Com-mittee on Judiciary, District Deputy Grand Exalted Ruler Blaine L. Yoder, Nebraska South, and District Deputy Belden Bowen, Kansas North were among the guests. At the Kansas North, were among the guests. At the meeting and initiation which came after the dinner were representatives of many Nebraska and Kansas Lodges. The next morning the party, accompanied by Exalted Ruler Hansen, motored to Lincoln, Neb. Here they were the guests of Lincoln Lodge at luncheon. In the afternoon Mr. and Mrs. Hulbert were the guests of Mr. and Mrs. Rain at the football game between the Universities of Miscouri and Na between the Universities of Missouri and Ne-braska, at the Nebraska Memorial Stadium. Leaving Lincoln after the game by special train, Leaving Lincoln after the game by special train, in the private car of a Mr. Hayward, a member of Omaha Lodge, the Grand Exalted Ruler attended a banquet and reception held in the Lodge room of Omaha Lodge's Home. After the Omaha visit the Grand Exalted Ruler traveled to Chicago, from where he set out at once on a series of calls upon Ohio Lodges, arranged by Back Grand Eralted Ruler Ichn C

arranged by Past Grand Exalted Ruler John G. (Continued on page 70)

FOR MEN who want to become independent in the NEXT TEN YEARS



N the winter of 1938 two men will be sitting in a down-town restaurant.

"I wonder what's going to happen next year," one of them will say. "Business is fine now-but the next few years are going to be hard ones, and we may as well face the facts.'

The man across the table will laugh.

"That's just what they said back in 1928," he will answer. "Remember? People were looking ahead apprehensively-and see what happened! Since then there has been the greatest growth in our history-more business done, more fortunes made, than ever before. They've certainly been good years for me . . ."

He will lean back in his chair with the easy confidence and poise that are the hallmark of real prosperity.

The older man will sit quiet a moment and then in a tone of infinite pathos:

"I wish I had those ten years back," he will say.

NODAY the interview quoted above is purely imaginary. But be assured of this -it will come true. Right now, at this very hour, business men are dividing themselves into two groups, represented by the two individuals whose words are quoted. A few years from now there will be ten thousand such luncheons and one of the men will say:

"I have got what I wanted."

And the other will answer:

"I wish I had those years back."

In which class are you putting yourself? The real difference between the two classes is this-one class of men hope vaguely to be independent some time; the other class have convinced themselves that they can do it within the next few years. Do you believe this? Do you care enough about independence to give us a chance to prove it? Will you invest one single evening in reading a book that has put 358,000 men on the road to more rapid progress?

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Visitations of the Grand Exalted Ruler

Price. The first of these was to Cincinnati

Lodge, where he arrived on the morning of October 29. Mr. Hulbert, Mr. Price, who

accompanied nim, and the other members of the party were greeted by District Deputy Grand Exalted Ruler Max Friedman and Secretary James S. Richardson of Cincinnati Lodge. Mr.

Hulbert then called upon Past Grand Exalted Ruler August Herrmann, who was seriously ill in a Cincinnati hospital. At the banquet that evening in the Home of the Lodge, attended by

more than 350 Elks, the Grand Exalted Ruler took occasion to praise highly the work done by Mr. Herrmann for the Order and offered a toast

Mr. Herrmann for the Order and offered a toast to the Past Grand Exalted Ruler. Leaving Cincinnati the next morning in a splendid new motor-bus provided by Past Exalted Ruler John W. Kaufman, of Columbus, O., Lodge, the official party traveled to Wilmington, O., where they were met at the city line by the officers and members of the Lodge there and escorted to their hotel to the tune of lively airs played by the Boy Scout band. A luncheon in Mr. Hulbert's honor was attended by more than 250 members of Wilmington and four other Lodges of the district. Pushing on to Chilli-cothe Lodge for an evening meeting, the party stopped on the way to register at the Home of

stopped on the way to register at the Home of Washington Court House Lodge. At Chilli-cothe the Grand Exalted Ruler was the guest of the evening at a banquet in the Home of the Lodge attended by some 200 local and visiting

initiation. Traveling in Mr. Kaufman's luxurious bus, the Grand Exalted Ruler's party left Chillicothe the following morning for Cambridge Lodge, stop-ping en route to register at the Home of Logan Lodge. At a luncheon arranged for Mr. Hulbert by Cambridge Lodge at St. John's Parish House there were present officers and members from seven near-by Lodges and a number of promi-nent citizens, invited guests of Cambridge Lodge. Continuing his journey in the afternoon.

nent citizens, invited guests of Cambridge Lodge. Continuing his journey in the afternoon, Mr. Hulbert registered at Zanesville Lodge, and that evening was the guest of Columbus Lodge at a banquet attended by 200 members of some sixteen Ohio Lodges. At the meeting and initiation in the Home of Columbus Lodge which followed, 300 Elks, including five District Deputy Grand Exalted Rulers and the Exalted Rulers of

and later took part in a meeting and

October 29.

Elks.

initiation.

(Continued from page 69)

all central Ohio Lodges, were on hand to greet the Grand Exalted Ruler, and applaud his fine address

On November 1, a stop to register at Findlay Lodge was made on the way to a luncheon meeting with Toledo Lodge. More than 200 Elks, including Past Grand Exalted Ruler W. W. Elks, including Past Grand Exalted Kuler W. W. Mountain, were present at the latter Lodge's Home to meet and listen to the address of the Grand Exalted Ruler. Mr. Mountain and Mr. Price also spoke to the fine gathering. That afternoon Mr. Hulbert registered at Bellevue Lodge on the way to Norwalk, where he dedi-cated the beautiful new Lodge room in the Home of Norwalk Lodge. Following these cere-monies he attended a banquet in the high-school Home of Norwalk Lodge. Following these cere-monies he attended a banquet in the high-school auditorium at which 300 members of the Order were present. A social evening in the Lodge Home attended by members and their guests brought the day to a close. The next day Mr. Hulbert was the luncheon guest of Elyria Lodge at its Home, when he addressed a sizable gather-ing. That evening the Grand Exalted Ruler witnessed the initiation of a large class of candi-dates for Lakewood Lodge. Following these ceremonies he was Lakewood Lodge's guest of honor at a banquet held in the Masonic Temple, which brought together 500 enthusiastic Elks of the Buckeye state. At the conclusion of the dinner Mr. Hulbert made a splendid address, which was broadcast from Radio Station WHK. These festivities preceded the formal event of the which was broadcast from Radio Station WHK. These festivities preceded the formal event of the visit, the dedication by the Grand Exalted Ruler of his hosts' new Lodge room. For this solemn and elaborate ceremony more than 700 members were present. A social session in the Home wound up the program. Before leaving for New York on the next day, November 3, Mr. Hulbert lunched in the Home of Cleveland Lodge and, with the officers, in-spected the site for its new building. The following tentative schedule of visits had been prepared, at the time of writing, for the Grand Exalted Ruler, and will be reported in the January issue of THE ELKS MACAZINE: November 10, Detroit, Mich.; November 11, Jackson, Mich.; November 13, Washington,

Jackson, Mich.; November 13, Washington, Pa.; November 15, Rochester, N. Y.; No-vember 17, Meriden, Conn.; November 19, New York, N. Y.; November 22, New Bruns-wick, N. J.

Give or Lend? By Fred H. Turner

YOT so very many years ago a college educa-Not so very many years ago a college educa-tion was a luxury, indulged in by a few wealthy people who were destined, from the fact that they had means, to be leaders of their communities. The man who didn't have the money simply couldn't go. The tuition was relatively high and living expenses were high, and besides most young people were expected to either start to work and begin to contribute to the family support or marry and cease to be a the family support, or marry and cease to be a drain on the family income. Now a college education is almost a necessity.

Some educators are beginning to tell us that the bachelor's degree will soon be only the beginning and that graduate degrees or at least graduate work will be just as essential in the preparation of the young man or the young woman as the bachelor's degree is now. At any rate, it is pretty generally agreed to-day that any person can go about so far without an educational background, and that is the limit. Then he must, unless he is very unusual, get into his rut and stay there, or he must get down to study and learn certain fundamental principles that are

common to education. With the great increase in enrollment of all the higher institutions of learning, this country has seen an increase in organizations of another has seen an increase in organizations of another character. These organizations are of several types, but they are founded primarily on fra-ternity and the feeling of brotherly affection which individuals have for one another. The type which shows the highest organization is the true fraternal organization. The scope of the building programs and the widely diversified interests of some of these fraternal organizations

seems almost like a fairy tale of magnificent palaces and castles peopled by men who have a brotherly love for one another and ideals of better relations with one another. A second brotherly love for one another and ideals of better relations with one another. A second type does not have the close spirit of fraternity, yet has done much toward creating better busi-ness and a finer spirit among business men. This is the luncheon club, which chooses its members from various classifications of professions and business interests. The mottoes of these clubs differ, but primarily they are founded to pro-mote and foster ideals, honesty, and friendship among business men. A third type is still farther from the first and has, as its direct aim, civic betterment. Yet the Chamber of Com-merce movement could not succeed without the hearty cooperation of its members, and this co-operation comes about only through honesty, fair dealing, and friendship among its members. These three types of organization have grown quite rapidly in recent years and occupy an im-mortor the first of the business men quite rapidly in recent years and occupy an im-portant place in the lives of the business men of to day. of to-day

Since these organizations are made up of the men who are the leaders in their own communities, it does not seem unreasonable to expect them to be taking an active interest in educa-tional affeirs and the solution of the children of them to be taking an active interest in educa-tional affairs and the training of the children of the respective communities. Formerly, these activities were confined pretty largely to the grade and high schools. Now the interest is being extended to the colleges and universities. This interest is being demonstrated in a number of ways. Some of the great fraternal organiza-tions have established loan funds for university students, with one requisite for the utilization
December, 1928

of the fund-relationship with some member of the organization, usually a blood relationship. One organization, one of the oldest and strongest, has a fund of thousands of dollars, with suitable distributing boards in each State. Another has a scholarship board which distributes scholarships nothing more nor less than gifts in money, to sons or daughters of members of the order who have made good records in high school but who will need assistance to continue.

The luncheon clubs in recent years have given much attention to educational problems, and a great many clubs are furnishing money to one or more students who will receive this money either as a loan or as a gift to be used toward higher education. The civic organizations and the Chambers of Commerce, although not furnishing so much money for individual education, are usually active in the encouraging of young people to continue in their education if it is at all possible.

The question has come up many times and is still arising in various communities and among various organizations. Shall the funds which are provided for scholarship extension be operated as loan funds and handled by trust corporations or directing boards, the money to be lent in reasonable sums and repaid with interest, or shall the money be given outright as a reward for excellence in high-school work and to encourage the continuing in higher institutions? Another question often arises. How much money should be lent or given to the individual? And a third: What is the best method of handling or administering these funds?

NOT long ago I heard an open-forum discus-sion of the first problem in a convention of luncheon club members in connection with the "Boys' Week" program. Some of the men present were radically in favor of making the gift outright. That is, they said that when boys or girls left their community to go to school, if they were deserving of assistance at all, they were dewere deserving of assistance at all, they were deserving of complete assistance without having the financial worry of repayment hanging over them. Still others were just as positive that the money should be lent and repayment with interest expected in every case. The argument was vigorous, and a number of the men taking part demonstrated quite clearly that they had

The arguments in favor of simply giving the money were based primarily on reward for ability and past performance. If a student has ability and past performance. If a student has done well in high school and gives promise of being a future leader, then why should not that student be sponsored to the extent of either par-tial or complete help? If the organization which is going to furnish the financial backing is able to help a student or two each year, then why should that student have to undergo the humility of borrowing signing noter, getting an enderge of borrowing, signing notes, getting an endorser, getting satisfactory references? If the student has completed his high-school work with a high scholastic standing, why should not the community reward that student by giving him finan-cial assistance to continue? Would not the gift encourage other students to high scholarship in high school if they knew that as a reward they might be given a free college education with no interest to pay, no notes to sign; in general, no strings on the gift? If after the student entered the university or college, would not the fact that the money was given be a great help to the student, who might worry about the repayment of the money if he was forced to borrow it? Wouldn't the worry affect his scholarship? And

so on. The reasons given were good ones, slightly

idealistic, to be sure, but good; and were, to the people who advanced them, important ones. On the other hand, the people who favored lending the money advanced many excellent reasons why the money should be lent and not reasons are beneficial to the second reasons why the money should be lent and not given. In the first place, lending the money is good business. If the organization has money which can be used to help students to higher education, it should be lent with reasonable interest and with repayment expected at a reasonable date of maturity. For the organiza-tion this would mean an ever-increasing fund which would as years go on be available to more and more students. It would be good business for the fraternal organization, for money lent would maintain a connection between the or-ganization and the borrower which in time might ganization and the borrower which in time might

(Continued on page 72)



I was nearly paralyzed with fright. Suppose she should refuse? Suppose she should leave me in the center of the floor?

A Challenge Made Me Popular!

"A BOX of cigars says you don't DARE dance with her—Wallflower!" That was the challenge they flung at me! My sporting blood boiled! "All right, I accept!" I responded. And I started across the floor across the floor.

I NEVER was much of a dancer. And the fact is I had danced very little during the last few years. But when our club gave this affair I couldn't very well stay away. And now, at least I should have been sitting con-tentedly on the "sidelines"—if only the fellows hadn't made that sarcastic remark. "Show them you can do it! Show them you can dance as well as they!" my pride whis-pered. And I would! But halfway across the hall my courage died.

pered. And I would! But halfway across the hall my courage died. I was nearly paralyzed with fright. There she was, waiting expectantly—Marion Blake, an exquisite dancer—graceful, poised, at ease. Suppose she should refuse? Suppose she should leave me in the center of the floor? Oh, wouldn't the fellows chuckle then!

The Unexpected Happens

"I'm - I'm sorry" - I stammered. "I

sne interrupted. And before I realized it we were swallowed up in the dancing throng. What a terrible ordeal it was for me! And twice as bad for her. I stumbled through the steps. I trod on her toes. I tried desperately to keep in time with the music. Yes, my dancing was inexcusable—hopelessly out-of-date date.

Suddenly she suggested that we go into the drawing room and sit out the rest of the num-ber. I blushed furiously. "Now it's coming!" I thought. "Now she is going to tell me what she thinks of my neare."

I thought. "Now she is going to ten me what she thinks of my nerve." But I was in for the surprise of my life. "Jim," she began softly, "I'll be frank. You're not the best dancer in the world. But you're certainly not the worst. What you need is 'brushing up' on the latest steps. Why don't you get in touch with Arthur Murray?" Murray?'

"Arthur Murray! Arthur Murray!" I re-peated. "He teaches dancing by mail. You can't learn that way!"

can't learn that way!" "No?" and Marion arched her eyebrows. "The truth is, that's *exactly* the way I learned —even though no one *does* suspect it!" Naturally, I was astounded, but the next evening I found one of Arthur Murray's ads and clipped the coupon. Then I mailed it, asking for his free booklet and five free lessons. If Marion could become a wonderful dancer If Marion could become a wonderful dancer

that way it was certainly worth investigation —especially since I didn't risk a penny.

I Find the Secret!

The booklet and the five free lessons came promptly. What a revelation! They showed me how many mistakes I had been making in dancing—how many clumsy blunders I had been guilty of. I had been holding my partner wrong—leading wrong—pivoting wrong— doing the simplest steps incorrectly. And as for the modern style of dancing—I was utterly ignorant of it.

I started practicing the lessons. In a few evenings I had learned the modern Waltzthe modern Fox Trot, and many delightful variations of the very latest steps. And all without music, partner, or teacher!

I Turn the Tables

A week later I attended a dance. The old crowd was there. "Why, here he is again!" they chorused. "Give him the cigars! He earned them!" Imagine how surprised they were when I walked right up to Marion for the fort dered. And they cred energy monthed as first dance! And they stood open-mouthed as

I glided around the floor like an expert! Now I never miss a party or a dance. Girls are delighted to dance with me. I laugh when I think how scared I was that terrible evening—for everywhere I go I am welcomed as a faultless and accomplished dancer!

WILL YOU Accept These 5 FREE Lessons?

Inese 5 FREE Lessons? No matter how poorly you dance now—no matter if you've never even been on a dance floor in your life—Arthur Murray's method makes you a finished dancer in 10 days, or you don't have to pay a penny. To prove it, he is willing to send you five lessons from his remarkable course *abso-lutely free!* Just mail coupon (with 10c to cover cost of printing and mailing) and these valuable lessons will be forwarded at once. Also a free copy of his new book, "The Short Cut to Popularity." Don't wait. You owe it to yourself to clip and mail this coupon NOW! Arthur Murray, Studio 871, 7 East 43rd Street, New York City.

Arthur Murray, Studio 871 7 East 43rd Street, New York City To prove that I can learn to dance at home in ten days you may send the FIVE FREE LESSONS. I enclose loc (stamps or coin) to pay for the postage, printing, etc. You are to include free "The Short Cut to Popularity."

Name...... Address..... State

See how easy it is to learn the Arthur Murray way!



Give or Lend?

(Continued from page 71)

lead to new members who would be very valuable. It would be good business, for the earnest student would be glad to borrow the money on terms that were reasonable. He would conduct the affair in a manner which would be more satisfactory as far as his pride was concerned. He would be teaching himself financial responsibility, that obligations should be met when due, and that careful attention must be given to such matters. He would be establishing his own credit if he handled the matter in a business-like manner. He would be in a position, when he had completed his course and had repaid the loan at maturity, to use the organization from which he had borrowed as a valuable reference to his character and to the fact that he pays his bills when they are due. Human nature is a curious affair.

Human nature is a curious affair. It is a strange quirk of human nature which would make such a statement true, but people who have had experience in such matters tell us that often the more you do for people, for which they do nothing in return, the less they appreciate your kindness. Last winter a man came to me to ask what I knew about George Miles. He said that George came from his home town. The man had no children of his own, he was well off, and he had agreed to give George help through the university. George had made excellent grades while in high school, and had worked his way along and helped himself. When he came to the university the gentleman had given him two hundred dollars. A month later the boy asked for another hundred dollars. A month later he stated that he had been forced to buy some clothes and would probably need one hundred and fifty more. The man had intended to be generous with the boy to a reasonable degree but he had no intentions of allowing the boy to impose upon him, and when this request came he asked the boy for an accounting. The boy evaded the question, and when finally asked directly where the money went he could give no satisfactory account of how it had been spent. The citizen eventually gave the boy enough money to complete the year's work but he gave up the plan at the end of one year.

A NOTHER man came in about the same time to inquire about John Stone. He was interested in the boy and wondered about his scholastic standing, which happened to be very good. He went on to tell us that when John entered the university two years before, he had agreed to lend him three hundred dollars each semester. The boy had signed promissory notes and carried sufficient life insurance to cover the total amount that he expected to borrow. The interest was below the regular rate, yet it was to be paid semi-annually. The man informed us that the check for the boy's interest payment always arrived a few days before it fell due. He did not seem to be concerned in the least about the repayment of the money. The notes were to be paid when due, after the boy graduated; that was taken for granted and nothing further was said about it.

The two cases furnish the contrast. The gift came too easily; it was not appreciated; it did not appeal to the boy's business sense. At the end of one year his idea of financial responsibility was undeveloped, and because he was not going to be able to return without outside work to support himself, he dropped his education after one year. But the loan was and is a different matter.

Experience in handling such cases has borne out the theories advanced by the men who believed that it was better to lend than to give. The men who borrow and repay are the men who make better citizens, because they have developed a business-like attitude toward borrowing, they have experienced the responsibilities of repayment, they have built up their credit, and finally they truly appreciate what has been done for them.

If an organization is including an educational program of scholarships or loans to deserving students from the community in which the organization makes its home, one of the important problems which will confront such a plan will be how much money should be assigned to each individual. One of the first questions which most prospective students and their parents never fail to ask is, "What will it cost?" Sometimes they ask how much a year, or a semester. Some even ask what the estimated cost for the four years necessary to a degree should be.

The question is a hard one to answer, for the expenses vary so greatly in different colleges and universities. I am inclined to think most educators would agree that any student can get through on seven or eight hundred dollars a year. In a great State university of the Middle West I have known students to spend only four hundred and fifty dollars a year, while others were spending three thousand dollars a year. It is entirely up to the individual. In the same university, which has a representative student body, a great many students work for a part or all of their support. If a student can work part time and borrow from two to three hundred dollars a year, he can get through very nicely. It is true that a student might borrow three hundred dollars a semester and get through without outside work, but it is a better and a fairer proposition to help two students who are willing to help themselves than to help one who is not willing to do anything on the side.

THE amount which a girl might need would also vary from the amount on which a boy could make satisfactory progress. In these days the girls seem just as willing to try to help themselves as the boys, and a great many of them are able to do so.

If any student can get a little help from his parents, has a strong body and is mentally alert and willing to do something to help himself, and can borrow two hundred and fifty to three hundred dollars a year to use toward tuition and the other items which must be paid in cash, then that student can get an education. And a great many students are going to college on exactly that plan. It would be unreasonable to say that one

It would be unreasonable to say that one method of administering a scholarship fund was better than another or all other methods. There are a number of satisfactory plans which are used by different organizations. The large fraternal orders usually have a scholarship board which is heavily bonded and which administers the fund as a trust fund. Some have a general office while others have a committee or board for each State. These boards consider the applications for loans from the funds and grant them if they see fit after the proper investigation of the applications. Others place their money in trust companies, usually in larger cities, and the officers of the bank then administer the fund. Still others turn their money over to university officials, to be lent at the discretion of those officials, and, of course, with a full accounting and report to the organization furnishing the money.

tion furnishing the money. Possibly for some organizations one plan is better than another. In my opinion, the ideal method of handling such funds by fraternal organizations would be to have a scholarship board within the organization. This board would grant the loans after proper application and recommendation of the candidate had been received. The distribution of the money could then be made through a university officer, such as the Dean of Men or the Dean of Students, which would permit the Scholarship Board of the Fraternal Organization to maintain a very active connection with the university or college. If the board desired reports from time to time on the progress of the students whom it was helping, then the reliable scurce would be a university official, the one who assisted in the distribution of the funds.

THE opportunity for fraternal organizations in the scholastic field is without limit. The benefits for both the individuals receiving aid and for the organization are numerous, and the organizations which are following such a program show excellent progress in their reports. If such a program is carried out on a charity basis or in an unbusiness-like manner, then the value is questionable; but when properly carried out on a straightforward business basis, then the possibilities are limited only by the size of the organization and the amount of money which can be utilized in its educational program.

* 3

...Raised His Pay \$4800 After Reading This Amazing Book Which Is Now FREE! * Based on the combined experiences of F. B. Englehardt, Chattanooga, Tenn, A. F. * Thompson, Sioux City, Iowa, B. F. Boilon, Columbus, Ohio, and many others.



Caught in a Rut I wonder I put up with it as long as I did! Every day was filled with nothing but deadly routine and monotonous detail. No freedom or indepen-dence. No chance to get out and meet people, travel, nor have interesting experiences. I was just like a cog in a big machine with poor prospects of ever being anything more.



Long, Tiresome Hours Every hour of the day I was under somebody's supervision. The TIME-CLOCK constantly laid in wait for me—a monument to unfulfilled hopes and dying ambition. Four times a day, promptly on the dot, it hurled its silent chal-lenge at my self-respect, reminding me how un-important I was and how little I really COUN-TED in the business and social world!



Low Pay Paid just enough to keep going—but never enough to enjoy any of the GOOD things of life every man DESERVES for his family and himself. Always economizing and pinching pennies. Always wondering what I would do if I were laid off or lost my job. Always uncertain and apprehensive of the future.



Desperate

Happened to get a look at the payroll one day and was astonished to see what big salaries went to the sales force. Found that salesman Brown made \$200 a week—and Jenkins \$275! Would have given my right arm to make money that fast, but never dreamed I had any "gift" for salesmanchin salesmanship.

What I Discovered



What I Discovered Between the pages of this remarkable volume, I dis-covered hundreds of little known facts and secrets that revealed the REAL TRUTH about the science of selling! It wasn't a bit as I had imagined. I found out that it was governed by simple rules and laws that almost ANY man can mas-ter as easily as he learned the alphabet. I even learned how to go about getting into this "high-est paid of all professions". I found out exactly how Mark Barichievich of San Francisco was enabled to quit his \$8 a week job as a restaurant-worker and start making \$125 a week as a salesman; and how C. W. Birmingham of Day-ton, Ohio, jumped from \$15 a week to \$7500 a year—these and *hundreds* of others! It cer-tainly was a revelation!



Was It Worth It? Today my salary is \$4800 greater than ever before! No more punching time-clocks or worry-ing over dimes and quarters! NOW my services are in REAL DEMAND with bigger prospects for the future than I ever dared HOPE for back in those days when I was just another "name' on a pay-roll!



A Ray of Light

Stumbled across an article on salesmanship in a magazine that evening. Was surprised to dis-cover that salesmen were made and not "born" as I had foolishly believed. Read about a former cowpuncher, Wm. Shore of California, making \$525 in one week after learning the ins-and-outs of scientific salesmanship. Decided that if HE could do it, so could I!



The Turning Point My first step was to write for a certain little book which a famous business genius has called "The MOST AMAZING BOOK EVER PRIN-TED". It wasn't a very big book, but it cer-tainly opened my eyes to things I had never dreamed of-and proved the turning point of



Employment Service Furthermore, I discovered that the National Salesmen's Training Association, which pub-lished the book, also operates a most effective employment service! Last year they received requests from all over the U. S. and Canada for more than 50,000 salesmen trained by their method. This service is FREE to both members and employers and thousands have secured posi-tions this way!



Get Your Copy Free Right now the book—"Modern Salesmanship" —which banished all my fears and troubles and showed me how to get started on the road to success and independence—will be mailed as a gift to any ambitious man, absolutely FREE. And since there is no obligation, why not see for yourself what amazing facts it contains! Just mail the coupon now—for there is no better way in the world to invest a 2-cent stamp! I KNOW!



Name Address Town......State..... Age.....Occupation..... ----

The Elks Magazine





This Christmas Give a Bond

Money is made to be spent. Usually a gift of money melts away with the snows. But, a bond is so evidently made to be saved that it is cherished long after other gifts are forgotten. In addition, a bond perpetuates your gift in the form of interest coupons.

Fidelity First Mortgage 6% Real Estate Bonds in denominations of from \$100 up, form ideal Christmas gifts in that they com-bine Safety with high rate of yield.

You will be interested in the booklet, "The House Behind the Bonds", which will be sent upon request, together with a list of our latest issues.





Banker and Client By Paul Tomlinson

HE banker leaned back comfortably in the THE banker leaned back connorably in the big leather chair in the club. "There are many thousands of investments," he said. "No one man can know about them all." "That's just it," his friend exclaimed. "No

one man can possibly know about them all. Yet we poor investors are being constantly urged to consult our bankers, and you, a banker, and a successful one, admit that you are just as ignorant about lots of them as we are."

Ignorant about lots of them as we are." The banker puffed his cigar and smiled. "That's about it," he admitted placidly. "Then what's the sense?" his friend de-manded. "If the bankers themselves don't know, what are we to do?" "Answer me this," said the banker, leaning forward in his chair. "There are thousands of laws, aren't there?" "Undoubtedly."

"Undoubtedly." "Can any one lawyer know them all?" "No, I suppose not." "All right then," grinned the banker, "why do you go to a lawyer when you need legal assistance?" "Well," said his friend, and he hesitated, "I suppose a lawyer can look up the law"

"Well," said his friend, and he hesitated, "I suppose a lawyer can look up the law." "Yes," the banker agreed, "and a banker can look up investments. There's another point: just as a lawyer is trained to interpret the laws, so a banker is trained to interpret financial in-formation. Besides that, the lawyer knows where to secure the information he wants, and so does a banker. Do you?" "No, I don't," his friend admitted, "and as usual I suppose you win the argument. I've never thought of things just that way before." "No particular reason why you should," smiled the banker. "I'm obliged to think that way myself, though. I have a dozen people a day coming into my office to ask about invest-ments." "Quite a responsibility for you."

"Quite a responsibility for you." "It is indeed, but it's interesting. No two people are in the same circumstances, you know,

people are in the same circumstances, you know, so no two problems are alike." "But what has a person's circumstances got to do with the value of an investment?" "Nothing at all in theory," the banker laughed. "In practice, however, it has a great deal to do with it. Lat me illustrate. Suppose you earn with it. Let me illustrate. Suppose you earn ten thousand dollars a year, you have a wife and three children to support, and a house which you are paying for through some building and loan association at the rate of eighteen hundred dollars a year. In addition you have life in-surance premiums amounting to six hundred dollars a year. Your savings consist of twelve thousand dollars in securities. Now you come to me with a thousand dollars to invest and you ask my advice; wouldn't all these circumstances have mentioned have a bearing upon my recommendation?'

I suppose they would," his friend agreed. "But you might not know all these things about me.

The banker's face became serious. "The relationship between a banker and his client is as intimate and confidential a one as that be-tween a doctor and his patient," he said. "A

doctor can't do much for his patient unless the Neither can a banker do his best for his client unless he tells him the whole story. And don't forget this: that if a banker can not keep his

forget this: that if a banker can not keep his mouth shut, he will not be a banker very long." "All right then," said his friend, "you know all about me. What would you advise me to buy with my thousand dollars?" "That would depend upon what your present investments are."

investments are." "Another complication?" "Not really," the banker laughed. "Ob-viously though, you can see how that would make a difference. A man with the dependents we are supposing you to have, and with your obligations, wouldn't want to put all his money into one thing; if you had mostly stocks it might be best for you to buy a bond; if you had a lot of one special type of bonds you would probably want to get another kind." "Diversify my holdings, in other words."

of one special type of bonds you would probably want to get another kind." "Diversify my holdings, in other words." "Exactly. You know the saying about not putting all your eggs into one basket." "Yes," said his friend, "but someone told me the other day that the way to profit from in-vestments was to put all your eggs into one basket and then watch the basket." "That might work, too," the banker agreed, "but once again that would depend upon cir-cumstances. If you were part owner of some business it might be to your interest to invest all you could get together in that business. It might work if you put all you had into someone else's business, too, but you couldn't watch that like your own, could you?" "No, I suppose not. Still if that business should become very prosperous it wouldn't hurt me much. Wouldn't I make more that way than any other?" "Suppose that business failed," said the banker. "You wouldn't make much that way. The idea of diversification is to scatter your risk, and then if one thing goes bad, you've still got something left "

and then if one thing goes bad, you've still got something left."

"You bankers are always expecting things to go wrong," observed his friend. "Not quite as bad as that," laughed the banker. "What we do is to recognize that such a possibility exists; the reason so many people lose money is because they ignore such an even-tuality; they think that like old King Midas everything they touch is somehow going to turn to gold."

And it doesn't."

"Unfortunately it doesn't," said the banker. "Furthermore there's not half as much luck in the investing business as many people seem to think. It is true, of course, that some optimists rush in blindly, and with extraordinary luck come off winners. The investors who profit most though our d off winners. The investors who pront much though are the ones who know what they are though the ones who know they commit doing, who get the facts before they commit themselves, and who are fairly conservative." "You mean who buy bonds in preference to stocks?

"Not necessarily. The name bond is no guar-antee of safety, for there are poor bonds as well as good bonds. And many stocks are better

December, 1928



than many bonds. Generally speaking, of course, bonds are safer investments than stocks because bonds are secured and stocks are not, but when. it comes to the actual business of investing we

deal in particulars, not in generalities." "There is more chance for profit in stocks than in bonds, isn't there?" The banker cogitated. "Well," he said, "it depends a little on what you mean. A bond bas a definite four whom experiment and if it has a definite fixed value at maturity, and if it is a good bond it is certain to approach that price as its due date draws near. That means, of course, that its possibilities are limited. Most preferred stocks pay a fixed dividend so that their possibilities too are limited; their price will vary with the price of money generally, and with the credit of the corporation. There is, however, no limit whatsoever to the possibilities of com-

no limit whatsoever to the possibilities of com-mon stocks; they can keep on going up forever. That is, in theory at least." "Then there is more chance for profit in stocks than in bonds," exclaimed his friend. "Why don't all investors buy common stocks?" "Many do," said the banker with a smile. "Common stocks can go down as well as up, though, you know." "I wish you'd tell me just why that is," his friend exclaimed. "Look here" the banker said leaving for

"Look here," the banker said, leaning for-ward eagerly. "Let's suppose that you and some of your friends want to start a company for the manufacture of automobile tires. Among you you can dig up enough capital to buy a site for your factory and to erect the building; you haven't the money to equip it, though, and you haven't the money to equip it, though, and you have no working capital, which is a rather im-portant thing to have in business nowadays. You've got to form a corporation, which isn't hard to do, and you've got to borrow money, which isn't quite so simple. All right, we'll see what you have to offer. You have some land and you have a building; first of all, therefore, you would mortgage this property, and issue bonds against the mortgage; further, you prob-ably would have to include all the equipment of the factory in the property pledged, and of course the mortgage would be for an amount smaller than the total value of all this property. People who loan money always want a margin of safety,

who loan money always want a margin of safety, you know. Then of course the rate of interest you would have to pay on the bonds would have to be fixed. That would depend on the security, the prevailing rates for money, the length of time the mortgage had to run, and so forth." "We've started something, haven't we?" laughed his friend. "Indeed you have, but it's a long way from finished. You'll need more money for your enterprise than you'll get from the bond issue, so the next thing you do is think about stock issues. Perhaps you'll find it advisable to have two classes, one preferred and the other common. If the interest rate on your bonds is 6 per cent. you may very likely fix the dividend rate on the preferred at 7 and make it cumulative. That preferred at 7 and make it cumulative. That means, as you doubtless know, that 7 per cent. must be earned, and paid, on the preferred before the common stockholders get anything, or are entitled to anything." "What interest would the common stock

pay?

The banker looked at his friend pityingly. "Stocks don't pay interest," he said, trying to be patient. "Stocks pay dividends. Interest must

be paid; dividends are paid only if earned. That so paid, unidential difference that every investor should get firmly fixed in his mind." His friend blushed. "I really knew better," he said apologetically. "And I didn't mean to interrupt."

interrupt." "Well," said the banker, "after your preferred stock you will have an issue of common, and the incorporators will probably receive common stock as their share in the enterprise. The balance will be sold to the general public, or part sold now, and part held for future sale. The whole idea at first is to get capital, and in order to attract investors you've got to make what you offer them attractive." "I can see that all right."

"Very well. Now here we have a corporation offering three classes of securities to the public: bonds, preferred stock, and common stock. Which would you say was the most attrac-

tive?' "To me the bonds would be. They seem safest." "Absolutely right." exclaimed the banker,

"Absolutely right," exclaimed the banker, "and most suitable for you, too. On the other hand, some man with a lot of money might be attracted to the common stock and buy a block of it on the chance of its acquiring value later. When a corporation is just starting it would have no earnings to speak of, probably, and the com-mon stock could be bought cheaply. If the busi-ness proved successful it might become very valuable and the original purchasers make a hand-some profit. This illustrates my previous remarks about the proper investment depending (Continued on page 76)

> **Investment** Literature Sent on Request

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75

THE ELKS MAGAZINE



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Banker and Client

(Continued from page 75)

upon the circumstances of the investor. The rich man can take a flier; the man in moderate circumstances can scarcely afford to."

"If a company were older there might not be the same difference between the bonds and the common stock, I suppose." "In the case of many corporations," said the banker, "the common stock is far more valuable

than the bonds and rated just as good an investment. On the other hand there are corporations whose common stock is practically valueless, but the bonds are all right. You see, it pays to

find out about individual securities. "Here's the way it goes," he continued. "A corporation's first earnings belong to the bonds. If earnings are merely sufficient for bond in-terest the stockholders get nothing at all. If there is a margin over and above interest re-quirements, the preferred stock has the next claim. If there is something left after bond interest is paid and dividends on the preferred are paid that is where the common stockholders

Kentucky-4

Maine-9

Louisiana-2

Massachusetts-59

come in. If a corporation was earning 20 per cent. on its common stock, the bonds and preferred stock would undoubtedly be considered excellent investments, but bonds limited to 6 per cent. interest, and preferred stock to 7 per cent. dividends, would scarcely be worth as much as common stock which might pay somewhere around 15." "Well," said his friend, "after listening to all

you've been telling me I think that getting a good banker to select my investments is probably sound advice."

"It usually pays," said the banker. "Just remember that none of us know about all securiremember that none of us know about all securi-ties off hand, but like lawyers looking up the law, we have facilities for finding out about in-vestments. We are not supermen, in other words, but most of us are honest and know our business fairly well." "And now," he said, getting up from his chair, "I must go back to the office and try to solve some more investment problems."

When Will These Cities Have Elks Lodges?

(Continued from page 41) Populatio

16,98 18.00

41.88 20,60 17.25 15,48 15,32 15.25

13,91 13,10 12.80

12,74 11,79

11,22 II.O 10,82

10.20 10,0 0.40 9,08 9,03

	. 1-8- 7-7	
ation	Hingham	6,158
7,674	Ipswich.	6,055
5,106	Amherst	5,972
	Canton	5,896 5,882
	Abington.	5,810
7,379	Shrewsbury Barnstable	5,774
7,646	Randolph.	5,644
5,028	Wareham	5,594
6.310	Easton	5,333
	Orange	5,141
	Monson	5,089
7,197 6,105	Michigan-15	
	Wyandotte	13,851
	Hamtramck.	48,615
16,985	Highland Parls	46,499
18,008	Albion	8,354
5,083	Charlotte	5,126
6,064	Hastinge	5,132 5,476
5,784	Hillside	6,696
6,084 6,817	arium	8,907
9,254	Menominee	5,483
9,453	Mount Clamana	9,488
21100		5,037
		9,514
41,882		9,822
20,606	Ypsilanti	7,413
17,253		
15,489	Minnesota-4	
15,326	Cloquet	5,127 5,720
15,256		6,745
13,918		6,860
12,861	So. St. Paul	
12,743	Mississippi-2	
11,798	Mississippi -	7,775
11,587	McComb Tupelo	5,055
11,229	r upelo	
11,044	Missouri-4	
10,201	Indonesd	11,686
10,051	Maplewood	7,431
9,468	University	6,792
9,084	Webster Groves	9,474
9,049		
9,026 8,977	New Hampshire—3	5,382
8,593	Downer	6,162
8,802	Lebanon	6,688
8,693	Somersworth.	
8,629	New Jersey-28	
8,214	New Jersey	26,470
7,973	Clifton . West Hoboken	40,074
7,857	West New York	29,926
7,857	West New York	19.381
7,857	Garheld Gloucester	12,162
7,785	Harrison	11,047
6,973	Roosevelt.	15,573
6,839	Koosevelt. West Orange.	8,714
6,600		5,463
6,590 6,573	East Rutherford	5,761
6,523		6,726
6,508		5,646
6,441		6,417 5,135
6,405		8,175
6,400		6,016
6,348	North Plainfield	5,887
6,290 6,173	Pleasantville	5.917
6,172	Roselle	5,737
	and the second se	

December, 1928

Town	Population
Roselle Park	
Salem	7,435
Secaucus	5,423
South Amboy	7,897
South River	6,596
Wallington	5,715
Westfield.	9,063
Woodbury	5,801

New Mexico-3

Las Cruces	•															8,000
Dawson		2	÷	2	ŝ.	c.				ι.						5,000
Taos				•				•			•		•			5,000

New York-30	
Endicott	15,627
Lackawanna	20,106
Johnstown	10,712
Johnson City	11,160
Rensselaer	11,304
Rockville Center	10,316
Tonawanda	11,202
Canandaigua	7,686
Depew	6,122
Dobbs Ferry	5,020
East Rochester	5,883
Eastwood	5,059
Floral Park	6,749
Fredonia	6,293
Hastings-on-Hudson	6,311
Hudson Falls	6,266
Kenmore	6,521
La Salle	6,258
Massena	5,907
Mineola	5,240
North Tarrytown.	7,013
Penn Yan	5,326
Rye	6,698
Scarsdale	5,000
Scotia	5,562
Solvay	7,562
Tarrytown	6,100
Tuckahoe	5,033
Valley Stream	7.313
Waverly	5,578

North Carolina-11

Gastonia	12,871
Rocky Mount	12,742
Wilson	10,612
Burlington.	5,052
Greenville	5,772
Henderson.	5,222
Hickory	5,076
Kingston	0,771
Reidsville	5.333
Statesville	7,805
Thomasville	5,676

Ohio-16

East Cleveland				27,202
Cicveland freights.		1. 1. 1. 1. 1. 1.		15,236
Cuyahoga Falls				10,200
East Youngstown				11,237
Kenmore	1			12,683
Norwood.				24,066
Delphos				5,745
Dennison.				5,524
East Palestine				5.750
Girard				6.556
St. Bernard				6,312
St. Bernard.				
St. Mary's	4.4.4.		**********	5,659
Shelby		*****	* * * * * * * * * * * * *	5,578
Struthers				5,847
Urbana				7,021
West Park				8,581

Oklahoma-7

Guthrie	11,757
Cushing	
Cushing	6,326
Drumright	0,400
Durant	7.340
Lawton	8,030
Norman	5,004
Picher	0.676

Pennsylvania-65

Carbondale	18,640
Carrick	10,504
Dickson City	11,040
Dunmore	20,250
Farrell	15.586
Nanticoke	22,014
North Braddock	14,028
Old Forge	12,237
Olyphant	10,236
Olyphant. Phoeniyyille	10,230
Phoenixville	
Plymouth	16,500
Steelton	13,428
Swissvale	10,008
Archbald	8,603
Arnold	6,120
Ashley	6,520
Avalon	5,277
Bellevue	8,198
Blakely	8,564
Clairton	6,264
(Continued on baga = 9)	

(Continued on page 78)

Guarantee ~ NEW HAIR grown

quickly

or no pay



Now at last-through the electric magic of Infra-red Rays-Science has found a startling way to grow new hair quickly.

No matter how fast your hair is falling out. No matter how much of it is gone -this is our guarantee: This amazing new electrical discovery will end your dandruff-stop falling hair-and grow thick, luxuriant new hair in 4 weeks-or you pay nothing! You risk nothing. You are the judge-your own mirror will furnish the astounding evidence.

Famous Surgeon's Discovery

Two years ago a noted surgeon, seeking to bring back his own hair-applying all his scientific knowledge to the problem --made a remarkable discovery. It is the first time a scientific man of his standing has ever entered this field of helpfulness.

He discovered a simple way in which to use life-giving, invisible heat raysknown to all scientists-to restore health and normal conditions to the scalp tissues, and so RESTORE HAIR in all but certain rare instances. It ended his own baldness. Today his hair is un-usually thick and luxuriant.

Called Dermo-Ray

Because of his scientific conservatism, and his standing in his profession, the discoverer of Dermo-Ray made no general announcement of his startling dis-But, as the head of his own covery. hospital, his own case-records-with hundreds of men and women-proved scientifically, conclusively, that this new discovery grows hair when nothing else will — grows hair, ends dandruff, in NINE OUT OF TEN CASES. Now that the amazing power of Infra-red Rays is known to the antira scientific Rays is known to the entire scientific world—and DERMO-RAY has been proved to be one of the most startling scientific discoveries of recent yearsRough Diagram Suggesting: Left the Long-Wave Infra - Red rays; right-short-wave Ultra-Violet.



now, for the first time, has he permitted public announcement of his discovery to be made.

In 9 out of 10 so-called cases of baldness the hair roots are not dead. They are only dormant. But when you try to reach them with hair-tonics, oils, massages and salves, you are obviously wasting both time and money. For you treat only the surface skin-never get to the roots.

Your own physician will tell you that the warm, soothing Infra-red Ray penetrates more deeply through human tisknown to science. It reaches the hair-root and electrically, almost magically, *revitalizes* it. Hair literally "sprouts" as a result.

Send No Money

You can use DERMO-RAY in any home with electricity. The warm, sooth-ing, Infra-red Rays vitalize your scalp while you rest or read—a few minutes each day is all the time required.

In four weeks you will be free forever from the social and business embarrassment of baldness-or you pay nothing.

Complete facts about this astounding new scientific discovery, opinions of authorities, incontrovertible evidence, and details of special trial offer, will be sent free, if you mail the coupon below. To forever end your scalp and hair troubles, act at once. Print your name and address plainly-and mail the coupon NOW!

FREE TRIAL OFFER

A ALLE A ALLE OT I LIK
THE LARSON INSTITUTE, 216 N. Wabash Ave., Dept. 402, Chicago, Ill.
Send me at once, without obligation, full partice lars—in plain envelope—of your 30-day Free Tri of DERMO-RAY.
Name
Address
City
State

Texas-48



Why I Want 100Men

THE demand for Fyr-Fyters is growing fast. Five hundred million dollars' annual fire loss, 17,000 lives and the mortal dread of fire that's in everybody are reasons why we must get men in our open



territory to take orders and supervise installation of Fyr-Fyters.

Selling Fyr-Fyters is comparatively easy, so powerful and convincing is the story of the losses. Previous selling experience, although desirable, is unnecessary. Without charge we train our men to become high-powered salesmen in a short time, and they also become real fire-prevention experts. Earnings start immediately, no investment in stock or territorial rights asked.

Big Earnings Possible

Payne averaged \$20.77 a day for 217 days; Graham and Mendenhall each averaged \$100 a week working only part time; DePries made \$500 one week; Hill sold 1,400 Fyr-Fyters in one sale. In our records are many other instances of earnings of \$50 to \$60 a day and incomes of \$3,600 to \$7,200 a year by Fyr-Fyter men.

An Amazing Story for You to Tell

Read your daily paper, listen to the fire alarms, ask your local fire chief, notice the inflammable material everywhere and judge for yourself the need of Fyr-Fyters and why we are able to make this offer. Let us tell you the sensational story which sells Fyr-Fyters so rapidly and puts men in the highearning class so quickly.

Fyr-Fyters have the approval of the (Fire) Underwriters Laboratories, are used by Standard Oil, International Harvester and many other of the largest concerns in the world.

Factories, stores, garages, auto owners, warehouses, schools, hospitals, farmers, private homes and other places use thousands of Fyr-Fyters. Thousands more await their installation. The Market is vast, unlimited, and your earnings as a Fyr-Fyter Representative are only limited by your ambition and desire to work.

This Opportunity is for You

Among Fyr-Fyter men are former clerks, mechanics and others who saw in Fyr-Fyter their real opportunity. Now we are ready to appoint 100 more men. It is your opportunity, your chance for \$5,000 more, easily and quickly, from your first year's effort—\$too a week to start. Write immediately for full details of our offer.

THE FYR-FYTER CO. 7-M Fyr-Fyter Bldg., Dayton, Ohio

When Will These Cities Have Elks Lodges? (Continued from page 77)

Corsicana

	(Continued f
Town	Population
Coaldale	6,336
Conshohocken	
Crafton	
Darby	
Dormont	
Dorranceton	
Duryea	
East Conemaugh	5,256
East Pittsburgh	6,257
Edwardsville	9,027
Ford City	
Forest City	
Glassport	
Juniata	
Kingston	
Larksville	
Luzerne	
Marcus Hook	
Midland	
Millvale	
Minersville	8,031
Mount Oliver	7,845
Mount Oliver	5,575
Nanty-Glo	
New Brighton	
Northampton	
Palmerton	
Parsons	
Pitcairn	5,738
Rankin	7,301
St. Clair (Allegheny County) St. Clair (Schuylkill County)	6,585
St. Clair (Schuylkill County)	6,494
Schuylkill Haven	5,437
Stroudsburg	5,278
Summit Hill	5,499
Swoyersville	
Taylor	9,876
Throop	
Turtle Creek	
Vandergrift	
West Hazleton	
West Pittston	
Wilmerding	
Windber	
Winton	7,583

Rhode 1sland-14

	 	~	-	 ~	 -		-	•			
Bristol	 					• •				 	12,707
Warren											7,997
Coventry	 										6,379
Warwick											18,273
West Warwick .	 									 	18,215
Burrillville	 			 						 	9,413
Central Falls	 			 						 	25,403
Cranston	 									 	34,471
Cumberland	 									 	10,238
East Providence	 									 	26,088
Johnston											8,668
Lincoln											10,581
North Providence											9,055
South Kingstown											6,085

South Carolina-7

	20	u.			-	71		۳.		15	5	-			1.7							
Florence																						10,968
Spartanburg																						22,638
Chester																						5,557
Gaffney																				•		5,065
Greenwood																		÷				8,703
Newberry			2														•	•	•			5,894
Sumter				• •			•			•	•	•		•	•	•		•	•	•	•	9,508
		-																				
		T	eī	27	20	25	S	e	e	-	-	ŝ	3									

Clarksville	i.		Ļ														÷								8,110
Cleveland																									6,522
Morristown			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	5,875

Reputation

IN THE well-known game appropriately called "Gossip," one of the circle of players whispers a sentence to the next person in line. That one repeats in a whisper to the next what he understood the first to say; and so on until the last person repeats aloud what he understood to have been whispered to him. Rarely is the final sentence at all like the original. With the utmost good faith, in passing through the various repetitions, the sentence frequently becomes distorted to a wholly different meaning.

There is a valuable lesson to be learned from the old-fashioned game. The application of it is timely.

Reputation, for which there is no satisfactory synonym, in the general acceptance of the term

Corsicana	20,000
Tyler	17,000
Bonham	7,500
Denton	10,000
Eagle Pass.	6,000
Longview	7,000
Mineral Wells.	10,000
Navasota	6,000
San Benito	10,000
Taylor	7,500
Terrell	10,000
Arlington	5,000
Ballinger	5,500
Borger	15,000
Cameron	5,500
Coleman	6,000
Colorado	5,000
Crockett	
Cuoro	5,000
Cuero	5,000
Edinburg	
Electra	10,000
Gonzalez	5,000
Goose Creek	7,000
Graham	6,000
Harlingen	10,000
Huntsville	5,500
Jacksonville	5,500
Kerrville	5,500
Kingsville	8,000
Lamesa	6,000
Lockhart	5,500
Marlin	6,000
Memphis	5,000
Midland	6,000
Mission	5,000
Mt. Pleasant	5,500
New Braunfels.	5,000
Odessa.	5,000
Pampa.	9,000
Panhandle	7,500
Port Neches	6,000
Tore receies	
San Margan	
San Marcos	6,000
Slaton	6,000 5,000
Slaton Stamford	6,000 5,000 6,000
Slaton Stamford Thurber	6,000 5,000 6,000 6,000
Slaton. Stamford. Thurber. Tyler.	6,000 5,000 6,000 17,000
Slaton. Stamford. Thurber. Tyler. Uvalde.	6,000 5,000 6,000 17,000 5,000
Slaton. Stamford. Thurber. Tyler.	6,000 5,000 6,000 17,000
Slaton Stamford Thurber Tyler Uvalde Weslaco	6,000 5,000 6,000 17,000 5,000
Slaton Stamford Thurber. Tyler. Uvalde. Weslaco Utah—3	6,000 5,000 6,000 17,000 5,000 5,000
Slaton Stamford Thurber. Tyler. Uvalde Weslaco Brigham. Utah—3	6,000 5,000 6,000 17,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000
Slaton Stamford Thurber. Tyler. Uvalde Weslaco Brigham. Utah—3	6,000 5,000 6,000 17,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000
Slaton Stamford. Thurber. Tyler Uvalde. Weslaco. Utah—3 Brigham. Murray. Spanish Fork. Vermont—3 Barre.	6,000 5,000 6,000 17,000 5,000 5,000 5,000
Slaton Stamford. Thurber. Tyler Uvalde. Weslaco. Utah—3 Brigham. Murray. Spanish Fork. Vermont—3 Barre.	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000
Slaton Stamford. Thurber. Tyler Uvalde. Weslaco. Utah—3 Brigham. Murray. Spanish Fork. Vermont—3 Barre. St. Albans. Springfield. Virginia—3	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 6,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 10,008 7,558 5,283 10,623 5,023
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 6,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 10,008 7,558 5,283 10,623 5,023
Slaton	6,000 6,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 10,008 7,558 5,283 10,623 5,623 7,724
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 6,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 10,008 7,558 5,283 10,623 5,623 7,724
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000
Slaton	6,000 5,000 6,000 17,000 5,0000 5,000 5,000 5,0000 5,000 5,000 5,000 5,000 5,000 5,000 5,0
Slaton	6,000 5,000 6,000 17,000 5
Slaton	6,000 5,000 6,000 17,000 5,0000 5,000 5,000 5,0000 5,000 5,000 5,000 5,000 5,000 5,000 5,0
Slaton	6,000 6,000 6,000 17,000 5
Slaton	6,000 5,000 6,000 17,000 5,0000 5,000 5,000 5,0000 5,000 5,000 5,000 5,000 5,000 5,000 5,0
Slaton	6,000 6,000 6,000 17,000 5

as meaning one's good name, is the product of one's whole life of probity and good conduct. Yet it is frequently destroyed by a sentence. The unfortunate readiness of many to believe all they see in print or hear on the street makes it a fragile thing exhicit to increase the injury by

they see in print or hear on the street makes it a fragile thing, subject to irreparable injury by careless handling. In speaking of another it should be done with

a guarded tongue. In listening to such speech, the ear should be alert to record no error. Confidence should not be lightly disturbed by unsubstantiated rumor and hearsay, and condemnation should be based upon proof, not upon suspicion. These suggestions apply peculiarly to Elks,

who have pledged themselves to practice justice toward all men.



"Yes," I cried, "and I'll bet money I can do it!"

What

Instrument

for You?

Piano Guitar Organ Piccolo Violin Hawaiian Steel Banjo (Plectrum, S-string or Tenor) Drums and Clarinet Traps Flute Mandolin Harp Sight Singing Cornet Ukulele 'Cello Trombone Saxophone

Saxophone Socie and Speech Culture Automatic Finger Control Piano Accordion

T ALL started one day after lunch. The office crowd was in the recreation-room, smoking and talking, while I thumbed through a magazine.

"Why so quiet, Joe," some one called to me. "Just reading an ad," I replied, "all about a new way to learn music by mail. Says here any one can learn to play in a few months at home, without a teacher. Sounds easy, the way they

"Ha, ha," laughed Fred Lawrence, "do you suppose they would say it was *hard?*" "Perhaps not," I came back, a bit peeved, "but it sounds so reasonable I thought I'd write them for their booklet."

them for their booklet." Well, maybe I didn't get a razzing then! Finally Fred Lawrence sneered: "Why, it's absurd. The poor fellow *really* believes he can learn music by mail!" To this day I don't know what made me come back at him. Perhaps it was because I *really*

was ambitious to learn to play the piano. Any-how, before I knew it I'd cried, "Yes, and I'll bet money I can do it." But the crowd only laughed harder than ever.

Suppose I Was Wrong-

As I walked upstairs to my desk I began to As I walked upstairs to my desk I began to regret my haste. Suppose that music course wasn't what the ad said. Suppose it was too difficult for me. And how did I know I had even the least bit of talent to help me out. If I fell down, the boys in the office would have the laugh on me for life. But just as I was beginning to weaken, my lifelong ambition to play and my real laws of music came to the

real love of music came to the rescue. And I decided to go through with the whole thing.

During the few months that followed, Fred Lawrence never missed a chance to give me a sly dig about my bet. And the boys always got a good laugh, too. But I never said a word. I was waiting patiently for a chance to get the *last* laugh myself.

My Chance Arrives

Things began coming my way during the office outing at Pine Grove. After lunch it rained, and we all sat around inside looking at each other. Sud-denly some one spied a piano in the corner. "Who can play?" every one began asking. Natur-

some fun at my expense, and he got right up. "Ladies and gentlemen," he began, "our friend Joe, the music-master, has consented to give us a recital."

That gave the boys a good laugh. And some of them got on either side of me and with mock dignity started to escort me to the piano. I could hear a girl say, "Oh, let the poor fellow alone; can't you see he's mortified to death?"

The Last Laugh

I smiled to myself. This was certainly a wonderful setting for my little surprise party. Assuming a scared look, I stumbled over to the piano while the crowd tittered. "Play 'The Varsity Drag'," should Fred, thinking to embarrass me further.

I began fingering the keys, and then . . . with a wonderful feeling of coal confidence . . . I broke right into the very selection Fred asked for. There was a sudden hush in the room as I made that old piano talk. But in a few minutes I heard a fellow jump to his feet and shout, "Be-lieve me, the boy is *there!* Let's dance!"

Tables and chairs were pushed aside, and soon the whole crowd was shuffling around having a whale of a time. Nobody would hear of me stopping, least of all the four fellows who were singing in harmony right at my elbow. So I played one peppy selection after another until

ppy selection after another until I finished with "Crazy Rhythm" and the crowd stopped dancing and singing to applaud me. As I turned around to thank them, there was Fred holding a tenspot

was Fred holding a tenspot right under my nose. "Folks," he said, addressing the crowd again, "I want to apologize publicly to Joe. I bet him he couldn't learn to play by mail, and believe me, he sure deserves to win the money!" "Learn to play by maill" exclaimed a dozen people. "That sounds impossible! Tell us how you did it!"

us how you did it!'

I was only too glad to tell them how I'd always wanted to play but couldn't afford a teacher, and couldn't think of spending years in

teacher, and couldn't think of spending years in practice. I described how I had read the U. S. School of Music ad, and how Fred bet me I couldn't learn to play by mail. "Folks," I continued, "it was the biggest surprise of my life when I got the first lesson. It was fun right from the start, everything as simple as A-B-C. There were no scales or tiresome exercises. And all it required was part of my spare time. In a short time I was playing jazz, classical pieces, and in fact, anything I wanted. Felieve me, that certainly was a profitable bet I made with Fred."

Play Any Instrument

Play Any Instrument You, too, can now *teach yourself* to be an accomplished musician—right at home—in half the usual time. You can't go wrong with this simple new method which has already shown almost half a million people how to play their favorite instruments *by note.* Forget that old-fashioned idea that you need special "talent." Just read the list of instruments in the panel, decide which one you want to play and the U. S. School will do the rest. And bear in mind no matter which instrument you chose, the cost in each case will be the same-averaging just a few cents a day. No matter whether you are a mere beginner or already a good performer, you will be interested in learning about this new and wonderful method.

Send for Our Free Booklet and **Demonstration Lesson**

Demonstration Lesson Thousands of successful students never dreamed they possessed musical ability until it was revealed to them by a remarkable "Musical Ability Test" which we send entirely without cost with our interesting free booklet. If you are in earnest about wanting to play your favorite instrument—if you really want to gain happi-ness and increase your popularity—send at once for the Free Booklet and Free Demonstration Lesson. No cost—no obligation. Sign and send the convenient coupon now. Instruments supplied when needed, cash or credit. U. S. School of Music, 36212 Brunswick Bldg., N. Y. C.

U. S. School of Music, 36212 Brunswick Bldg., New York City

Your Own Home, "with introduction by Dr. Frank Crane, Free Demonstration Lesson and particulars of your easy payment plan. I am interested in the follow- ing course:
Have you above instrument?
Name
Address
CityState.

The Elks Magazine

This Calfskin Key Case is Yours FREE Whether You Buy My HALVORFOLD Or Not

GEO

-that's promising quite a mouthful—but fellow Elks, it's a fact. This little genuine Black Calfskin Keycase with your name in 23K Gold, and easily worth six bits in any retail store, is YOURS. What's that? There's a catch to it? Not on your tintype! All I want is the privilege of showing you my new patented HALVORFOLD—the pass case all the Elks are talking about—yes, it's made to order for Elks. Almost any Brother Elk knows us—ask him—you take no risk. him-you take no risk.

HALVORFOLD Comes in Special DeLuze Gift Box

CLARKE

JARVIS

Ola Carrow Your name, address, etc., in 23K Gold FREE

Bro, GEO, A. CLARKE HAS PAID DUES TO OF JAME OF LAWE OF THE CHEWINE MIL Mr. Quelek Patented loose-leaf device Celluloid face protects from dirt and wear

No. 41121 Chicago III. Lodge No.

250,000 Men Can't Be Wrong

SEND NO MONEY-PAY NO C. O. D. Use the HALVORFOLD For a Week FREE

NEWLY PATENTED, extra thin model, HALVORFOLD-Bill-fold, Pass-case, Card-case -JUST WHAT EVERY ELK NEEDS, No embar-rassing moments fumbling for your passes-just snap open your HALVORFOLD and they all show, each under separate transparent celluloid face protecting them from dirt and wear. NEW, INGENIOUS LOOSE LEAF DEVICE enables you to show 4,8 or more passes, membership cards, photos, etc. Also has two large card pockets and extra size billfold.

Bill-fold

Card-bocket

4 or 8 pass

capacit

A Masterpiece in Leather MADE OF HIGH GRADE, BLACK GENUINE CALFSKIN, specially tanned for the HALVOR-FOLD. Tough, durable and has that beautiful soft texture that shows real quality. All silk stitched, extra heavy, no filmsy cloth lining. 1/10 14K GOLD CORNERS AND SNAP FASTENER. Size, 3½x55 closed, just right for the hip pocket (flattens to only ½ inch thickness). Backbone of loose leaf device pre-vents breaking down. You simply can't wear out your HALVORFOLD. EXECUTIVES

SPECIAL PRICES ON QUANTITIES. Execu-tives and men in business

Write for quantity prices.

210



Ladies of the Elks please note: Kindly refer to Friend Husband's No. and Lodge when ordering

This Coupon N

No Strings to This Offer Read my liberal offer in coupon. No strings to this (keep the HALVORFOLD or not)—just send the oupon and your HALVORFOLD and key-case come by return mail. No C. O. D.—no payment of any hind. Examine the HALVORFOLD carefully, slip in your passes and cards and see how hardy it is. Show to your friends and note their admiration. Compare twich other cases at \$7.50 to \$10 (MY PRICE TO YOU IS ONLY \$5.00). No obligation to buy. I trust EKS as square-shooters and am so sure that the HALVORFOLD is just what you need that I am making out hairest offer I know how. Don't miss this chance. **FREE** 23K GOLD NAME, address and lodge on \$1.00 to \$1.50 extra. An ideal gift with your friend's name. And now, for a short time, I am making wenture caliskin key-case (illustration at top) merely NO-NO STRINGS! **Caliskin Key-Case Given to ELKS**

NO-NO STRINGS! Calfskin Key-Case Given to ELKS This Genuine Calfskin Key-case with your name in Gold for the privilege of showing you the HALVOR-FOLD. Handiest thing you ever saw for car or latch keys. Keeps 4 keys on strong steel hooks. It's yours whether you keep the HALVORFOLD or not. Don't miss this free offer! Send Coupon. CLIP AND MAIL TODAY.

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EE Ask log showing complete line . S. Leather Goods.

HALVORSEN Mgr. U. S. Leather Goods Co. Dept. 12EK 564 W. Monroe St., Chicago, III. Send me HALVORFOLD for free examination, with name, addrews. In 25K Gold as per instructions below-aboth FREE keyse. In 25K Gold as per instructions below 2005 FOLD I'II return it at your II decide not to keep the HALV UNFFOLD UII return it face in trill send your special private Science Sciences (locad, II keep it, Irvill send your special private Science Sciences vegularity for 8 passes. Extra 4-pass inserts-50c. For protection give here for protection give here your Member's No.... Emblem Nama 5% Off to save bookkeeping, if you prefer to send cash with order. Money back if not satisfied. Check square if interested in Agent's Proposition.

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washing" with Pluto Water is the safe, sure way to correct these conditions.

What is Wrong With Your Health?

HOW can you hope to be at your best when your health is being attacked by an insidious, unseen enemy? A leading authority states, "Intestinal stasis (constipation), in one form or another, afflicts three-fourths of the American people." Another authority has termed constipation "the mother of diseases."

Fortunately there is a simple, sure, safe remedy for constipation. It gets right down to common sense and fundamentals.

You would not think of cleansing your face with harsh chemicals and drugs. Is it not even *worse* to use such things for cleansing the delicate tissues *inside* your body?

The one best cleansing agent, for *internal* use as well as *external*, is water. That is why doctors prescribe Pluto. Pluto is a *water* laxative. It *washes* the intestinal tract.

But for one thing, the water you use on your table would make an unexcelled laxative. Ordinary water does not reach the intestines in sufficient quantity to be effective. It is pre-absorbed – excreted through the kidneys.

With Pluto it is different. Pluto Water has a mineral content exceeding in percentage the mineral content of the blood. Consequently, it passes intact to the intestines. There it loosens, cleans and *flushes*.

In just 30 minutes to two hours, Pluto brings welcome relief. Such is its almost instantaneous washing action. Because it only *washes*, it never gripes — is soothing, gentle, harmless — and has no habitforming tendency.

Drink a little Pluto Water daily, and you will always be "regular" — the first essential of health. In time of emergency, Pluto is ever dependable, ever prompt in its action.

Dilute with *hot* water-directions on every bottle. Sold at all drug counters, and at fountains. Bottled at the springs, French Lick, Indiana. A bulletin issued by the Chicago Department of Health, says: "The greatest cause of human wretchedness still remains—ill health. In the United States there are on an average of 3,000,000 persons ill all the time. Fortytwo per cent of this sickness is preventable. Every day in the year, a million people are shut in or ailing when they could be well and happy. Only two out of every 100 persons born live the allotted span."

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The old saying, "An ounce of prevention is worth a pound of cure," holds good today as much as ever. There is no better "ounce of prevention" than Pluto Water, whether taken daily or at times when constipation sounds its warning.





