

TRAINING TODAY'S BOYS AND GIRLS

Child Should Know That Minutes Make Hours.

WATCHES FOR OLDER ONES

Punishing Them for Being Late Does Not Help Them Acquire the "Time Sense" That Is So Important.

By SIDONIE M. GRUENBERG.

As I was leaving the house to keep a dinner engagement a neighbor with her little boy came along, the mother greatly agitated and the child only slightly perturbed.

The mother was speaking, "Now you'll have to go to bed without supper, as you did last night. I will not have you coming home so late."

And the boy protested: "I didn't know it was so late. I meant to come home early."

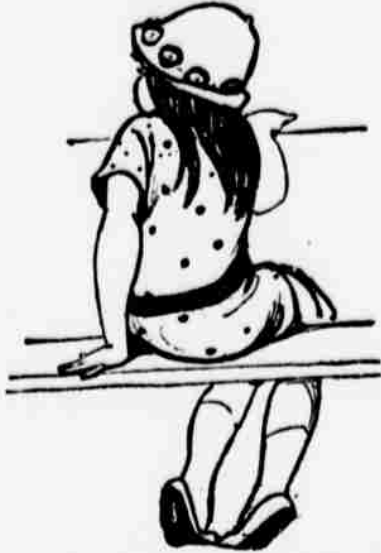
The next day, when I met my neighbor in a calmer mood, she felt that she had to explain the scene of the previous evening. She always lets her children go out unattended; she expects them to learn how to take care of themselves. And she punishes them if they come home late; she expects them thus to learn to know time and the value of time.

There is no doubt that in the course of months or of years those children will learn to come home betimes and to keep engagements through the method pursued by their mother. But I wondered whether the same results could not be attained without the irritations and ill-feeling that this method seemed to bring forth. The method of rewards and punishments is the most ancient one, and has produced valuable results. But it is in many ways crude as well as ancient, and it is certainly not universally the best.

I asked the mother whether the child had a watch or any other means of knowing the time. "No," she said; "he is too careless to have a watch. If

anyone to play with. It is very likely that with most children the imposition of a penalty in a case of this kind will have practically no value toward the acquisition of a "time sense," since children generally look upon penalties in the light of retribution for disobedience, or for infraction of laws, but seldom connect them specifically with their shortcomings leading to the misconduct. To the analytical adult mind the purpose suggests the connection, but to the child's mind the connection is absent.

We are not all equally endowed with the "time sense," and in some persons it is conspicuously lacking. But a great deal can be done to cultivate it in the home. The most important element in this training is a regular daily program, in which as much as possible of the routine finds a fixed point. Through this all the members of the household should come to a realization of the responsibility of each to observe the program so far as it has to do with the common activities of the family. Being late should come to mean an infringement upon the time of others. We will make allowances for delays, but we should not be made to wait unnecessarily. This is the les-



Waiting and Losing Time Mean Nothing to the Child.

son that the child should learn first of all in the matter of time and appointments.

But waiting and "losing time" mean nothing to the child until he has learned to appreciate time for himself. In this the watch as a marker of time units is of great value. We appreciate time as the substance of life. To the child it means the enjoyment of activities and sensations that are marked, not only by intensity but also by duration. To enjoy the games and the reading and the dreaming of dreams is to live. To be able to measure the duration of these things, by noting from time to time the passing of an hour or two, is to learn the value of minutes in terms of how much life the minutes can yield.

Penalties and reproofs may direct the child's attention to the fact that adults attach some significance to time. But they will not teach him to evaluate time for himself. For this he must have guidance and assistance of a positive kind.

Dog Whip for Wrong Doing.

The mother of General Gorgey, Hungary, who has just passed away at the age of ninety-nine, brought up her son on very Spartan principles. Speaking of her some time before he died, the general said to one of his friends:

"I was a sickly child, and she concentrated upon me her maternal affection with peculiar intensity. She determined not to kill me by pampering. One day, it seems, I swooned. Thereupon she laid me naked in the snow outside the door, saying, 'if he is to die he will die, but if he is to live it will make him strong.' I survived and became strong."

"In my seventh year I remember her calling me one day and saying, 'You are now old enough to know the difference between right and wrong. Here is a pencil and a piece of paper. When you do anything that you know to be wrong, make a mark on the paper. At the end of the week bring me the paper. This I did and received as many cuts with the dog whip as there were marks on the paper.'"

Gorgey spoke with the utmost affection of his mother.

Good Little Willie.

With a "ki-ya!" and an aggravating rattle, the seared dog shot around the corner, a tin can hanging from the end of its tail.

The small boy who had fixed the tin can in its place stopped laughing when a stern voice came to his ears. "William!" It was his father who spoke. "Did you tie that tin can to the poor dog's tail?"

Willie did some rapid thinking. Then he replied, innocently:

"Yes, father, I did. I'm trying to do one kind act every day, and that dog is always chasing cats, so I tied the tin can to its tail so that it would make a noise and warn the poor little cats."

New Fashions.

Otto Kahn, the noted financier, philanthropist and music patron, said at a dinner in New York:

"At gala performances at the opera the ladies wear décolleté gowns, and now, I suppose, they will wear décolleté skirts as well—short skirts, I mean to say."

"A young husband bustled into his wife's dressing room one evening before dinner. He looked at her, in all her dazzling loveliness, as she posed before her three-leaf mirror, and then he said:

"What are you dressed for now, dear—opera or operation?"

FARMER TO PROFIT BY NEW LOAN ACT

Measure Designed to Give Him Money on Long Time and at Low Rate.

BIG BANK SYSTEM CREATED

Borrowers to Form Local Associations and Share in Earnings From the Operation of the Plan.

The farmers of the United States are to be the chief beneficiaries of the Federal Farm Loan Act, through which Uncle Sam is enabled, by means of a rural credit system, to assist agriculturists to borrow money at low rates of interest for the purpose of buying and improving land.

This act, which is now a law, is the result of years of agitation and study. It is designed not only to enable farmers to borrow money at a low rate of interest but to make it possible for them to secure these loans for relatively long periods of time and on such conditions that loans can be repaid in annual or semiannual installments which will be less in many cases than the interest that they are now required to pay on similar loans.

To attain this object, two farm-mortgage systems are provided: First, a system operating through joint-stock land banks.

To attract money to the farm loan field, the act provides a method whereby those who have money to lend can find safe investments in the form of debentures or bonds, of small and large denominations, issued by the banks and based on the security of mortgages on farm lands.

These two systems are to be under the general supervision of a Federal Farm Loan board in the treasury department, composed of the secretary of the treasury, as chairman ex-officio, and four members appointed by the president. This board has authority to appoint appraisers, examiners, and registrars, who will be public officials.

Federal Land Bank System.

Under the federal land bank system the act provides for federal land banks which make loans, for the first 12 months, exclusively through local national farm loan associations composed of borrowers. These associations shall be shareholders in the banks and in that way the members, who are the borrowers, will share in the profits of the bank. The money for the loans is to come partly from the capital of the banks and partly from the sale by the banks of bonds secured by first mortgages on farm lands. The act defines strictly the purposes for, and the conditions under, which loans are to be made, and requires that the rate of interest charged shall not exceed 6 per cent per annum.

The United States shall be divided into 12 farm-loan districts, and a federal land bank with a subscribed capital of not less than \$750,000, each share \$5, shall be established in each district. Each federal land bank may establish branches in its district. Within 30 days after the capital stock is offered for sale it may be purchased at par by anyone. Thereafter, the stock remaining unsold shall be bought by the secretary of the treasury for the United States. It is provided, however, that the government shall not receive any dividends on its stock. Ultimately, it is intended that all the stock in the banks shall be owned by the associations of borrowers, and provision, therefore, is made in the law for transferring the original stock at par to these associations.

Farm Loan Associations.

The act provides for the creation of local national farm loan associations through which it is contemplated that the federal land banks shall make their loans. In the event that a local loan association is not formed in any locality within a year, the Federal Farm Loan board may authorize a federal land bank to make loans on farm land through approved agents. Ten or more persons who own and cultivate farm land qualified as security for a mortgage loan under the act, or who are about to own and cultivate such land, may form such an association, provided the aggregate of the loans desired by the membership is not less than \$20,000. Each member must take stock in his association to an amount equivalent to 5 per cent of the amount he wishes to borrow. This stock the association holds in trust as security for the member's individual loan. The association, in turn, when applying for money from the bank, must subscribe for stock in the bank to an amount equivalent to 5 per cent of the sum it wants to obtain for its members. This stock is held in trust by the bank as security for the loans it makes through the association. If a prospective borrower has no money with which to pay for his association stock, he may borrow the price of that stock as a part of the loan on his farm land.

Under this plan, then, every borrower must be a stockholder in his local association, and every association a stockholder in its district bank. Each stockholder in an association is liable for the acts of that association up to twice the amount of his stock. A member of a national farm loan association, before obtaining a loan, must

Important Provisions of New Farm Loan Act.

Creates 12 federal land banks, one in each of 12 districts into which the country is divided.

Provides that government shall buy all stock of land banks not purchased by private individuals within 30 days after stock is offered for sale.

Empowers land banks to lend on first mortgage on farm lands in amounts of \$100 to \$10,000 for approved purposes.

Provides for local national farm loan associations, to be composed exclusively of borrowers, through which loans are to be made.

Prohibits federal land banks from charging more than 6 per cent on any mortgage or requiring fees not approved by the Farm Loan board.

Provides that borrowers shall share in the net profits of the banks, in which they are to be stockholders.

Authorizes mortgages for periods of from 5 to 40 years.

Requires small annual or semiannual payments on principal, with the interest.

Authorizes joint-stock land banks, to be under the supervision of the federal loan board and governed by the provisions of the act, but the government will not invest in them.

first fill out an application blank supplied to the loan association by the Federal Farm Loan board. This application blank and other necessary papers will then be referred to a loan committee of the association which must appraise the property offered as security. Such application as is approved by the loan committee is then forwarded to the Federal land bank and must be investigated and reported on by a salaried appraiser of the bank before the loan is granted. This appraiser is required to investigate the solvency and character of the prospective borrower as well as the value of his land. When a loan is granted the amount is forwarded to the borrower through the loan association.

Conditions Are Imposed.

The act specifically defines the purposes for which loans may be obtained. These are:

"(a) To provide for the purchase of land for agricultural uses.

"(b) To provide for the purchase of equipment, fertilizers and live stock necessary for the proper and reasonable operation of the mortgaged farm; the term 'equipment' to be defined by the Federal Farm Loan board.

"(c) To provide buildings and for the improvement of farm lands; the term 'improvement' to be defined by the Federal Farm Loan board.

"(d) To liquidate indebtedness of the owner of the land mortgaged, existing at the time of the organization of the first national farm loan association established in or for the county in which the land mortgaged is situated, or indebtedness subsequently incurred for one of the purposes mentioned in this section."

Loans may be made only on first mortgages on farm land.

Only those who own and cultivate farm land or are about to own and cultivate such land are entitled to borrow.

No individual can borrow more than \$10,000 or less than \$100.

No loan may be made for more than 50 per cent of the value of the land mortgaged and 20 per cent of the value of the permanent insured improvements upon it.

The loan must run for not less than five and not more than forty years.

Every mortgage must provide for the repayment of the loan under an amortization plan by means of a fixed number of annual or semiannual installments sufficient to meet all interest and pay off the debt by the end of the term of the loan. The installments required will be those published in amortization tables to be prepared by the Farm Loan board.

The bank is given power to protect itself in case of default by recalling the loan in whole or in part or taking other necessary action.

Interest Rate Restricted.

No federal land bank is permitted to charge more than 6 per cent per annum on its farm mortgage loans, and in no case shall the interest charged on farm mortgages exceed by more than 1 per cent the rate paid on the last issue of bonds.

For example, if the bank pays only 4 per cent on an issue of bonds, it cannot charge more than 5 per cent for the next farm loans it makes.

Out of this margin of not to exceed 1 per cent, together with such amounts as it can earn on its paid-in cash capital, the bank must set aside certain reserves and meet all its expenses. Any balance or net profits can be distributed as dividends to the loan associations or other stockholders. The loan associations, from their bank dividends, after setting aside the required reserves and meeting expenses, can declare association dividends to their members. In this way the profits, if any, will be distributed among the borrowers and will, to that extent, reduce the amount of interest actually paid by them.

The federal land banks are specifically prohibited from charging in connection with making a loan, any fees or commission which are not authorized by the Farm Loan board. The authorized fees need not be paid in advance but may be made part of the loan.

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HEAD HUNTERS GETTING BUSY MAN GOT A BATH OF EGGS

Natives of Solomon Island Take Advantage of War to Gather Trophies.

Ten Crates of Hen Fruit Bury Philadelphian, When Car Hits Wagon.

At first sight there does not seem to be a very close connection between the war in Europe and head hunting in the Solomon islands. Nevertheless, the one arises from the other.

Previous to the outbreak of the war, according to a Vancouver World's Sydney (N. S. W.) correspondent, British, and occasionally German warships patrolled the islands and endeavored to keep down cannibalism among the natives, who are largely of Papuan or Malaysian stock. However, the requirements for the transport of troops led to the recall of the British warships—and the happy head hunter has been free to follow his own devious courses.

In one raid made by a mountain tribe upon a small village near the coast no less than 26 heads were secured. No punishment followed because the whites were unable to organize in time. As a consequence the raids are growing more dangerous, and although as yet, no Europeans have been attacked, planters have constantly to keep on their guard.

Filers.

"Do you ever take a flyer in the market?"

"No," replied the munitions speculator. "Nothing doing with airships. I'm for submarines."

Covered from head to foot with broken eggs, and in a dazed condition, Anthony Capolo, thirty-six years old of 1041 Penrose street, was carried into the Methodist hospital last night. After the eggs had been scraped from his clothing and body it was discovered Capolo was suffering from lacerations and contusions of the body.

Capolo was riding in a wagon along Moyamensing avenue, and was buried beneath a wreck of ten crates of eggs when the vehicle was struck by a trolley car. John Downey, an egg and poultry dealer of Chester, driver of the wagon, failed to see the approach of the car and drove across the tracks directly in its path.—Philadelphia Record.

Why She Worried.

"Oh, my!" sighed the sad one. "Now what's the matter?" said the other.

"This paper says the engineers assert that only enough coal to last the world 800 years is available in Newcastle."

"Well, why don't you go down to that fortune-telling woman and find out if you're going to live over 800 years?"

It's impossible for a woman to preserve a secret so it will keep.



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