

Gone to the Country

INDEPENDENCE OF THE FINANCIAL KIND

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By WILLIAM E. KNOX, President, American Bankers Association.

The principle upon which America was founded was independence. The primary duty of the pioneers of this country was to interpret independence in its political sense, but independence today has another special significance in its financial sense. The ability to apply the primary principles of personal economics, to use intelligently that common thing we call "a pay check," has as much to do with individual independence as any other force in life.

The greatest problem of independence of the average man or woman is how to get out of what they earn a good living and a reasonable degree of financial comforts in old age. We cannot maintain a high standard of national life without an intelligent management of the financial matters that constantly confront the average individual and family. In the accumulation of capital in the hands of the masses lies the hope of the true independence of a nation's people. The chief concern of wage earners is to get a reasonable degree of financial independence out of what they actually earn.

This question of how to attain personal financial independence has not been worked out on the principle of individual responsibility. The most important social needs today are a course of instruction in public education to give young people a practical notion of how to start life on a sound economic basis; and, secondly, a broad co-operative plan in American industry whereby men and women shall be helped to work out a personal financial program that will guide them toward a definite goal of financial independence. There ought to be a way for a man, for every dollar put aside each week now, to get back four or five dollars a week forty or fifty years later, regardless of where he works.

The present policy in American industry of helping employees is based on the assumption that they will ultimately become dependent. Old age pensions and other forms of charitable compensation are to be commended in lieu of a practical alternative, but in principle they are wrong and contrary to the purposes of democracy. What we want is an organized plan that will direct working people toward independence. No system can claim complete success that does not contemplate the financial independence of every employee, according to his ability to earn. It can be shown that American employees, with reasonable prudence on their own part, can reach a fair degree of independence while they are still working.

There must be injected into our industrial policy an additional economic element of mutual benefit and permanent value to both labor and capital, concerned not alone with the amount of wages and profits that are earned but with how those earnings shall be saved. I am arguing for an industrial savings policy based upon the principle of independence. I am arguing for a new basis of co-operation in industry, for the elimination of poverty, and for a practical demonstration of economic democracy.

When public education teaches school students how to manage their personal affairs intelligently, and when the heads of firms make it a requirement that every young man and young woman who accepts a position shall be working toward a definite goal in saving money, then we will attack economic illiteracy at the source and begin to save men from the tragedy of financial dependency.

WHERE MONEY IS A NUISANCE

Americans have reason to be thankful for their simple and reliable money. The complications of the Chinese currency are endless. China possesses 75 different money values. As to the money of account, the Kaituan Tael, familiar in connection with the customs, the Hankow, Kuantung, Hsinching, Tochwai and others, each differ by varying percentages of weight from the "liang," or Chinese ounce of silver. If a traveler from Shanghai were to make an extended tour into the interior, passing through the districts where a manifold variety of coins circulate, the constant exchange from one weight or coin to another would designate a very large part of his capital.

An experienced traveler has been known to take scales with him, and still his weights and the purity of his silver were subjected to disputes in different provinces. At coast ports, Mexican, Yuan, Dragon, Hong-Kong and Hankow dollars are all current, each having its own defined exchange value in the native market, while in the interior the added intricacies of dealing with coata and copper cash arose great that it is astonishing how business can be carried on without endless disputes and a considerable handicap to trade.

Active and interested in everything, and especially in her two daughters-in-law. Misfortune came upon her finally. Her two sons died one after the other, the widow of the younger remarried shortly, the estate was not so large as had been supposed, and the old lady was left in not very comfortable circumstances. She was getting pretty feeble by this time; she needed attention and sympathy and daily care. It was not safe or feasible for her to live alone.

Angle, the wife of her older son could have furnished all these things but it would have meant some sacrifice, and this she did not care to make. There was an old ladies' home twenty miles away. She could be sent there the arrangements were all made with it consulting Grandmother Herman who knew nothing of the proceeding until the carriage came to take her away.

It was a very sad and disappointed old lady who left the house to which she had gone when she was married in which her children had been born in which her husband and her little girl had died, and in which she had been surrounded by all the cherishes and pleasures of her married life.

She lived only a little while; the atmosphere and the surroundings in the home oppressed her and made her unhappy. Possibly she would have one just as soon if she had been able to stay in her own house, but she could at least have died happy.

Angle might have looked after her neighbors said, but Angle was selfish and felt that she was doing very well if she took care of herself.

That was a good many years ago, when I was a young boy, and a good many things had happened during the intervening years. "Do you remember Angle Herman?" Nancy said to me a few days ago. "She's getting pretty feeble, the neighbors say, and her son's wife is getting rather tired of looking after her. They are going to put her in the old ladies' home the same one, in fact, that Herman was in when she

Health and Home

CARE OF CONVALESCENT IN SUMMER

For those who are just recovering from a serious illness the problem of food is a serious one. The patient, though well on the road to recovery, is usually weakened by the rigors of disease and the excessive heat is wont to sap his energy. Hence, the foods that are consumed during this period should be considered carefully as to digestibility, food value, ease of assimilation, purity and sterility. These are important in any food but especially so when the consumer is not strong and healthy.

In most cases, the one who is convalescing consumes milk in large quantities. This food contains all of the elements that are essential to the body. If milk is pure and germless, it is easily digested and assimilated. Where the milk supply is uncertain or the quality not of the best, evaporated milk should be employed. It is sterile; it is just pure milk with about sixty per cent of the water removed. Its double richness may be modified, if desired, by the addition of water or it may be used just as it is, where rich, creamy dishes are desired.

Many people make the mistake of confusing evaporated milk with condensed milk. They are not at all similar in appearance, composition or taste. They cannot be used for the same purposes; condensed milk is a combination of sugar and milk; evaporated milk has no added sugar, being pure milk of double-rich quality and food value.

Following are recipes of easily prepared dishes and foods that are well suited for the invalid and the convalescent.

Loganberry Cream.

1/2 cup evaporated milk 1/2 cup loganberry juice 1/2 cup water 2 tbsp. lemon juice Pinch salt

Put all ingredients in a Mason fruit jar and shake thoroughly. Chill and serve in glasses filled 3/4 full of ice chips. Raspberry, blackberry, and cherry juice may be used instead of the loganberry.

Iced Cocoa.

3 tsp. cocoa milk diluted 2 tsp. sugar with 1/2 cup water Pinch salt 1/2 cup evaporated 1/2 tsp. vanilla

Mix cocoa and sugar thoroughly and add the 1/2 cup water and boil over a low flame for 15 minutes. Scald the diluted milk and add cocoa syrup and salt. Continue cooking for 15 minutes in double boiler. Add vanilla. Chill and serve with chipped ice. Top with whipped cream.

Late Frocks Whisper Secrets of Fall



Late summer frocks show departures from midsummer modes in several particulars—in fuller skirts, long and greatly varied sleeves, in new treatments of the neck line and in colors. They have been listening in on fall modes and are revealing the secrets of stylists, thus paving the way for new ideas. In colors they herald the return of navy blue, the vogue of black, the incoming of dark greens and wine shades. Fashion has something up its sleeve and is giving much attention to this detail in new frocks—all of them, for daytime wear, long-sleeved. Demi-sleeves with under sleeves in contrasting color, scarf and the neck treatment are all style points in coming modes that find an advance courier in the smart black satin frock pictured. An applique, oak-leaf motif, cut from the satin, and outlined with tiny silk cord, makes an effective finish on the white crepe de chine emplacement at the front and the lower part of the sleeves.

BIDS WANTED

For the transportation of High School students on the Vernonia and Timber road from the county line to the High School. Each bidder shall specify the kind of car he proposes to use, also the kind of body.

The Board reserves the right to reject any and all bids. Bids will be opened August 17th By order of the Board of Directors of Union High School No. 1.—Mrs. Chas. Malmsten, Clerk.

Coming Home to Roost

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

Chickens do come home to roost; it are paid in kind in the majority of cases for whatever products, physical or spiritual, we dispose of.

"With what measure ye mete, I shall be measured to you again," the Good Book says, and very often the Good Book is right.

When I first knew Mrs. Herman she was a sprightly old lady living in her own comfortable little house on Church street. She had an interest in the store which her two married sons were conducting, her husband having been dead for some years. She was

I AM convinced that we pay for most of our experiences in life—good or bad. Sometimes it is possible to "get away with things," but not often.



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