

# Protecting Old People's Savings

BY SAMUEL TREMAINE.

It makes me sick to place a loan on a farm so that somebody can stuff his pockets, or has stuffed his pockets. Yet, I am often called upon to do this.

A man applying for a loan told me that the farm promised to him, and finally given to him by his father, who had lived with him many years on the place, was almost hopelessly encumbered by a loan, contracted by the father in his old age, to buy worthless mining stock.

The father had kept the farm in his own name, which was perfectly right and proper, but the son had improved and built it up, besides keeping the old gentleman without other compensation than the promise of the farm, only to find that he had practically to buy it over again to save his toil. And he said that it might have been avoided if he had protected the old gentleman from the agents who came to talk investment to him. He was sure that his hard-headed father who had worked hard for the farm was secure against their talk; in fact, he always denounced wild-cat schemes, so the son paid no attention until it was too late.

A woman whose aged and infirm father lived with her, always insisted upon sitting with her father and any stranger who might call. She said that she did not want to go to court and have her parent declared mentally incompetent, but that she could not afford to see him penniless, for she and her husband with their own family to rear could not afford an extra burden, and an unnecessary one.

THE STRANGER WITHIN THE GATES. Old people sometimes seem more

quick to believe strangers than their own people, and, if it comes to the worst, a guardian should be secured rather than let the swindlers do their work. In spite of all warnings, some people in sound health and normal mentality will invest in fraudulent schemes, so old folks are not to be wondered at if they listen to the talk of a glib stranger. The thing to do is to protect them from the swindler. Find out the business of every person who comes to have dealings with the old ladies and gentlemen; and know your community so well, that if any farmer is doing a little work on the side for a stock company of any sort you can head him off in a hurry.

There are mortgages now going on farms belonging to elderly people that would surprise many who knew these people in their prime, when an agent selling mining stock would have been kicked off the premises. A retired farmer begged an agent, who had promised him everything in the way of dividends and the refunding of his money, to take \$500 worth of the stock he had bought and return him \$300, but the agent laughed in his face. When that man must mortgage his farm his children will probably wish they had been more careful about letting strangers in to see him alone.

Learn to head off the affable, pleasant gentlemen who desire to get a little information from some of the pioneer residents of this community, for in nine cases out of ten, they are handling propositions that will not bear government scrutiny. It is better to be scared than to sorry.

## Sunday School Lesson

January 30. The Christian Overcoming Temptation, Luke 4: 1-13; 1 Cor. 10: 12, 13. Golden Text—In that he himself hath suffered being tempted, he is able to succor them that are tempted.—Heb. 2: 18.

### ANALYSIS.

I. CHRIST'S TEMPTATIONS, Luke 4: 1-12.

II. HOW CHRIST'S EXAMPLE BEARS ON OUR TEMPTATIONS, 1 Cor. 10: 12-13.

INTRODUCTION—Temptation was one of the means through which the perfection of Christ's character was wrought out, and temptation in some form or other enters into the shaping and making of every life. Only, whereas our temptations are "such as are common to man," his were the special temptations of the Messiah. From the moment that God called him to his holy office, Satan exerted the full force of his malign will against him.

The voice which came to Jesus at his baptism was: "Thou art my son, the beloved; in thee I am well pleased." What did it mean to be the Son of God? Did it mean supernatural power or supernatural protection or supernatural good fortune? Christ had to face these questions not only for himself but for the sake of all who would afterwards believe on him as Redeemer.

I. CHRIST'S TEMPTATIONS, Luke 4: 1-12.

V. 1. The Holy Spirit had come on Jesus at his baptism, and now its impulse in his heart drives him irresistibly into solitude, that by prayer and fasting, he may think out the meaning of the task which has come to him.

V. 2. So absorbed is he in meditation that he takes no thought for food, and the resulting physical exhaustion gives the tempter of souls an advantage which he is not slow to use.

V. 3, 4. What does it mean to be the Son of God, the special object of the Father's love, the chosen instrument of the Father's purpose? Is it compatible with hunger and weariness? Does it oblige to suffering and hardship? Or—is this the alternative which is now suggested to Jesus—does God's love to his Son guarantee supernatural power to transform stones, if need be, into bread? The strength of this suggestion lay in the Jewish expectation that the Messiah, when he came, would give the people bread, repeating the miracle of the manna in the desert. Jesus, however, declines it as a temptation of Satan. He answers, "It is written, man shall not live by bread alone, but by every

word of God." Deut. 8: 3. There are higher concerns than food, and food is not blessed unless it comes in the way of God's appointment. The love of God to his Son does not imply supernatural power for the gratification of physical needs.

Vs. 5-8. But should not the Messiah, the Chosen One, grasp at earthly things? The Jews expected him to place himself at the head of the nation, and to make all the other kingdoms tributary. And they could even point to Scripture as seeming to promise this, Psalm 2: 6-9. But Jesus sees in this conception, too, a wife of Satan. It is Satan who deals in kingdoms and trades in political power and greatness, and Jesus will not give Satan a preference which belongs to God alone.

His answers: "Get thee behind me, Satan, for it is written: thou shalt worship the Lord thy God, and him only shalt thou serve." (Deut. 10: 13). The love of God to his Son does not mean that he will experience supernatural good fortune. The kingdom of God is not material, but spiritual.

Vs. 9-12. So with the third temptation, which is to expect dazzling success through miraculous "signs." The love of God, the calling to be God's Son, does not mean, as Satan suggests, that he will electrify the people with extraordinary signs of divine protection. To imagine that it does so is to tempt God.

So Jesus chooses, as the only right way, the path of absolute surrender to the Father's will. He must not, and will not, choose the way for himself, or force the Father's hand.

II. HOW CHRIST'S EXAMPLE BEARS ON OUR TEMPTATIONS, 1 Cor. 10: 12-13.

It is perfectly obvious, from the Saviour's example, that temptation in some form must be looked for whenever men are called to serve God or to undertake some task for him. As St. Paul says in 1 Corinthians, temptation is common to man, therefore "Let him that thinketh he standeth take heed lest he fall." The Saviour overcame Satan and the world, by refusing to presume unworthily on God's love. He refused to allow either natural needs or worldly visions to allure him from the path of simple trust and surrender. He laid no stress on earthly things, and declined to give them the supreme place in his affections. Sometimes we lay too much stress on things like food and drink, the comforts and luxuries of life. Or, again, we worship success, and if it does not come, we grow bitter and rebellious. How instructive on the other side is the example of Jesus! He chose the spiritual way alone. He refused to exchange obedience to God for any other method, and "in that himself suffered being tempted, he is able to succor them that are tempted."



1497

### A MODISH TWO-PIECE FROCK

Of special interest in this smart two-piece frock is the attractive yoke running to a deep point in front and joined to the bodice having three small tucks at each side, while the back yoke is applied over the bodice which is quite plain. The youthful collar, long tight-fitting sleeves finished with flared cuffs, and the trim front closing belt are smart details. The skirt has a box-pleat at front and back and is joined to an under-bodice. No. 1497 is for misses and small women and is in sizes 16, 18 and 20 years. Size 18 (36 bust) requires 3 3/4 yards 39-inch

### MR. JONES OF JONES'S HILL

Aunt Jane was darning a stocking. Richard and Janet had been building a house with wooden blocks, but now that the house was built they were beginning to wonder what to do next, for it was snowing outdoors, and no time to go out in the yard. William the kitten had been chasing his tail round and round, but that pleasure had worn itself out, and William was wondering what to do next. And then Aunt Jane said, as if she was speaking to herself:

Mr. Jones of Jones's Hill Lived there last week And he lives there still. He has blue eyes And a turned-up nose And a little pet pig Whose name is Rose.

When Richard and Janet and William heard that they all looked at Aunt Jane with great interest.

"That was a funny man, Aunt Jane," said Richard.

"Tell us some more about him," said Janet.

"Pur-r-r-r," said William.

"It was a snowy day," said Aunt Jane. "Oh, quite a snowy day. It had been snowing all the day before and all night, and then all the morning. Mr. Jones didn't mind that at all, because he had plenty of wood for his fire and a good book to read and Rose to talk to and a box of peppermints. So they sat by the fire, and Mr. Jones read his good book aloud to Rose, and they both ate peppermints out of the box, and had a very fine time. But the trouble with eating peppermints out of a box is that every time you eat a peppermint there is one less peppermint to eat the next time. And so about 11 o'clock that morning there were no peppermints left."

"Didn't they have anything else to eat?" asked Richard.

"Lots of things," said Aunt Jane. "But they were both fond of peppermints, only Rose was fonder of peppermints than Mr. Jones, and so when there were no peppermints left, Rose ate the box, and then she looked so sad because there were no more peppermints left that Mr. Jones put down his good book. 'Cheer up, Rose,' said Mr. Jones. 'I will go to the village and get some peppermints.'"

"I should think they might have got along for one day without peppermints," said Janet.

"So should I," said Aunt Jane.

"But Mr. Jones put on his sweater and his overcoat and his woolen cap and his mittens and his overshoes, and got out his snow shovel, and stepped out in the snow, which was about up to his neck, and began to shovel his way to the village. And he shoveled and shoveled and shoveled. And sometimes the snow was only up to his waist, and sometimes it was up to his neck, and sometimes it was way over his head so he had to shovel a tunnel. But Mr. Jones didn't mind that because he liked exercise, and he shoveled and shoveled and shoveled till he got to the village where the snowplough had kept the road open, and then he bought two boxes of peppermints."

"I should think he would have a hard time getting back," said Richard.

"No. That was the easy part of it," said Aunt Jane. "He just waded back up the hill along the path he had shoveled. And then he put away the snow shovel, and took off his woolen cap and his overshoes and his mittens and his overcoat and his sweater, and gave Rose a peppermint, and began reading his good book just where he had left off."

# Cereal Puddings Children Like

BY ELIZABETH SHAFER.

Cereals must be included as frequently in the diet of well-fed children that the more independent of them are likely to rebel. Often, when such a rebellion seems to threaten, a cereal pudding will serve to put the important food back in good standing.

The fine wheat cereals and oatmeal may be molded plain, turned out, and served with cream and sugar, whipped cream or with preserves or jelly of some sort. Another way to lend variety is to add a little maple-flavored syrup to the cereal before molding and to serve it with unsweetened whipped cream.

Raisins, dates, or almost any stewed dried fruit may be mixed with the cereal. When stewed fruits are utilized the pudding may be served with the juice of this fruit. A sauce made by stirring until soft a little jelly and then combining it with whipped cream is excellent for serving with simple cereal puddings.

There are so many of these very simple pudding combinations that they tempt the busy mother not to bother with the slightly more complicated cereal pudding combinations. However, these latter concoctions have one decided advantage over the puddings that are made up of plain molded breakfast cereal served by itself or combined with fruit. They comprise puddings which the adults of the family as well as the children will accept as a legitimate dessert. Hence they often are time savers. Another decided advantage of these more complicated cereal puddings is that most of them offer an opportunity to combine fruit in the diet.

BAKED FRUIT PUDDING.

2 cups milk, 1/2 teaspoonful of cinnamon, 1 tablespoonful of butter, 1 1/2 cups of water, 3 eggs, 1 cupful of sugar, 1/2 teaspoonful of nutmeg, pinch of salt, 1/4 cupful of fine wheat cereal, 1 cupful of fruit—canned sliced peaches, apricots or pears.

Add wheat cereal to boiling water and cook thirty minutes. Beat the eggs and add to them the sugar, salt, spices and milk. Combine the egg-and-milk mixture with the cooked cereal. Put in an oiled baking dish, alternating layers of the cereal and fruit and dotting each layer of cereal with the butter. Make the top layer of fruit. Bake half an hour in a moderate oven and serve with cream or syrup from the juice of the fruit used while making the pudding.

CORN-MEAL CUSTARD.

2 cups milk, 1/2 cupful of brown sugar, 1-3 cupful of chopped figs, 1/4 cupful of yellow corn meal, 1/4 teaspoonful of cinnamon, 1 egg, 1/4 teaspoonful of salt.

Scald one cupful of the milk and stir in the corn meal. Cook for an hour and a half in a double boiler. Beat the egg and combine with salt, the pudding.

If a traveling salesman comes along and offers you a remedy for contagious abortion of cattle, ask him how much it is, then take the family to a movie on the money.

Wild hay is usually wasted when fed in the barn mangers. To prevent this, cut a medium-sized log and hang it with a rope at each end, from the halter-ropes holes. When the hay is put in the manger, lay the pole on top. For ordinary feeding of heavier feeds, the pole can be hung outside the manger, where it will be out of the way.

We have found three wonderful helps in selling stuff after we have raised it—printer's ink, a camera and a typewriter. Our surplus is advertised; all correspondence is done on the typewriter; and whatever we are trying to sell is snapped with our camera. We try to get a good clear picture, one with a human-interest element, if possible. Junior was holding the Jersey milk cow by the halter; the man who answered our ad said: 'he price we asked was rather high, but he wanted a gentle, family cow and the little fellow in the picture seemed to feel safe. So Junior and the camera helped sell the cow.—Mrs. L. R.

remaining cupful of milk. Combine the egg mixture and the chopped figs with the corn meal and turn the mixture into an oiled baking dish or individual oiled custard cups. Bake in a slow oven until set. Serve cold with cream and sugar or syrup from stewed figs.

RICE AND FIG PUDDING.

1/4 teaspoon of salt, 1/2 cup chopped stewed figs, 1 1/2 cups milk, 1/2 cup sugar, 1/2 cup rice, 1 tablespoon of lemon juice.

Scald the milk and dissolve in it the sugar and salt. Add the rice and cook until the rice is tender. Mix in the lemon juice and the chopped figs and place in individual wet molds. Chill thoroughly and when set unmold and serve with cream and sugar or syrup from the stewed figs. This pudding is also good warm.

ORANGE AND OATMEAL PUDDING.

2 tablespoons of gelatin, 1 cup hot cooked oatmeal, 1/2 cup orange juice, 1/2 cup boiling water, 1/2 cup cold water, 1/2 cup brown sugar, 1 cup whipping cream, 1/2 teaspoon salt, 1 whole orange.

Combine hot cooked oatmeal, brown sugar, salt and orange juice. Remove the white portion of the orange, slice it thinly and halve the slices. Sprinkle with powdered sugar and let stand fifteen minutes. Swell gelatin in cold water and dissolve in hot water. Combine the oatmeal mixture with the gelatin and let stand until it begins to set. Then add the cream, beaten until stiff, and the sliced oranges. Turn into a mold rinsed with cold water and put in a cold place until set. Then unmold and serve.

RICE AND MOLASSES PUDDING.

3 cups boiled rice, 1/2 cup of molasses, 1/2 teaspoon cinnamon, 1 cup milk, 1/2 teaspoon nutmeg.

Combine the rice, which has been boiled until tender in salted water, with the milk, molasses and spices. Bake for half an hour in a moderate oven and serve with cream and sugar.

APRICOT MOLD.

2 cups milk, 1/2 teaspoon salt, 1 1/2 cups sugar, 1/2 cup fine wheat cereal, 2-3 cups apricot puree.

Stir the wheat cereal into the scalded salted milk and cook in a double boiler for one hour. While hot combine thoroughly with the apricot puree which has been combined with the sugar, and pour into a wet mold. The apricot puree is made by putting stewed dried apricots, drained from their juice, through a strainer. Serve unmolded and well chilled. This dessert may be served with plain cream and sugar, but if it is to be served to grown-ups as well as children it will be more delicious if served with whipped cream, sweetened and flavored with vanilla. This pudding is good made with peaches.

Level Roosts Best.

Roup and colds in poultry are common ailments during the winter time on many farms. Much of this trouble can often be avoided if the poultryman will take a few precautions. Level roosts will aid very materially in protecting the health of the poultry.

When the roosts are on a slant the birds always try to get on the top two or three roosts. The lower roosts will often be entirely vacant. This tends to crowd the birds together so that they become warm during the night. In the morning as the birds get down on the floor their bodies cool off very rapidly. Colds and roup are much more common in houses where the birds are crowded together on the roost. Level roosts will help in avoiding this trouble.

The roosts should be four feet above the floor for the heavy breeds, such as Rhode Island Reds and Plymouth Rocks, and four and one-half feet from the floor for the lighter breeds, such as Leghorns.

Three hours' work in cold weather with a fanning-mill will save an end of work killing weeds in hot weather with scythe, mower, cultivator, hoe and what not. Fan the weed seeds out of the grain row and save a lot of fanning next summer.

### MUTT AND JEFF—By Bud Fisher.



Mutt Must Have His Little Joke Occasionally.

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