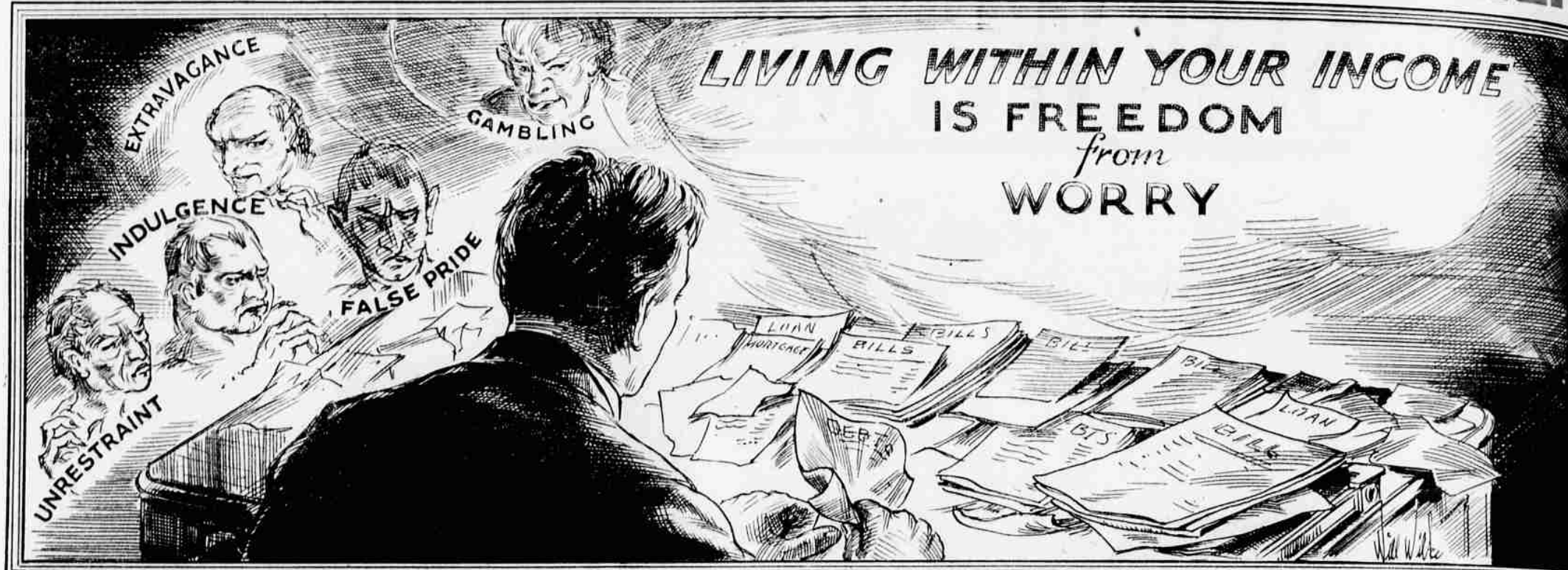


One Man's Meat Is Poison To Another



LIVING WITHIN YOUR INCOME IS FREEDOM from WORRY

The Flagrant Spender is a Failure to Himself and the Community. The Wise Borrower is a Benefactor

DEBT is both benefactor and slave-owner. To one man a wisely made debt may become the stepping stone to security and success. To another it may become failure and despair.

Prudence, intelligent planning and wisdom is the difference between them. The man who is extravagant, who indulges his whims and fancies, who is beset with false pride and who cannot restrain his impulses, should pay cash and—as more than one merchant along the length and breadth of the land will attest—he should be required to do so for the good of himself, his family and the world of economics.

But the other man, who goes into debt wisely, is an asset to his community and to the realm of trade.

One buys merchandise for which he knows he

can never pay. The other contemplates his needs, the extent of his credit and budgets his income to meet the obligations he incurs.

The first is a "good-time Charlie"—having a good time at the expense of his own ultimate happiness, the humiliation of his family and the merchant who extends him credit.

The second, living within his income, saving a bit for a "rainy day" and looking ahead, borrows to improve his home, expand his business or to provide himself with a better education, knowing that except for unforeseen circumstances, he will be able to meet regularly the payments of principal and interest on his loan.

The ancient wisdom that what is one man's meat is another man's poison is true of the debtor. Some can and will pay out. Others sink into the quagmire of their own misfortune, and unable to pay what they owe, cannot restrain

from plunging deeper into financial chaos than they are now.

The key to every success is spending less than one earns. As there must be a margin of inalienable elements in every problem of engineering, so must the wise individual anticipate that while today he has an income, he is healthy and "getting ahead," there is always the chance that on tomorrow he may face loss of job, or accident, prolonged illness and other misfortune.

Between the two margins—the margin of what it takes to live and what one should save—there is a middle margin for debts wisely made. . . . debts that can be liquidated if "worst comes to worst" . . . debts that can be adjusted if there is illness or adversity.

And these are the sort of debts that make

American life more comfortable, more enjoyable and more complete to the intelligent citizen—that permit husbands and wives to possess radios, modern refrigerators, automobiles, bungalows and a thousand modern conveniences that otherwise would not be possible did they not budget debts into their expenditures with the same regularity they pay food, clothing bills and the other myriad necessities of life.

DEBTS are promises to pay—and they should be anticipated only in the individual measure of one's ability to fulfill the obligations when due.

It is easy—sometimes far too easy!—to plunge "head-over-heels" into debt, "to keep up with the Joneses," to maintain a state of mind that is enslaved to false pride, to indulge in extrava-

ganzas that are as foolish as they are to some men, and failures to millions of others. The first is a "good-time Charlie"—having a good time at the expense of his own ultimate happiness, the humiliation of his family and the merchant who extends him credit.

The second, living within his income, saving a bit for a "rainy day" and looking ahead, borrows to improve his home, expand his business or to provide himself with a better education, knowing that except for unforeseen circumstances, he will be able to meet regularly the payments of principal and interest on his loan.

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A Radio For A Lilliputian!

EVEN a modern Gulliver, famous fiction character of English satire, could not discover in his travels among the Lilliputians a radio this small!

More than a dozen of such miniature working models have been built with infinite care and patience by Rufus P. Turner, a skilled watchmaker who has made it his hobby. His most recent success is the model pictured here, so

small that it is almost hidden by an ordinary post office key. It is mounted on a fine platinum wire, and the radio itself is a tiny and perfect replica of a full size model—and can, he says, be passed through the eye of a sewing needle.

"Few professional radio experts can adjust these models," declares the inventor, "because a microscope is required to tune them."

The music obtained retains the same quality as that which is received over full size radios, but the volume of sound is, of course, proportionately reduced.

"And this model is not so small as one which is now on exhibition—which is probably the smallest radio in the world!"

Within a few years, Mr. Turner believes, every music lover will carry his own radio in a coat lapel, or concealed in a hat band—tuning in on programs wherever he is. Meanwhile, this amazing hobby is creating wide attention.



A Mad Genius Ad Libs

WHEN a talented artist tries another man's profession, say psychology, something is apt to snap.

Singers are not painters, musicians usually make poor architects, and the best of actors are but indifferent poets.

Park Kendell, member of the western division of the Federal Theater Project, discovered the truth of the maxim, "every man to his trade" when he recently attempted to compose poetry and blank verse equal to that which he recites so skillfully. Like many ambitious young Thespians, among his favorite lines are those from Hamlet's soliloquy:

"There are more things in heaven and earth, Horatio, Than are dreamt of in your philosophy."

Yet as an author would find himself incapable of convincing pantomime and expert characterization upon the stage, Kendell, after hours of frantic effort, declared that he jerked his paper from the typewriter and struck viciously at the typewriter keyboard.

"I could 'feel' the emotion of the poetry



PetRuns50MilesAnHour



SINCE a mother Jack rabbit disappeared over the horizon, this wild infant has lived in luxury!

When discovered one morning by Miss Louise Greer of Victoria, Texas, it was half-starved and deserted. She decided to adopt it as a pet, and nursed the youngster to maturity with a small nipple and a bottle of warm milk.

"It has become as friendly as a dog," she says, "and follows me around the garden like a puppy. I don't have to keep it in a pen or a cage—because the more freedom the little fellow has, the less he is likely to bound off into the hills."

And in acquiring a wild pet which she has so successfully tamed, this girl now owns a "racer" whose speed is exceeded only by that of a wild antelope.

Louise's father has named her pet Jack rabbit running 44 feet in 50 miles an hour.

"But there is one thing," the Jack rabbit owner who changes his diet, "that the vegetable garden is intended for the family and is not his private kingdom."

Boot Cooked In Onions



By R. Remlow Harris

There is a certain type of folks whose crude ideas of funny jokes is very queer. I do my best to cook my meat so that the toothless ones can eat the toughest steaks. Some meat I get into for steak and so I try to boil or make a stew. It's seldom that I don't succeed in fixing up a danged good feed that anyone can chew, but now and then I'm apt to fall and then you ought to hear the wail. They sound like they might die. I've had em take a tender crust, and fudge the dearest dark dough, over my choicest pie. It's things like that which spoils my day and makes me wrinkle old and gray while fighting pots and pans. My life is full of grief and toll, and sneers and sniffs, and spuds to boil, and boxes full of cats. Greases and complaints is all I've heard. I slave, but hear no pleasant word, no matter what I make. Why once a fellow ate a slice and said, "This porkchop sure is nice." It was a piece of cake. You'd think the way they bolt their eggs that all of them had hollow legs. They eat without a pause. It's me who has to feed this bunch, and then to see them all crunch and crack their greedy jaws. "Tuck in, I am I have to finish, each time I see their supper rush it's worse than a stampede . . . the smell of coffee drives 'em wild. Why I have seen 'em doorway piled with men who melt a feed. A cow camp cook is just a slave, a poor down trodden hot stove leave whose work can't never done. The wrangling of a pot an pan ain't worth work for any man. BUT STILL IT'S KINDA FUN."

Rooster Holds Up Uncle Sam's Mail

BORED with the monotonous task of bossing his cackling harem of hens, this majestic rooster has become the neighborhood watchdog!

Dogs, cats and other pets are sent scurrying by "Rudolph," the prized possession of a western poultryman. This fowl's domain includes not only the chicken coop, but the surrounding garden and front porch of the house. He greets visitors with a warning crow, and twice a day advances to meet the postman, E. S. Barton, to whose regular calls he is accustomed.

Rudolph's proud owner has no need for watchdogs or burglar alarms—but is planning to put up a sign: "Beware of the Rooster!"



Fast, Dizzy Pace Makes Men Crack Up!

Psychiatrists Blame Nervous Tension On Modern Tempo Of Machine Age—Little Worries Cause Most Mental Disorders



Many Business Men Worry Themselves Into Nervous States Over the State of Their Enterprises. A Responsible Executive of Today May Tomorrow Be "Cutting Out Paper Dolls."



Little Things, Often a Paragraph in the Newspaper, Can Cause Nervous Men to Lose Their Minds Temporarily.

Bill, Bills, Bills! Many Men Worry Needlessly About Their Debts and Imagine "Cracking Up" Every Time They See a Newspaper Article About a Man Who Has "Cracked Up."

More men are "cracking up" every day from the speed and pressure of modern living than ever before. The modern man is a nervous wreck, a bundle of nerves, a man who is constantly on edge, a man who is constantly worried, a man who is constantly anxious, a man who is constantly tense, a man who is constantly stressed, a man who is constantly overworked, a man who is constantly underpaid, a man who is constantly dissatisfied, a man who is constantly unhappy, a man who is constantly miserable, a man who is constantly lonely, a man who is constantly alone, a man who is constantly forgotten, a man who is constantly ignored, a man who is constantly overlooked, a man who is constantly undervalued, a man who is constantly unappreciated, a man who is constantly unloved, a man who is constantly unwanted, a man who is constantly unneeded, a man who is constantly unnecessary, a man who is constantly irrelevant, a man who is constantly obsolete, a man who is constantly outdated, a man who is constantly out of touch, a man who is constantly out of sync, a man who is constantly out of phase, a man 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