

For Boys and Girls

Study Problems Solved

Saving Puts Money in Pocket: Words in Brain.
BY ARTHUR DETMERS
(Francis W. Parker School)

How would you like to have enough money always in your pocket to buy whatever you liked? And how would you like to have words enough in your brain to be able to say just what you wanted to say—the right word every time? It would certainly take a brainful of them.

Have you the exact words to describe a sunset, a garden, a church? Can you name all the objects you find in a kitchen, a hardware store, a grocery? Can you describe a butcher's knife to your mother so she will know what it is without you naming it?

It takes a long time to acquire word-wealth. But it's a real game and you'll like it. When I was a boy, I kept a notebook in which I set down every new word I met, using my friend Dick (short for dictionary) to help me to the meaning. It was a handbook, you see, only it was words I deposited, not money.

Whenever I wrote in a word, I looked back over the old ones and tried to recall their meaning. I was like a miser counting his coins. Words whose meaning was hard to remember I wrote the definition of. I found out that a lot of very useful short words there are—much more useful than the sesquipedalian (ah, ha, you don't know that word. Look it up) words. In a few years I had hundreds of words—not only in my handbook but in my head as well—a real treasure—I was getting rich.

Where did I come across all these new words? In the books and magazines I read. Usually, I didn't stop to look up the words because that interrupted my reading too much. I put a dot in the margin opposite the line that contained the word I didn't know and, when I had finished, I went back and picked up the unknown words and put them away in my notebook, always consulting friend Dick, of course.

The next thing to do was to invest in the new word, that is, to use it; for it was really little use to me till I could handle it easily in talking or writing. Generally I made up sentences to see if the word was actually mine; if I thought it was, I ventured to employ it in my conversation or my compositions.

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Nature Study Outdoor Life

Bullfrog Holds Record for Long Distance Singing, Jumping.
By J. H. MILLAR

Suppose that you could crouch down and in one spring leap clear over a house, or suppose that you could sing in Chicago and be heard in New York! You would be some fellow.

But, if your legs and lungs were as powerful in proportion to your size as a Bullfrog's, you could do exactly these things. A very big frog is 7 to 7 1/2 inches long in the body, not counting his legs. He has been known to take leaps 8 to 10 feet long and 5 feet high. His voice is so powerful that it can be heard for several miles.

Suppose a little frog noses his way through the stiff, cold mud and pipes, spring, spring, spring! has he not as much claim upon our faith as a bird that drops down from no one knows where with the same message? If you are fortunate enough to hear these cries from an old ice-covered pond, you forget the March winds and the March mud for you know that spring is really coming.

When you hear of a man that "leads a double life," you don't exactly speak of him as an amphibian, but that is exactly what the word means. It is the name given to the big family to which the frog belongs. They lead a double life because they live partly in the water and partly on land. There are two main classes of amphibians: the frogs and toads, which have no tails, and the newts and salamanders, which have.

A frog is half way between a fish which lives entirely in the water and a reptile which lives entirely on land. All school boys and girls know the story of the tadpole. He is the fish, for he breathes through gills; the grown frog is more of a land animal for he has lungs, and breathes through a nose.

Tadpoles are vegetarians; grown frogs live on meat. They can throw out their tongues to capture unfortunate bugs. They can do this because their tongues are stuck in backwards. The big end is fastened at the front of the lower jaw just behind where the teeth ought to be; the little end points down the throat.

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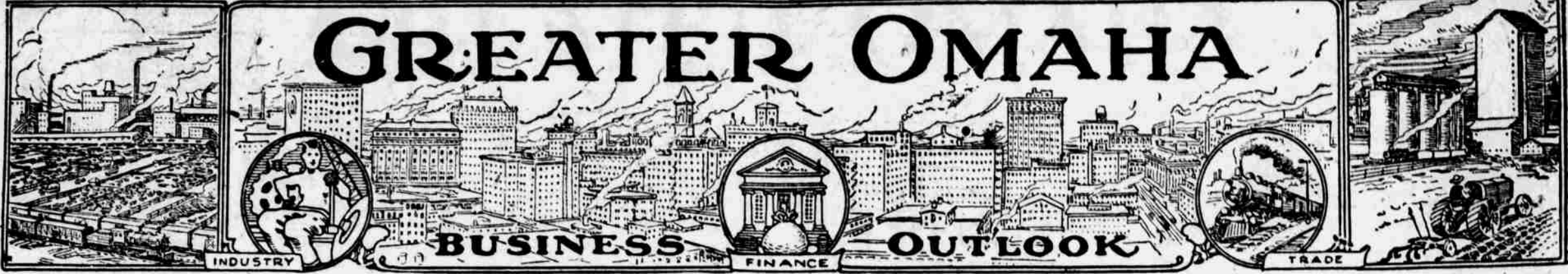
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Correcting the Shrinking Dollar

(The Literary Digest)

The inadequacy of the dollar under present conditions of American life is something which, unfortunately, is not open to argument. A Yale professor's idea for stabilizing the dollar is, in a nutshell, to add weight thereto, or subtract weight therefrom, in accordance with the fluctuations in prices. Confronted by such a book as Prof. Irving Fisher's "Stabilizing the Dollar" (Macmillan), it would be an impertinence on the part of the reviewer to attempt either to endorse or to discredit. His province is to place before the reader as clearly as is possible within the allotted space the author's conception of the problem and his suggested remedy. The war having loosened the fetters of tradition, now is the time for the consideration of new and radical ideas. It was the French revolution which led to the metric system. To quote Prof. Fisher: "It would not be surprising if, as is being suggested, this war should give Great Britain a decimal system of money, revise the monetary units of the nations so that they shall be even multiples of the franc, give us an international money and stable pars of exchange, and, as the greatest reform of all, as well as the simplest, give us a monetary system in which the units are actually units of value in exchange, as they ought, and were intended, to be."

In France, before the war, prices were five or ten times those of a thousand years ago. In England between 1789 and 1809 prices doubled; between 1809 and 1849 they fell all the way back and more; between 1849 and 1873 they rose 50 per cent. Between 1873 and 1896 in gold standard countries prices fell, while in silver standard countries prices rose. Between 1896 and 1914 prices in the United States and Canada rose 50 per cent, and in the United Kingdom 35 per cent. That was a period of 18 years. During the war prices in the United States rose seven or eight times as rapidly, and in Europe the rise was even faster. The purchasing power of a dollar today in the United States is about that of 35 cents in 1896. For the purpose of establishing the facts by an index number of prices, Prof. Fisher takes the year 1913 as a basis for comparison. He calls its price level 100 per cent. The index number representing the price level of 1917 was 176 per cent and of 1918, 196 per cent. It is the thrift of the nation that has suffered most from this fluctuation. A working girl who in 1896 put \$100 in the savings bank and left it there to accumulate at 3 per cent would now have nominally twice as much as she put in, but prices are now more than two and a half times what they were in 1896. Likewise the bondholder has had no real interest. He has cut his coupons and cashed them, but his principal, nominally intact, is, in actual purchasing power, less than half what it was. He has been, in effect, eating up his capital. Even if that bondholder had saved every penny of interest and compounded it, he would have less purchasing power now than when he started. The newly rich today are not bondholders, but stockholders.

In the suggested remedy the dollar standard should be worth a specified bill of goods, to include, say, one board-foot of lumber, 15 pounds of coal, half a pound of sugar, a quarter of an ounce of butter, a quarter of an ounce of leather, a quarter of a pound of steel, etc. Such an aggregate of goods, selected on the basis of their relative importance in trade, may be called a goods dollar or a market-basket dollar. Such a goods dollar would be a good standard of value, but a poor medium of exchange, being too heavy, bulky and perishable. Therefore it is proposed to retain gold as a medium of exchange, but to correct the gold dollar so as to make its value equal to that of the imaginary goods dollar. It would be merely a matter of varying the weight of the gold bullion dollar, with the understanding that the use of coined gold be entirely abolished. Today gold circulates most by proxy—through paper certificates, which are redeemable in gold bullion bars. The proposal is simply to change the rate at which these bars are exchangeable for certificates from the present fixed rate of 23.22 grains of pure gold for each dollar of certificates to a higher or lower rate from time to time.

The changes in the dollar's weight would not be left to discretion, but would obey the index-number of prices. Every two months, for example, this index number would be calculated representing what the imaginary basket of goods, called the goods dollar, actually costs. If this basket costs 1 per cent, or 1 cent, more than a dollar, 1 per cent more gold is added to the dollar. If it costs 1 per cent less than a dollar, the dollar is lightened 1 per cent. In considering the international aspects of the matter Prof. Fisher points out that the plan does not require concerted action of nations, though concerted action would be desirable to avoid the inconvenience of fluctuating ratios of exchange.

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