

Decalogue for Frugality Seen

Drawn by National Committee for 1920 Drive Against High Living Costs.

MAKE A BUDGET, COMES FIRST

Keep Tab on Expenditures Have a Bank Account, Spend Less Than You Earn, Are Other Commandments.

St. Louis.—Ten commandments for the guidance of a man's financial life have been drawn up by a national committee of bankers and others to aid in the great drive of 1920 against the cohorts of high cost of living.

This decalogue for the frugal man to stiffen his morale in a battle to save something from the profiteers and rent raisers is part of the program for the National Thrift week, to begin January 17 next.

Plans for rallying the armies of money savers for the 1920 drive by holding this Thrift week were approved by the American Bankers' association in its recent convention in this city. The idea already had the indorsement of the United States League of Building and Loan Associations, National Federation of Construction Industries, Retail Credit Men's association, National Association of Life Insurance Underwriters, National Credit Men's association, the American Life convention, and other national bodies.

"Make a Budget," One Commandment.

The ten commandments as recommended by Walter W. Head of Omaha, vice president of the National bank section of the American Bankers' association, are:

1. Make a budget.
2. Keep an intelligent record of expenditures.
3. Have a bank account.
4. Carry life insurance.
5. Make a will.
6. Own your home eventually.
7. Pay your bills promptly.
8. Invest in War Savings stamps and other government securities.
9. Spend less than you earn.
10. Share with others. Thrift without benevolence is a doubtful blessing.

The eight days of the National Thrift week have been named after some points of the financial creed, as follows:

Saturday, January 17—"Bank day" or "National Thrift day," to emphasize the need for individual thrift and the service a bank renders a community.

Sunday, January 18—"Thrift Sunday," with sermons in all American pulpits on the relation of economic life to religious well-being and the need of sharing with others.

Monday, January 19—"National Insurance day," to stress the need of protecting one's family.

Tuesday, January 20—"Own Your Home day," to show why it is desirable and how it is possible to own your own home.

Wednesday, January 21—"Make a Will day," to urge men to make wills.

Thursday, January 22—"Thrift in Industry day," to advocate factory thrift and co-operation between capital and labor.

Friday, January 23—"Family Budget day."

Saturday, January 24—"Pay Your Bills day."

Supporting this movement in an address to the bankers in their convention here, Arthur M. East of New York, national director of the Thrift week movement, said:

"Financial and industrial leaders are interested in the increased cost of living because they know that in most cases the bill for the increased cost is handed by the worker to the em-

ployer for liquidation. The bill for the cost resulting from the inefficiency of the average man and housewife in the spending of money and their failure to get full value for money received is also handed to the employer for payment either in increased demands for wages or in increased dissatisfaction and industrial unrest.

"So many employers are learning that, along with plans for stimulating the interest of the worker in his job, there must go hand in hand with it an education of employees in fundamental economics and in the use and value of money."

Learns at 70 Two Can't Live Cheaper Than One

Santa Rosa.—"You can't beat this high cost of living now," says John Boroquez, seventy years old, who on September 6 married Adeline Young, aged sixty-four, keeper of a boarding house, on the theory that two could live cheaper than one. They agreed to divide the proceeds from the boarding house. Boroquez asked for his share of the profits. The thrifty bride refused and started for the bank to deposit the coin. Boroquez went to the newspapers and had inserted a notice that he had left his bride and would not be responsible for any debts contracted by her.

LATEST Y. W. C. A. UNIFORM



Dr. Vivia Belle Appleton in the uniform she will wear in Labrador, where she will be stationed as a representative of the Y. W. C. A. and of the Grenfell Mission and will tend sick babies and people within a radius of 200 miles of her hut. She will travel with skis, snow shoes and by dog team. She says her best medicine is good advice and wholesome fun.

Cancer Kills One in Ten Over Forty; Curable, Federal Health Service Declares

The federal health service, re-enforcing repeated advice from state health boards and the American Society for the Control of Cancer, has issued a cancer circular for public distribution. It declares one out of every ten persons over forty dies of cancer. While the great war cost the United States about 80,000 lives, cancer in the same two years claimed 180,000 people in this country.

The government agency warns that cancer is unquestionably increasing throughout the world, although it is curable if treated early.

"At the beginning cancer is usually painless and difficult to detect," the new bulletin points out. "At its first small growth it can be safely and easily removed by a competent surgeon. Cancer is not a constitutional or 'blood' disease, is not contagious, and is, practically speaking, not hereditary. Persistent abnormal discharge or bleeding is suspicious. Sores, cracks, lacerations, lumps and ulcers which do not heal, and warts, moles or birthmarks which change in size, color or appearance, may turn into cancer unless treated and cured. Persistent indigestion in middle life, with loss of weight and change of color, or with pain, vomiting or diarrhea, calls for thorough and competent medical advice as to the possibility of internal cancer. A doctor who treats a suspicious symptom without making a thorough examination does not know his business."

The bulletin emphasizes that no medicine will cure cancer and that early diagnosis is all-important.

PROFIT FROM RAISING POULTRY

There is considerable profit in poultry at the present time. The matter of profit in poultry keeping is a thing which each person must solve for himself, so much depends upon the keeper. Poultry raising is not easy work; it requires lots of time and patience. Where stock is kept and poultry has free range, a hen may be kept for a year on four to six pecks of corn or its equivalent. No one thinking of going into this business can figure on a profit above \$1 a hen, and that is much too large if the keeper is inexperienced.

If the hens are given warm, clean, dry quarters and a variety of grain-green vegetable food of some kind—with plenty of ground oyster shells and once or twice a week a little ground bone and meat meal, they will keep in good thrifty condition. Early hatched pullets will usually commence to lay about the middle of January. One and two-year-old hens will seldom lay when the weather is very cold.

A practical poultryman says: "Cleanliness, a variety of grain, regularity of feeding, pure clean water given twice a day, and a well-littered shed for exercise, must be provided. I feed mixed grain, wheat, corn and oats in the morning and evening; the grain is sown over the cut straw in the feeding room. At noon scalded fine-cut clover hay mixed with wheat bran and a little oil meal is fed. On this food the hens lay fairly well, even in cold weather. I raise most all of my feed and have an abundance of grass and clover pasture in summer, and rye and wheat pasture in winter. When snow covers the ground, I feed cabbage leaves, beets and turnips, cut fine and mixed with bran. There is not much money in the business if most of the grain has to be bought and hired help employed."

Men Bellhops and Waiters Get More Tips Than Women, Labor Statistics Reveal

Hotel guests pay far larger tips to bellhops and waiters than to chambermaids, according to estimates of managers of 153 hotels reported in the labor review of the department of labor. The figures show that maids receive average tips of only from 11 to 88 cents a day, as compared with \$1.27 to \$3.78 for bellmen and from \$1.16 to \$3.67 for waiters.

The difference makes the real income of maids less than bellmen, although the average daily rate of wages is \$1.29 for the maid and 86 cents for the bellboy.

The report shows that men working in hotels and restaurants outnumber women in occupations usually regarded as women's work. Of the 40,000 employees counted in those vocations, 24,000 are men. Of the cooks 9 per cent are women, of the dishwashers, 40 per cent are women, and of the kitchen help, 37 per cent are women.

A striking contrast between the wages paid men and women in the same occupation is shown by the report, which is said to be the first ever prepared on a nation-wide scale for the hotel business. Thus, 24 men cooks are paid \$10 a day, while only one woman receives as much as \$6 a day. The largest group of men cleaners receives \$2 a day, women, \$1.

Ancient Buttons.

In Egypt buttons have been found whose material indicates they were made about 2500 B. C.

Making Yarn From Paper.

The production of yarn from paper was known in Japan more than a century ago.

Captain Matlack Knows No Fear

Daring Cavalry Leader Is Terror to Bandits on Mexican Border.

ANSWERS THREAT WITH SHOT

Ability for Coping With Banditry Led to Speedy Promotion From Sergeant to Captain During Four Years.

San Antonio, Tex.—Capt. Leonard J. Matlack, commander of Company K, Eighth United States cavalry, is today the most feared American that Mexican bandits have encountered on the Texas border. He is feared more than the Texas rangers, who for years were the only official guardians of the peace in that remote country. His men are of the fighting, daring type, but Captain Matlack's desire to go it alone when handling difficult situations has struck terror to the hearts of Mexican evildoers who are learning not to commit offenses in country where he is known to be stationed.

When Captain Matlack went to Candalaria, Tex., four years ago, he was a sergeant. He took station with his company at a small, isolated community on the banks of the Rio Grande. They soon found themselves in a hotbed of banditry, which Matlack determined must be cleared.

Matlack Clever and Daring.

Matlack found that the leader of the bandit crew in San Antonio was Chico Cano, a former captain in the Carranza army. Matlack visited San Antonio alone at different times and met Cano, informing him that unless he ceased his lawless practices he would meet

Battling Owls Make Kansas Streets Unsafe

Republic, Kan.—The streets of this town are unsafe for pedestrians after dark on account of the nightly battles between large flocks of owls. Remaining in the trees during the day, they swarm about like locusts at night and have become so numerous and vicious that they attack human beings. It is unsafe for women and children to venture out after dark.

In several instances persons have been struck on the head and rendered unconscious. One woman was painfully hurt by a direct attack from an owl which she had tried to ward off with an umbrella.

Steps are being taken by the authorities to rid the city of its strange pests. Such a condition, it is said, was never known here before, although owls have always been numerous in this section of the state.

a sudden death. It was not long after that Cano attempted a raid and got several hundred cattle. Matlack took up the trail, recovered the cattle, killed Cano and drove the cattle back into Texas.

In like manner he met and killed a brother of Jesus Renterias, the bandit leader who held the aviators, Davis and Peterson, in captivity, pending the payment of ransom money. It was Matlack who outwitted the Mexican bandits when he went alone to rescue Peterson and Davis and escaped with half the ransom money, inviting death for himself and the aviators.

Takes Long Chances.

On one occasion Matlack and his men were surrounded by an overwhelming force of Mexicans. Instead of making a stand to fight, as the bandits expected, Matlack ordered a charge, rode down the Mexicans and killed 35 of their number. Matlack's men suffered one slight casualty.

Not long after this a cattle ranch near Candalaria was raided. Matlack and his men pursued and killed the Mexicans and recovered the cattle. Later Matlack went back to look for more cattle. While he was riding around the town a shot was fired from an adobe house. The bullet went wild. Matlack boldly kicked in the door of the house and killed the Mexican who had fired at him. In virtually every encounter with Mexicans Matlack has taken long chances, but he has always gotten his man.

SERBIA IS FREE OF SMALLPOX

Typhus Also Stamped Out by Relief Workers, Including Americans.

Belgrade.—For the first time in five years Serbia is today free of smallpox. Only three cases are reported in the whole kingdom.

The announcement is made by the medical staff of the American Red Cross headquarters in Belgrade which a week ago made the even more gratifying announcement that Serbia is once more free of typhus, after a struggle of five years.

MASONIC MEMORIAL HOSPITAL STARTED



Grand Master W. S. Farmer, assisted by officers of the Grand lodge, state of New York, laying the corner stone of the \$600,000 memorial hospital to soldiers and sailors of the great war at the Masonic Home, Utica, N. Y.

New Houston Hotel

Sixth and Everett Sts., Portland, Ore. Four blocks from Union Depot. Two blocks west. Fit yourself for a higher position with more money. Permanent positions assured our Graduates. Write for catalog—Fourth and Yamhill Portland.

Patent Pie Pan. An inventor has patented a pie pan in two sections that can be taken apart without danger of breaking contents.

Fish Live in Ice. During several months of each year some of the great rivers of Siberia are frozen solid to the bottom, but the fishes imprisoned in the ice maintain their vitality and resume their active life when the ice melts in the spring.

Proofs of Bigness. To disagree with the other fellow and still remain friendly; to see the other fellow's viewpoint and still cling to your own opinion with a smile that is sincere; to travel the first 50 miles in company with a crowd quietly and not tell you any know; to smile at the breakfast table and then go to work not willingly but anxiously, proves that you are a bigger man than the ordinary fellow we find on the pay roll-Exchange.

Are You Satisfied? BEHNKE-WALKER BUSINESS COLLEGE is the biggest, most perfectly equipped Business Training School in the Northwest. Fit yourself for a higher position with more money. Permanent positions assured our Graduates. Write for catalog—Fourth and Yamhill Portland.

THAT CHANGE IN WOMAN'S LIFE

Mrs. Godden Tells How It May be Passed in Safety and Comfort.

Fremont, O.—"I was passing through the critical period of life, being forty-six years of age and had all the symptoms incident to that change—heat flashes, nervousness, and was in a general run down condition, so it was hard for me to do my work. Lydia E. Pinkham's Vegetable Compound was recommended to me as the best remedy for my troubles, which it surely proved to be. I feel better and stronger in every way since taking it, and the annoying symptoms have disappeared."—Mrs. M. Godden, 925 Napoleon St., Fremont, Ohio.



Such annoying symptoms as heat flashes, nervousness, backache, headache, irritability and "the blues," may be speedily overcome and the system restored to normal conditions by this famous root and herb remedy Lydia E. Pinkham's Vegetable Compound. If any complications present themselves write the Pinkham Medicine Co., Lynn, Mass., for suggestions how to overcome them. The result of forty years experience is at your service and your letter held in strict confidence.

Trappers Notice—Wanted furs, all kinds. Ship now while the price is up. Your money same day furs received and top prices. Send for quotation cards. Those furs keep them coming to us. O. M. Bunting & Co., 579-46th St. Brooklyn, N.Y.

And the Fly Escaped.

One of the queerest stories of automobile wrecks comes from Geneva. A man driving along the state road toward Waterloo had the windshield of his machine open. A dragonfly entered through the opening and hit him in the face. He tried to brush it off, moving the steering wheel unconsciously, ran into the ditch and through a fence and had a bad smash-up. And the worst of it is, the sufferer can't sue the fly for damages.

It's a queer world. If you don't think so try to count all the good friends who have been away on vacations that you haven't missed.

Locusts in Algeria have found a dangerous enemy in a fly which follows them and lays its eggs where they lay theirs.

MURINE Resists, Refreshes, Soothes, Heals—Keep your Eyes Strong and Healthy. If they Tingle, Smart, Itch, or Burn, if Sore, Irritated, Inflamed or Granulated, use Murine often. Safe for Infant or Adult. At all Druggists. Write for Free Eye Book. Murine Eye Remedy Company, Chicago, U.S.A.

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