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ALONG LIFE'S TRAIL

By THOMAS A. CLARK
Dean of Men, University of Illinois.

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SIGNING CHECKS

GRANDFATHER was very punctilious as to the methods he used in doing business. He paid his debts as regularly and surely as sunrise, but he was distrustful of banks. He was afraid that the money would not be there when he drew on it. So he kept his monetary possessions in gold usually, in an old stocking concealed under a loose brick at the side of the fireplace. When he bought anything, from a plug of chewing tobacco to a farm, he paid for it in real money taken from the old sock. We thought him very old-fashioned, but I am beginning lately to see the wisdom of his procedure. There was no charging accounts with him; no protested checks, none returned marked "N. S. F."; the transaction was closed when he paid the money, and that was the end of it.

Young Morton, an acquaintance of mine, is not so distrustful of the banks as was my grandfather. He puts his money in and keeps on drawing until the checks give out. He does not consider the bank as a depositary of his funds, which he must account for carefully, never taking out more than he has put in. It is an inexhaustible source of supply to him which the banks should consider themselves lucky in being allowed to handle. He writes checks when he knows there is no money to his account; he writes them in the hope that there will be money by the time the check gets back; he writes them even on banks in which he never had money because he happens to find a check of that bank.

It is the inexperienced youth who does this, you say; the boob from the country town who has never before had a bank account, who is hard up and who has little money to manage. I wish it were so. Carelessness is the general cause, thoughtlessness, irresponsibility, disregard of the law, the desire to put something over.

A checking account is a convenience, but no young person should be allowed to open one up until he has been taught something of the responsibilities of business.

The American Medical association lost its chance to win a splendid isolation when its convention brought in the old discussions anent jazz and flappers.

PRONUNCIATION AID

June Webster, descendant of the famous lexicographer, Noah Webster, presents a copy of her ancestor's work to the Publicity Department of the Sesqui-Centennial International Exposition Association to help them in pronouncing properly the name of the big events which opens June 1 to celebrate the 150th anniversary of the signing of the Declaration of Independence. There are many types of pronunciations heard but there is just one proper way Noah says. It is "Ses-Kwuh-cen-ten'-nial" with the accent on the first syllable of the "Sesqui" and on the second syllable of the "centennial."

Railway Gauge Varies

The standard gauge of railways is 4 feet 8½ inches in the United States, Canada, Great Britain, a number of countries on the continent of Europe, etc., it being the gauge which prevails on probably three-fourths of the railways of the globe. There have been various different gauges, and in fact a number thereof are in use at the present day. The old broad gauge was 7 feet. There are narrow-gauge lines of 3 feet. In Ireland the usual gauge is 5 feet 3 inches; in France there are lines of 4 feet 9 inches; in Spain and Portugal the normal gauge is 5 feet 5½ inches; in Russia, 5 feet; in India, the prevailing gauge is 5 feet 6 inches; in the British colonies, 3 feet 6 inches; in South America, 5 feet 6 inches, with various others.

Milk Gives Most Food Value At Least Cost

Milk gives more food value for less cost than any other food known to man, according to Herbert C. Hooks, secretary of the Evaporated Milk association.

H. C. Hooks.

"Dietitians are unanimous in advocating the use of milk by men, women and children," said Mr. Hooks. "Milk and evaporated milk supply some of all the materials necessary for the growth and maintenance of the body; they furnish energy for work, play and warmth.

"Milk helps repair the wear and tear of the body. It is a good as meat for building muscle. Moreover, it is cheaper. A quart of milk will supply as much protein as seven ounces of sirloin steak or four large eggs. Milk, particularly evaporated milk, which has twice the mineral content of market milk, is one of the best and cheapest sources of lime, which is a form of calcium. Infants and growing children need lime to build bones and teeth. It is just as necessary for adults to keep their bones in good condition. One quart of milk, or one pint of evaporated milk, furnishes as much calcium as ten large oranges, thirty-two eggs or twenty pounds of beef. Milk also is a valuable source of phosphorus and supplies a certain amount of iron.

"By some authorities milk is said to be an aid in longevity. Dr. Herman Bundesen, health commissioner for Chicago, gives his prescription for long life as follows: Drink one quart of milk a day and mix with one hour of sunshine. Repeat ad infinitum.

"Due to the efforts of health officials to get across to the public the message of milk, its general use in the United States has advanced tremendously in the last decade. This is especially true of evaporated milk for reasons of its convenience and economy. Housewives know there is no fear of obtaining contaminated evaporated milk, because it is not only the best grade of market milk rendered double-rich by dehydrating, but it is sterilized as well."

Happy Wedlock Sure Thing If Bride Is Cook

By KATHRYN ST. JOHN

Haphazard meals yearly ruin thousands of marriages. Most marital ships would maintain an evener keel if brides knew cooking.

Many of the first year's troubles between newlyweds would be avoided if the wife were capable of preparing foods with an experienced hand. Wives are to blame for the failure of many business men in the final analysis. The business man's health depends a great deal on what he eats. And it's up to his wife to see that he gets the right kind of food. A healthfully balanced diet goes a long way toward making the tired business man less fatigued.

The expert home manager sees to it that her husband never comes home to a delicatessen lunch. There is a carefully planned meal waiting for him. The real housewife knows that an unbalanced diet means trouble and avoids it. Likewise, she appreciates the fact that variation in her menus is important. In this connection the following recipes have been selected as an aid to the home manager:

Frozen Salad.

½ cup mayonnaise dressing
½ cup diced pineapple
4 tbsp. pineapple juice
½ cup cream
½ cup candied cherries
½ cup diced bananas
2 tbsp. lemon juice
½ cup evaporated milk

Mix the fruit and juices. Combine milk and cream, chill and whip; then fold in the fruit and mayonnaise. Pour into a mold and pack in equal parts of salt and ice. Serve on lettuce leaves. This serves eight.

Orange Bavarian.

1 tbsp. gelatin
¼ cup cold water
1 cup orange juice
3 tbsp. lemon juice
½ tsp. salt
1-3 cup evaporated milk
1-3 cup whipping cream
⅔ cup sugar

Soak gelatin in cold water, add fruit juices, sugar and salt. Heat in the top of a double boiler until gelatin dissolves. Strain and set in pan of cold water. When mixture begins to set, fold in the evaporated milk and cream which have been beaten stiff.

Banana Ice Cream.

6 very ripe bananas
½ cup lemon juice
2¼ cups sugar
2 cups evaporated milk
2 cups cream
½ tsp. salt

Scrape off adhering fibrous portion on surface of peeled bananas. Mash and rub through a sieve. Add the rest of the ingredients in the order given and stir until all are well blended. Let stand for 20 minutes so that all sugar may dissolve. Freeze in a 1 to 6 salt-ice mixture. This recipe makes ½ gallon cream.

STRAIGHT TALKS WITH AUNT EMMY

ON HOUSEHOLD BUDGETS

"Aunt Emmy," asked Helen, "won't you explain what is meant by a household budget? You said something the other day about budgets, but I don't seem clear in my mind about it."

"A budget is simply a plan," said Aunt Emmy. "You plan what you are going to do with your income. You divide your income systematically so that you can meet your needs. You lay aside a part of your income for rent, other parts for food, clothing, heat, light, telephone, recreation, savings and so on."

"How are you going to know how much you should spend for each thing—on rent for instance, Aunty?" asked Helen.

"Experts have studied the question carefully and have worked out budgets to suit every income. Of course, you can alter these typical budgets slightly to suit your particular needs. For example, the average budget that covers incomes of from $2,000 to $10,000 a year divides your income into six parts. Ten per cent for savings, twenty per cent for rent, twenty per cent for food, twenty per cent for what is called betterment and includes education, amusement, entertainment, books, music, sports; fifteen per cent for clothes and fifteen per cent for operating expenses.

"No matter how you change the other items you must not change the savings allowance—except to increase it. A great majority of men who reach sixty are dependent on relatives or charity. If they had saved only ten cents out of every dollar, they would not have been in that plight. There is nothing like money in the savings bank to help you through the emergencies that come in everybody's life. If everybody kept one year's income in the savings bank, much misery would be averted. If you always have enough money to see you through one year, you are pretty safe. Beyond that, it is wise to let your money accumulate until you have enough to buy some good securities. Your banker will advise you about the securities that suit your needs."

"But, Aunt Emmy, suppose you wanted to alter your budget?" inquired Helen. "How would you know how to do it? A young married couple might start on a certain budget and then, when they had children to feed and educate, they might want to change it."

"Well, my dear, if they were in doubt about their financial affairs, they could always consult their banker. That is why it is so good to establish friendly relations with a bank when you start out in life. Any banker will be glad to advise young people about making their money go farther."
—*A. B. Aymes.*

WHAT THE FEDERAL RESERVE HAS DONE FOR BUSINESS

What the Federal Reserve System has done for business is summed up in these points: It has (1) given business greater confidence in the ability of the banks to care for credit needs; (2) introduced an elastic currency and eliminated money panics; (3) eliminated extreme seasonal fluctuations in rates of interest; (4) brought business safely through the war and post-war crises; (5) saved millions of dollars to business through its efficient system for check collection; (6) made the gold reserve more effective as a basis for credit extension in times of extraordinary demand; (7) aided in the financing of foreign and domestic trade by developing a discount market for acceptances; (8) provided a means for handling huge financial operations of the government without interference with business; (9) aided in the re-establishment of the gold standard abroad; (10) given us an experienced banking organization which will assist us in meeting the future exigencies of business at home and abroad with courage and confidence.

BANKERS EDUCATIONAL FOUNDATION TRUSTEES

John H. Puelicher, former president of the American Bankers Association, has been named chairman of the board of trustees of the American Bankers Association Educational Foundation for which $500,000 has been pledged by the bankers to provide for scholarships and research in economics in colleges throughout the country. The other trustees are Leonard P. Ayers, Vice-President Cleveland Trust Company; Stephen I. Miller, Educational Director American Institute of Banking; Lewis E. Pierson, Chairman Irving Bank-Columbia Trust Company, New York; George E. Roberts, Vice-President National City Bank, New York; Francis H. Sisson, Vice-President Guaranty Trust Company, New York; Evans Woollen, President Fletcher Savings & Trust Company, Indianapolis; W. Espey Albig, Deputy Manager American Bankers Association, Secretary.

The Sea Distress Call.

The call S O S, used by ships at sea as a distress call, is purely arbitrary in its grouping of letters and was chosen because of the unusual combination of dots and dashes which make it distinctive above all other calls. It consists of three dots, space, three dashes, space, and three more dots.

Eat Less and Live Longer, Says Lawyer

By W. W. O'BRIEN
(Noted Criminal Lawyer of Chicago.)

Business and professional men working under high nervous pressure do not live as long as men whose pursuits keep them out of doors and active. Examine the records of longevity and you will find that on the average the longest-lived men are soldiers, sailors and farmers, all avocations which tend to keep a man at his physical best.

W. W. O'Brien.

Man, in general, rolls down the hill of life fastest when his figure is rotund. "Leanness and longevity" is a good axiom for business men to remember. If office workers would eat a little less, they would add years to their lives.

Overfeeding is as dangerous to adults as underfeeding is to children. Foods difficult to digest, or which overstimulate, should be avoided by persons whose work does not require any particular amount of physical exercise. Yet thousands of business men eat as much as or more than men who do manual labor. And, inevitably, nature rebels and sickness results.

Many of the country's foremost executives eat but two meals a day, breakfast and dinner in the evening. They seek to keep the organs of the body from becoming clogged. Thousands of other business men confine themselves at noontime to custards, puddings, soups and other sustaining dishes made with milk, or evaporated milk, which is milk in its most sterile form, from which 60 per cent of the water has been removed by evaporation. Such a diet is light and readily assimilated.

There is no more necessary lesson to be learned by the brain worker than how to keep well and healthy by proper attention to food habits.

A REAL HEROINE

Edith May Adams of Barrington, N. J., the first American School girl to be entered as a candidate for the American Youth Award. The American Youth and Teacher Award was established by the Board of Directors of the Sesqui-Centennial International Exposition in Philadelphia as a tribute to the youth and teachers of the nation. Miss Adams is a candidate for the Golden Eaglette, the highest gift in the hands of the Girl Scouts. She was cited recently for exceptional bravery for remaining inside a blazing building helping physicians to give first aid treatment to injured firemen.

The Vicious Circle

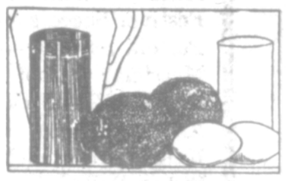
Many of us live expensively to impress our friends who live expensively to impress us.—Columbia Record.

Eating Greater Cause of Death Than Drinking

Drink is the second greatest cause of disease and death. Food comes first, then drink. Excluding alcoholic beverages, there are dozens of drinks on the market today whose effect is detrimental, particularly to children.

Milk is the best drink for children. Not only is it drink, but food as well—the most nearly perfect food known to man.

Milk is an all-the-year-round drink and for this reason the children often rebel against drinking it. This condition, however, may be overcome by the introduction of the mixed drink. Milk or diluted evaporated milk may be mixed with eggs or used in fruit juices or in some other way which will disguise the fact that the drink contains milk. In the hot summer months when the child naturally drinks more than in cooler weather, it is wise to vary the ways of serving milk, so as not to create a distaste for this important food.



In connection with mixed drinks, the following formulas for milk beverages may aid mothers in serving something new:

Iced Cocoa

3 tbsp. cocoa
3 tbsp. sugar
⅛ cup hot water
Few grains salt
1½ cups evaporated milk diluted with 1½ cups water
¼ tsp. vanilla

Scald the diluted milk in a double boiler. Mix cocoa, sugar, salt and add the hot water. Cook over a low flame from 10 to 15 minutes, stirring occasionally to prevent burning. Add to the cocoa the scalded milk; return to the double boiler and continue cooking for 10 minutes. Add vanilla, chill before serving. Pour into tall glasses which contain a few small cubes of ice. Serve plain or top with whipped cream sprinkled with cinnamon. Serves four.

Egg-Nog.

1 egg
Few grains salt
1 tbsp. sugar
Few gratings nutmeg
2-3 cup cold evaporated milk diluted with 2-3 cup ice water
2 tbsp. berry or cherry juice or 2 tbsp. non-alcoholic sherry

Separate white from yolk of egg. Add salt to white and beat until stiff. Beat yolk until thick and lemon colored and add the fruit juices, nutmeg and sugar. Combine diluted milk with yolk mixture. Pour into a tall glass and put the egg white on top. Sprinkle top with chopped nuts and serve at once. Serves one.

Orange-Nog.

⅓ cup orange juice
Few grains salt
2 1-3 tsp. sugar
1-3 cup evaporated milk diluted with 1-3 cup cold water

Add sugar and salt to orange juice and pour slowly into the diluted milk, stirring to mix thoroughly. Chill before serving. One-half tsp. lemon improves this drink for many. Serves one.

The banks of Washington, Ia., believe in giving the pupils of the public schools simple and practical information in regard to banking practices as a matter of education. Talks were made during the year to grade and high school students by representatives of the banks.

Weaving Genius

Until the close of the Eighteenth century all fabrics carrying colored designs were woven entirely by hand. About 1801 Joseph Marie Jacquard invented an attachment which is placed at the top of a loom and automatically selects strands of yarn required to form the patterns and draws them up to make the surface of the cloth and at the same time leaves the other strand to form the back of the fabric. The attachment has ever since been called the jacquard. The invention was first put into commercial use in 1809 in France.

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