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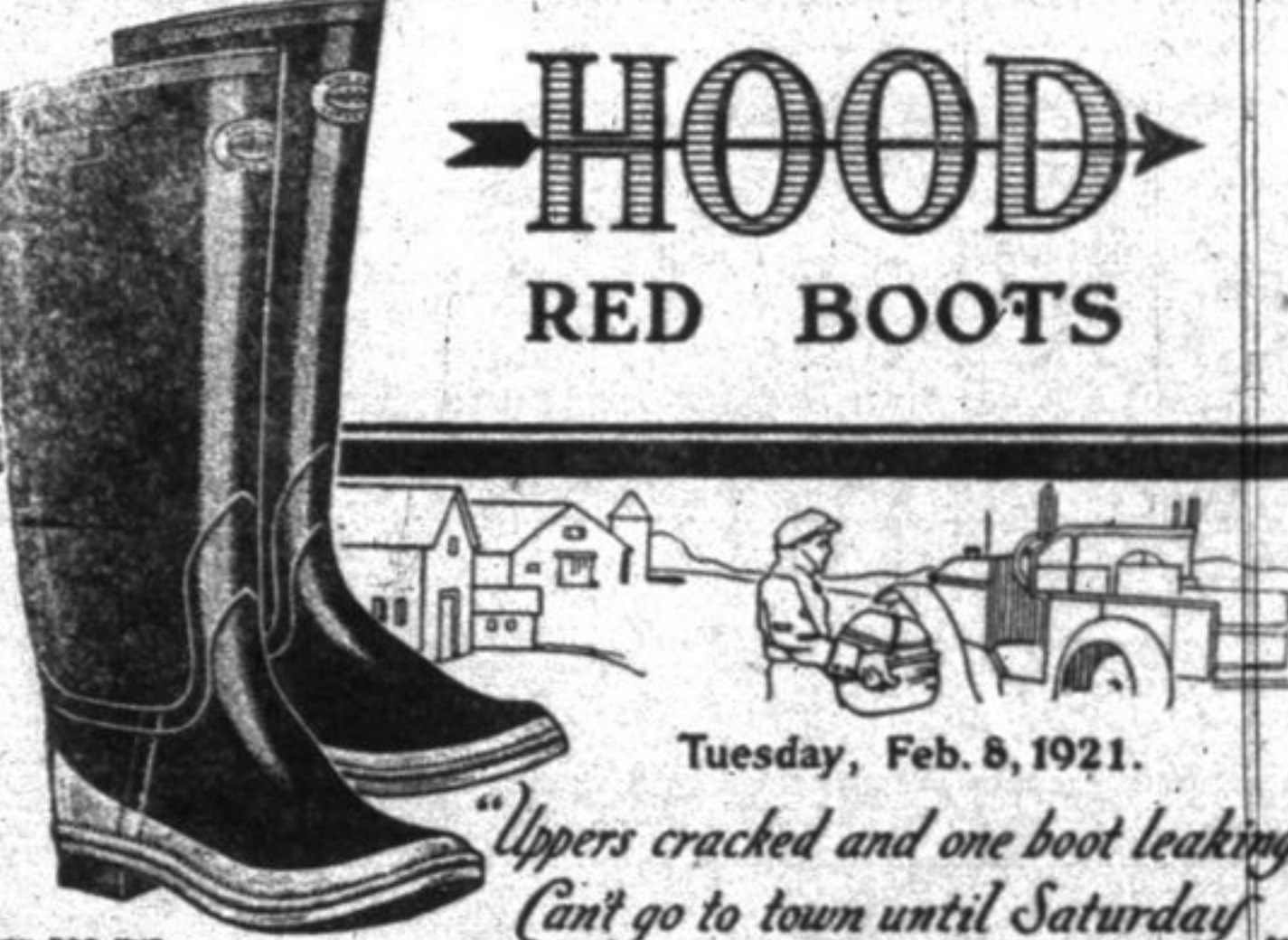
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Tuesday, Feb. 8, 1921.

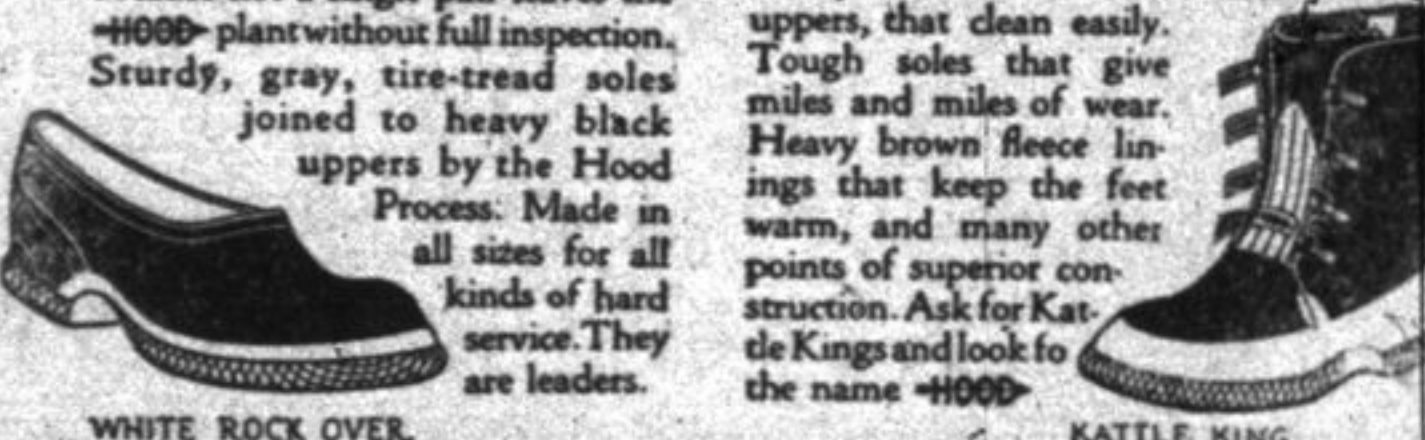
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### CATCH 'EM WHEN YOUNG?

Excursion After Easy Money Ended on the Scaffold.

By EDGAR TAYLOR WHELOCK. (Copyright, 1921, American Press League.)  
A certain young man, whose name and the full details of whose life it is not necessary to repeat here, died in the Cook county jail, Illinois, in the autumn of 1920. A jury had decided that he was a menace to society and must be removed.

**Became a Spender When a Boy.**  
This man had acquired extravagant habits when a youth by frequenting pool rooms, cabarets, dance halls and other pleasure resorts with the result that he took to petty stealing in order to raise money to pay the piper. An arrest, a term in Pontiac and a parole followed.

An unusual feature of this case consists of a series of articles printed in one of the Chicago newspapers under the heading "Beating Back," in which this young man pictured himself as a repentant sinner struggling to regain a respectable position in society and an opportunity to make good and earn an honest living. Of course the identity of the individual whose story was told in the articles was not disclosed until later.

**Given Chance to Make Good.**  
As a matter of fact a position was given him by one of the large industries. He was placed in a position of trust and paid a living salary; he knew from actual, personal experience what habits of extravagance would lead to; his story as it was related to the newspaper reporter demonstrated beyond question that he had nothing further to learn on that head.

But the habits acquired as a budding youth apparently were too strong for him. He began a systematic course of embezzlement from the first and in the end committed murder in a moment of panic while attempting to hold up a motion picture manager in order to get easy money to help him out of immediate financial difficulties. Arrest, confession and the scaffold followed quickly.

**Merely a Typical Spender.**  
This young man belonged to the spending class, like all criminals. All spenders are not criminals but all criminals are spenders. It is a fact that the criminal class are notoriously hard up practically all the time.

On the other hand, the savers are the people who come to own property. It is estimated that but 42 per cent of the families in this country own their homes, and it is safe to estimate that 95 per cent of the home owners belong to the saving class.

The best way to educate savers is to catch them when young and show them what they may expect to find at the ends of the two roads.

### HOW THEY SUCCEEDED

The Experience of a Colony of Community Builders.

By EDGAR TAYLOR WHELOCK. (Copyright, 1921, American Press League.)  
About a quarter of a century ago a colony of Polish settlers whose financial resources were extremely limited contracted to purchase a large tract of cutover land in northern Wisconsin. The price to be paid for the land ranged from \$12 to \$20 an acre and, although the value of the forest products remaining on the land was considerable, there was not an acre that could be cultivated until a clearing had been made.

The colonists were poor people; none of them had enough money to make full payment for his land; they lacked teams, farm machinery, live stock and implements. Not having funds with which to buy lumber, they put up log and pole shelters and covered them with boughs to keep off the rain.

**Looked Like a Desperate Venture.**  
Predictions were freely made by many persons—on the theory that they were acquainted with all of the facts relating to the resources of the colonists—that the experiment would prove a failure and the settlers would be starved out.

But there were resources available which the prophets of disaster had not taken into account and which proved to be the deciding factors in the battle for success. Industry, Thrift and Courage won the day.

In less than fifteen years this settlement became noted for its prosperity. Good, substantial houses and barns, fine teams, dairy cows and modern farm implements and machinery furnished all the evidence required to prove that the experiment in home-building was all that could be desired.

**Built a \$42,000 Church.**  
In the meantime they had built a church near the center of the community which was reported to have cost \$42,000.

But each individual colonist was working for a prize—a home and land that would support his family in comfort and pass as an estate to his heirs. This was an old world notion which had its origin in a country where the winning of a permanent home was a dream seldom realized by the poor classes. To gain this prize they were willing to work hard, practice strict economy, save the pennies and get rich slowly.

**They Are No Longer Poor.**  
This is a case where an entire community, the members of which were educated in the habits of Thrift in the old world, furnished an object lesson to their neighbors. None of these colonists was a "Spender," a "Good Fellow," or an "Easy Mark," but they can now buy anything they need, and pay for it.

### HALF-LEARNED LESSON

Idle Money, Like an Idle Man, Earns Nothing.

By EDGAR TAYLOR WHELOCK. (Copyright, 1921, American Press League.)  
During a Liberty loan drive in a large city while the world war was on there came to a booth where subscriptions were being received an elderly man who could not speak English. Fortunately a member of his own race was in charge of the booth and negotiations were soon under way.

**Would Trust the Government.**  
The man, it appeared, had been a citizen of the United States for a number of years, but had never learned to speak the language of the country. Some friend had told him the government was asking the people to lend money to pay the cost of the war and was offering its bonds as security for the loan. He had confidence in the stability of the government and was willing to trust his savings to it.

After going over the ground carefully and being informed of all the facts relating to the proffered bonds, the rate of interest, date of redemption, etc., the old man drew from some secret recess of his clothing a wad of old, soiled, musty bank bills of all denominations aggregating more than \$2,000, and indicated his desire to exchange this money for bonds.

**Thrift Had Become a Habit.**  
Here was a case where a man, born and bred in a country where Thrift and Frugality were not a matter of choice but a positive necessity to a great majority of the citizens, had continued to live in America as he had lived in Europe. He had inherited the Thrift instinct and it had become a confirmed habit by enforced practice. This habit had enabled him to accumulate the sum he was now prepared to turn over to the government in exchange for interest bearing bonds. But during all the years he was putting his savings away, dollar by dollar, in his secret hiding place, he was losing money his savings would have earned had he put them to work. He had not spared himself, for he had continued to work and earn and save all the years of his life, but he permitted his money to loaf and earn nothing.

**Savings Should Be Kept Busy.**  
The lesson of Thrift learned in his youth, was only half learned after all. Idle money may be drawn on in case of emergency, it is true, but money that does not work and earn and gain vanishes when it is used and leaves nothing behind to take its place, whereas, if it is made to earn interest its earnings frequently may be used to meet the emergency, leaving the principal intact.

### WHY PEOPLE ARE POOR

Billion of Dollars Paid Out in One State for Fake Stock.

By EDGAR TAYLOR WHELOCK. (Copyright, 1921, American Press League.)  
A correspondent of the Chicago Journal of Commerce says that in Iowa, one of the richest agricultural states in the Union, speculation ran riot during recent boom years. Incidentally he says:

A feature of this craze is the sale throughout the state of securities which have turned out to be worthless or nearly so. It is estimated that, during the war period and since, a billion dollars of fake stocks have been marketed in that state. Peddlers of these humbugs have swarmed through Iowa.

**A Sucker Born Every Minute.**  
There are a thousand and one ways of getting rid of hard-earned savings without securing a return of equivalent value, and this explains most of the financial difficulties—individual and collective—of the American people.

Extravagance in living expenses keeps many families on the ragged edge of poverty, ready to topple over at any time industry may lag, when thrift and frugality would have made them independent.

**She Knew What She Needed.**  
A charity worker in New York found a family in destitute circumstances. There was nothing in the house to eat and no money with which to buy food for the hungry mother and children. As this was an emergency case the agent left \$10 to supply immediate demands and reported the case at headquarters.

Subsequent investigation disclosed the fact that the mother had disposed of the \$10 by spending \$3 for food and \$7 for a gaudily beribboned hat with which to adorn her tousled head. The foolish extravagance in this case differed only in degree from the extravagances of large numbers of individuals who flatter themselves that they are wise and farsighted.

**Few Sample Cases.**  
People buy pleasure cars for which they have little real use, the upkeep of which eats into their incomes at a fearful rate.

Others pay car fare in going a few blocks, frequently less than a mile, when the walk would have been beneficial.

Men pay two prices for clothing because they like to patronize fashionable tailors, and working girls and women buy fur coats at from \$50 to \$500 on the installment plan.

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