



STORY FROM THE START

In the usually quiet home of Rev. Mr. Tolliver of Red Thrush Iowa, his motherless daughter Helen, Miriam and Ellen—'Ginger Ella'—are busy 'grooming' their sister Marjory for participation in the 'beauty pageant' that evening. With Eddy Jackson, prosperous young farmer her escort, Marjory leaves for the anticipated triumph. Over-work has affected Mr. Tolliver's eyes to the point of threatened blindness. Ginger has tried in many ways to add to the family's slender income, but she is not discouraged. Marjory wins the beauty prize, \$50.00. She gives the money to her father as part of the expense necessary for the treatment of his eyes by Chicago specialists. Mr. Tolliver leaves for Chicago with Miriam. Ginger meets Alexander Murdock. Mr. Tolliver returns, the doctors giving him little hope.

CHAPTER IV—Continued

"And everybody who buys one, will tell four more—"

"And it all started from one. One single, solitary, little one."

The girls talked on and on. But Ginger drew herself away from them, let enraptured in impenetrable thought. She remembered the old chain letters. They had come with some frequency a few years ago, prayers for almost everything, for the sick, for foreign missions, for prohibition, for fundamentalism, for the second coming of the Lord, for the release of anarchistic prisoners condemned to death—

"And everybody sends it on to so many more, and every one of them sends it to so many more, and they send it—"

Ginger got up suddenly and went out of the room. She walked dizzily. She went upstairs, got the short ladder from the linen closet, and balanced it against the wall under the trapdoor. She noticed that her hands trembled. But she climbed carefully—the ladder was old—pushed up the trapdoor, and pulled herself through the opening. From force of habit, for she was not then thinking of trapdoors, she locked it behind her, and made her way carefully over the beams to her sanctuary under the former window. There she sat down heavily, to think. She thought, and thought, and thought, until her bright eyes were so wide, so bright, so blue, that of a sudden they seemed to hurt her, and she shut them hard. Her two small hands were gripped so tightly with fingers interlaced so closely, that suddenly she knew they were throbbing with pain, half paralyzed, so that she had to work them apart, slowly, a finger at a time. But she did not stop thinking.

"Chain letter—on and on—all over the world—thousands and thousands—and nobody dares to stop because nobody would dare to break the chain—for the blind—a home for the blind—on and on and on."

Suddenly Ginger burst into low nervous laughter, and laughed and cried and twisted her little hands, and rocked back and forth on the stool in an ecstasy.

"Oh, oh, how heavenly, how perfectly heavenly! I never could have thought of such a brilliant thing. Oh, as father says, I see the hand of the Lord in this!"

She pulled the stool to the low table which she used as a desk, and seated herself with a professional briskness indicative of the oneness of purpose which prompted her. Selecting three pencils from a large number in the drawer, she sharpened them briskly. Then she drew her pad of paper toward her, and opened it.

Then she studied intently, chewing her pencil. She wrote a nasty line, and quickly scratched it out. Again she wrote, again she frowningly discarded it. Several times she repeated this painful process, but at last, as so often happens, persistent effort brought inspiration, and she wrote fluently, without a pause for thought.

"Our parsonage home for the blind is sadly in need of funds to carry on its noble work. Will you not contribute Ten cents to this very worthy cause? And complete the chain of good vibrations by sending copies of this letter to three of your friends in whom you have confidence? In this way, this valuable institution will be enabled to continue its care of the unfortunate and needy blind."

"We depend on you. Do not break the chain."

"E. Tolliver, treasurer. Red Thrush, Iowa."

Ginger was greatly pleased with the formal tone of this letter. She knew very well that if she received such an appeal, she would contribute gladly—if she had the money. She read it

over and over, adding a word, omitting a word, substituting a word, until the final version seemed impossible of improvement.

The question to whom the letter should be sent was subjected to deep thought. Indeed, it was more than thought, so deep it was. Men, she knew, were more susceptible than women to personal appeal—particularly when the personal appeals came from not unattractive girls. But women were more superstitious and would be more reluctant to bring upon themselves the implied curse that would result from a breaking of the chain. Women, then.

As for location, she was not particular, except that it would be best to start at some distance from Red Thrush. Methodist interests are closely allied in neighboring towns, and she realized the importance of protecting the family name. Now Ginger herself was deeply enamored of the chain letter idea, to her it smacked absolutely of the hand of Providence. But one could never know just how fathers and older sisters would react to things, hence she realized it would be the part of discretion to avoid questions whose answers could not be evaded. Ginger's unfailing resource in an emergency was the daily press. She got the last issue of the Burlington Hawkeye, and studied its columns. Now, theoretically, a chain should start from a single link, but she was not willing to trust the foundation of her fortunes to one small dime which might not be forthcoming.

She decided upon three as a fair start. "Three links are better than one," she said thoughtfully. "And if it starts three chains, so much the better."

When ever she came to the name of a woman mentioned prominently, she put her finger on the place, closed her eyes, and tried to get a vibration about it. Finally the three letters were written, enclosed in envelopes, addressed, and Ginger took them at once to the corner mail box, and put them in.

"Ah," she breathed ecstatically as she turned back toward the parsonage. Her heart was as light as the wings of a butterfly. It seemed to carry her home. Already the old house looked a new place to her, a rosy place, bright with flowers, fresh paint, new furniture. Thousands upon thousands. Helen herself had said it. Thousands upon thousands—

"Oh, I wish I had asked for quarters," she thought. "Such a very good cause, nobody could begrudge it."

Had it not been for the pleasurable excitement attendant upon Helen's wedding, Ginger felt she could not possibly have endured the strain of the days that followed. Her confidence in the outcome of her chain letter home-for-the-blind was absolute. Winners might come, with their consequent coal and coat bills, daughters might go, with their petty love affairs, but Ginger Ella and the chain letter would go on for ever.

Plans for the wedding took precedence over everything else, for Helen, yielding to the argument that for her in this case the way of genuine sacrifice lay in gracious acquiescence to plans already made, proceeded calmly with her arrangements. She knew in her heart that she would have preferred a more apparent display of her unselfishness. She would have enjoyed a real martyrdom. She would have been proud to stand gloriously forth to her father, her sisters, and Red Thrush, giving up her marriage for a year, for ten years, for ever, if need be. But she was honest enough to realize that the course of true mental rest, the doctors had prescribed, and that could never be had in the sacrifice of his daughter's plans.

The wedding was to be held in the church, with the girls of Helen's Sunday school class, the Ruthens, serving a buffet luncheon in the Sunday

school assembly room, the room that was used for church dinners, socials and the like. This luncheon was to take the place of a home reception. The details of the ceremony had been carefully practiced. Horace Langley, with Eddy Jackson as his best man, was to wait in the small room at the left side of the pulpit. The bridesmaids were to gather in the primary room, just inside the main entrance.

Helen decided that when all the invited guests sat silently waiting within the church, she, with her father, would walk quietly across the intervening space by parsonage to church—such a very little way—and while Ellen took him on around to the pulpit room on the right of the altar, she would join her attendants in the primary department.

For fully a week, although but ten days had elapsed since the forging of the first link that was to grow into an endless chain of silver dimes, Ginger had dogged the steps of the postman.

"Letter for me? There's not? That's funny."

But on the very day before the wedding, as though to fill her cup to utter overflowing, the postman delivered three letters addressed to E. Tolliver, all in strange handwriting.

"Well, that's funny," stammered Ginger, and held out a trembling hand, and with the guilty consciousness of the evildoer, sure the very postman must be suspicious of such a sudden burst of correspondence, she added, "Bunch of ads, I suppose." She was so excited that she fell off the ladder three times before she finally got herself—and the three letters—into the attic studio under the dormer-window.

She was trembling nervously. Her chilly fingers tore uselessly at the stiff paper, she had it open at last, a dime rolled out upon the floor. She seized and kissed it.

"You're my nest egg," she whispered, "you're my lucky piece, you're what some dumb farmer would call pay dirt."

She opened the other letters, three dimes resulting. A sort of stillness came over her. She sat, huddled into a small hunch on the old stool and read the letters—pleasant letters, sympathetic. "It is a joy to help in such good work," "God bless the cause," "Pleasure to add my mite."

"The darlings," said Ginger. "The dear, sweet, generous, Christian souls." Ginger had a significant habit of judging one's Christianity, not by his thoughts, but by his contributions. Three dimes to her represented three devout Christians. Very still she sat on the old stool, very quiet, enveloped in a sweet and grateful gladness. Her mind leaped swiftly on, to expensive curative treatments for her father, new rich furniture to replace their threadbare shabbiness, coal and steak and chickens—

She kissed the letters, one after the other, and crumpled them in her hand, to be burned.

"Little white angels," she called tenderly.

Then she cast about for a proper receptacle for this incipient fortune. Three dimes, of themselves, did not require much treasuring, but the highly imaginative eyes of Ellen Tolliver looked already upon the thousands and thousands, in neat little stacks, that were to come. In another part of the attic she ferreted out an old doll's trunk, very dusty, very shabby, but stout, well made, with a strongly hinged top, and best of all, with the old lock still intact and the key dangling from a string. Within it, side by side, she laid the three dimes, and turned the key in the rusty old lock. Then she moved everything else off her desk, and directly in the middle of it she placed the trunk, royally alone. The key she thrust unconcernedly into the table drawer. She was not afraid of thieves.

Her sigh was a great and glad one. "At last fortune smiles upon the parsonage, and all the Tollivers in it," she whispered joyously. "Perhaps not much of a smile so far—just a little giggle, but a nice little giggle. The poor little church mice are going to surprise folks one of these days."

She wished greatly to tell her sisters of this sudden turn in the tide of the family fortune, but that little inner monitor, which Ginger most unscrupulously called a hunch, warned her against this confidence, and she buried herself and her seething emotions as well as she could in plans for the following day.

Long before the high hour of noon on Helen's wedding day, she was daintily arrayed in her blue organdy, pirouetting up and down the hall from room to room, hurrying everybody, criticizing the general appearance of her sisters, offering endless pertinent suggestions, and always inciting them to greater haste.

(TO BE CONTINUED)

Community Building

Citizens Should Check Up on Town's Problems

What can the average citizen do about the highway problem? He knows that there is a problem, that there is traffic congestion, a need for wider roads, for more pavements, for highway safety devices; yet the highway, like golf under 72, is somewhat of a mystery to John Per Capita, according to E. E. Duffy, highway educational writer.

Communities have made mistakes in projecting and financing improvements, and probably they will continue to do so, John Per Capita may see that mistakes are being made, yet, feeling that his voice if aroused in protest would be but a small squeak, he does nothing about it. The one great thing that the citizen must learn in order to be a good citizen, is that there may be many others who agree with him that in the interest of better government certain procedures should be taken or eliminated, as the case may be.

To illustrate: Recently in Chicago a city official took it upon himself to inaugurate a street-resurfacing program in one district where the pavements were so bad that a motorist couldn't keep more than one wheel at a time out of the holes. The street surfaces were so shattered that obviously they wouldn't even serve as a practicable base, inasmuch as flexible topping would soon be ruined. One property owner saw the folly of this resurfacing project and busied himself, through his community business association, in defeating the plan. An injunction against resurfacing was granted and now in all likelihood the streets will be repaved solidly, saving the community considerable money over a period of years. There are many ways the citizen may serve his community and also his own pocketbook, by directing his attention to improvements wherever shoddy or unstable construction is contemplated.

No Particular Season for Modernizing Home

Modernizing is a year round possibility. The season of the year has little influence on modernizing for the movement is broader than a building season.

During the dead of winter or the heat of summer it is possible to improve the appearance and accessories of the home.

Modernizing starts when the home owner begins to make plans for needed improvements about the house. It starts with the idea that the old homestead is behind the times. It starts when the man of the house begins to plan for a new heating plant or a remodeled exterior, when the lady of the house purchases varied accessories to beautify the home.

Any effort to improve the appearance, convenience and beauty of the home is modernization.

Every endeavor to make the home up-to-date places the home owner in step with the movement.

Buy in the Home Town

Social economists commonly agree that too much of the population of this country is located in great cities, and that conditions would be better if the drift to those cities should stop, and if more people would stay in medium-sized cities and suburban and country towns. One cause for this drift into big cities is that in past years many people got the idea that they could gain an advantage by buying their supplies in these great centers. That helped transfer business to such places, and took it away from the smaller communities. The people at least can do their share to counteract this undesirable drift, by buying their supplies of their own town merchants, thus keeping their money to build up their own town, rather than sending it elsewhere to build up bigger cities. —Newark Advocate.

Making Best Use of Land

Houses should fit the neighborhoods in which they are built if maximum values are to be secured from residential real estate sites, says the National Association of Real Estate Boards in a series of articles on what makes urban land values. The home builder would do well to look over the other homes in the neighborhood in which he is contemplating construction and see that his home conforms to the general cost level of the other structures if he wishes to make the best use of his land.

When Home Grows Old

The average home built ten, twenty or more years ago needs only slight exterior changes to give it modern lines. Stained shingles laid right over the wood or stucco walls; perhaps an old porch changed into a sun room or replaced with an inviting entrance; some "gingerbread" removed, are easy ways to improve the looks of a home growing old.

Avoid Low-Grade Materials

The use of low-grade materials, no matter what kind of workmanship is employed with them, is sure, in the end, to show heavy expense for replacements and repairs, placing an undue heavy load and an entirely unnecessary one, on the ownership of homes.

MALAY STATES



Rubber Planter's Home in Malay States.

(Prepared by the National Geographic Society, Washington, D. C.)

THE Federated Malay states, on Asia's southernmost peninsula, have been literally snatched from an all-covering wild vegetation. Where once the choking jungle crowded men back, a jungle so thick that a man swimming in a stream could hardly land because vines and plants hugged so close to the water's edge—broad fields have now been cleared, and Malaya plantations are among the richest in the world.

Forty-five years ago a few para rubber plants smuggled out of Brazil fruited here. Today, three-fourths of the world's rubber comes from this region. And in this magic development Americans have played a leading role.

This Malay peninsula, stretching hundreds of miles from the Siamese frontier down toward the equator, forms a vast humid region of dense forests of jungle, wild elephants, snakes, and naked people, rice fields, rubber plantations, and tin mines.

There is a governmental mixture in this region. Singapore, built on a tiny green isle of the same name, which lies just off the end of the peninsula and nearly on the equator, is the capital of the British crown colony commonly called the Straits Settlements. This colony embraces the Province of Wellesley, the Dindings and Malacca on the mainland, and the islands of Penang and Singapore.

The Federated Malay states, on the peninsula and adjoining the Straits Settlements, comprise the States of Perak, Selangor, Pahang, and Negri Sembilan. Kuala Lumpur is the capital.

Just opposite Singapore, on the mainland, is the independent native state of Johore, which has its own sultan and government, but which is under British protection. The British governor of Singapore is also high commissioner for the Federated Malay states and Brunei, and British agent for north Borneo and Sarawak, thus linking up British possessions and spheres of influence in all Malaya and establishing close contact, through one man, with the colonial office in London.

Many Races There.

"The Melting Pot of Asia," they call this prolific, potent peninsula, because of the babel of races, colors, and castes which its wealth of rubber and tin has drawn to it. But in all this industrial army of Europeans, Chinese, Japanese, Tamils, Hindus, and assorted South Sea Islanders, the Chinese are the most numerous and powerful.

The Malay himself is too lazy even to be a good fisherman. He grows a little rice, a few coconuts, and nets the fish he needs; but nature is so kind that it is said one hour's effort a day will support him and his family.

It is the Chinaman who is the tin miner, the farmer, shopkeeper, artisan, contractor, and financier. The Tamil and the Hindu add to the stock of local labor and own small farms and herds, but the many millionaires made in Malaya have mostly been Chinese. The palatial homes of the rich Chinese bosses in Singapore and Penang, in contrast with the miserable shacks of the natives, afford proof enough of the singular commercial superiority of the yellow race.

Here, indeed, Chinese immigration has worked a modern miracle in the magic reclamation of this once reeking, fever-cursed, jungle-grown wilderness. The Chinese it was who first braved the poisonous darts of the lurking savage, the perils of tigers and reptiles, the flames of fever, and the danger of dysentery, to conquer these jungles and dig the tin that put Malaya on the map of the trading world. Chinese say that tin "grows" and they use the divining rod to locate it.

Singapore is both a great trading center and fortress of the Far East. It is a shining example of how Great

Britain has "muddled"—as the British themselves put it—into possession of some of the world's most important strategic gateways. Singapore is an island 27 miles long by 14 wide, and just misses being the northernmost point of the continent of Asia by a half-mile water channel. It is at the funnel point of the Strait of Malacca.

How Raffles Made Singapore.

Little more than a hundred years ago the island, owned by the sultan of Johore on the nearby mainland, was a deserted jungle save for a little fishing village. Ships in the China trade passed it by as they passed many another jungle shore; the only ports of call in that region of the world were those on the Dutch islands of Sumatra and Java. But those ports took a big toll in fees, and Sir Stamford Raffles, an official of the East India company, began to dream of a free British port that would facilitate trade. In 1819 he obtained the seemingly worthless island of Singapore for his company for a small fee. Developments quickly proved him a prophet, for within two years the little trading center he established had a population of 10,000.

In the little more than a hundred years since it was founded, the jungle of Singapore has given place to a huge city of close to 400,000 population, carrying on trade valued at a billion dollars annually—one of the metropolises of the British empire. Its quays and anchorages serve thousands of craft of all sorts and sizes, from the picturesque, graceful Malay sampans and the stodgy Chinese junks to the familla freighters of the West, and what Kipling asserts are the "lady-like" liners. They build up Singapore's shipping to the tremendous total of 17,000,000 tons yearly.

Though Singapore is free from duties, and to this fact owes its very existence, still the people who make up the city take their toll from the stream of world trade that flows about them. They live, in fact, by and for, and in an atmosphere of commerce. Tens of thousands make their livings by caring for shipping, conditioning and supplying vessels, and taking part in loading and unloading goods. The port is primarily a trans-shipment point for both imports and exports. It gives what the economists would call "place value" to hundreds of commodities which trickle to Singapore's reservoirs of goods from scores of districts in the East and are there obtainable in the large quantities that world trade demands. In the city's "godowns"—as the East calls its warehouses—are handled a very large part of the world's finest rubber before it begins the long journey that will take most of it eventually to American highways. So, too, much of the world's tin is smelted in and shipped from Singapore. It might be dubbed "the world's pepper pot," for more pepper is assembled there than is ever held in any other port.

Real Cosmopolitan City.

If ever a city could claim to be cosmopolitan, Singapore can. At one of the principal world crossroads, and with a population 100 per cent immigrant, it could not escape cosmopolitanism. It has drawn its population from practically all parts of Asia, from Oceania, the Malay archipelago, Africa, Europe and America. The Chinese predominate, making up about one-half the population. There have been many thousands of immigrants from India, Europeans, Americans and Australians number less than 10,000, and there are probably as many Japanese.

The appearance of Singapore shows its mixture of many influences. The visitor may ride in rikshas or electric cars, automobiles or ancient horse-drawn carriages. In the chief business district he sees modern streets and buildings, and in the Asiatic quarters he encounters facilities and sights and odors that smack of the Orient. Singapore's houses of worship furnish an excellent index to its varied life.

lored to fit the hips perfectly, with a deeply pointed yoke and slender little shorts. The crepe side of the satin works out chrysanthemums on each leg. The fitted petticoat has a border of the same flowers.

Selvages Trim

Selvages that were once cut away or turned under by dressmakers are now used for trimmings, and many of the new tweeds show selvages, well over an inch wide, that are used to trim suits and dresses.

Fur Trimmings

The fur-trimmed frock has been mentioned previously as the most fashionable. It really is a very interesting fancy. Perhaps the note of fur is only to be found in a few buttons holding a frill. Or the shoulder is belted of fur rather than of leather.

Satin Lingerie

Matte satin fashions a lovely lingerie set for the discriminating sportswoman. The little panties are tai-

Rivers Diverted From Beds by Fields of Ice

It is a long way from present-day floods along the Mississippi river back to the great Ice age, but happenings of the latter period have considerable bearing on the trials and tribulations of the valley dwellers.

Before the great fields of ice worked their way down from the north, at least two rivers, the upper Missouri and the Yellowstone, flowed northeast and emptied into Hudson bay. With the advent of the sheets of ice, however, these two rivers were forced to run to the south, and their combined waters cut the gorge now followed by the Missouri through the Dakotas.

At the same time the Red river became a huge pond called glacial Lake

Agassiz, with an outlet to the Minnesota river valley. Part of the watershed of the Red river became a permanent source of water for a river flowing to the south and the original head of the Missouri river. This river is now known as the James river. With the melting of the great ice dam, the Red river resumed its normal flow to the north, but the others continued to the south.—Exchange.

In the Rear to Stay

Be on time in life in both small and large things. Keep up to date. Don't limp into line after everybody else has arrived.—American Magazine.