

B AND PERSONAL NOTES

From A WOMAN'S ANGLE

There it lies! The world that belongs to you! It is bounded on the north, south, east or west, by the front door, and in the opposite direction by the back door. There may be grounds, or a garden or just a "yard around it, and that too, is part of your domain. As woman to woman, doesn't it give you a thrill, this home of yours? A thrill, not merely because it is architecturally as near perfection as you always dreamed your home would be, nor because it may be one of the largest in the community, but because, whatever type it is, you have given it the breath of life.

You took a dead thing, a structure surrounded by four exterior walls supporting a roof, and you made of it a place of color and life and warmth—home.

You, as wife and mother, must be the animating spirit of that home.

Of course, you and your husband planned it together or selected it because of a mutual appeal. You were glad to hear his suggestions in furnishings and arrangement. You wanted it to express him and satisfy his taste and dreams of what home should be.

But after the home has been furnished and arranged, he is glad to leave the routine of its operation to you, as he turns to problems of business.

And the children, though they, perhaps, have vague ideas of what home should be in an idealistic sense, are sure at least that for them it means warmth when they are cold, food when they are hungry, a snug, safe bed at night with mother back of the scheme as the being responsible for their happiness, law and order.

However small your home may be, it is a full world for you! Your attitude toward your home establishes what one can only express as its "atmosphere." Do you realize that?

If your household tasks are a burden to you, if domesticity bores you, the "atmosphere" of your home will be charged with discontent, restlessness or the discord that rankles in your soul.

But if you turn to home as your harbor in life, as your niche of security in a world of uncertainty, harmony and peace will pervade its rooms, in an atmosphere of rest and ease.

If that is your attitude, then you know the thrill of the mariner who finds his port in a storm!

What about these household tasks, of which so many women are heard to grumble?

House cleaning? What fun! If you can't afford to have it done for you, roll up your sleeves and dig in. The vacuum cleaner and its attachments, soap and water and furniture polish are first aids in the spring campaign.

But into this house-cleaning job of yours must also go the desire to make the home you inhabit as beautiful as elegance and orderly comfort can make it.

If you are the "worrying kind", cease complaining about the task of getting clothes ready for spring, for yourself and the children, stop and think. Your husband disposes of the problem by getting out his top-coat and spring suits and packing them off to the tailor or cleaner.

Take a lesson from him. With a little talk and "fuss" as possible, go to your task of wardrobe rehabilitation. Show your skill!

Then there is the garden to make. "Another opportunity to bring life and beauty to a spot where there were none before!"

And when you close your front door behind you, as you enter your home, you should be grateful that you can fill your mind with these tasks and small responsibilities.

Of course, you love your clubs, you read and are interested in world affairs, but when your mind is weary and baffled by the problems of international strife and depression—

When you can no longer bear to contemplate what you know others in the world are suffering—

At the close of day—
Go, and light the lamps of home!

In nearly every instance the in The Eccentric get me quick and satisfactory results," one Birmingham woman told another. "I have found that 25 cents will take my message to the entire area—and that is what gets me a new maid, or sells some article I no longer have use for in my home." adv.-1*

Social Briefs

An enthusiastic group from Birmingham attended the "pep" luncheon given at the Detroit Golf Club Friday to launch the annual ticket campaign for the Detroit Symphony Orchestra. Among those who attended were Mrs. Donald T. Stanton, local chairman, Mrs. Fred S. Cole, Mrs. F. H. Mellinger, Mrs. Edgar L. Bailor, Mrs. Ralph J. Hetrick, Mrs. L. M. Baker, Mrs. Charles C. Cross, Mrs. Harold H. Corson, Miss Edna Connelly, Mrs. F. W. Grundman, Mrs. Arthur Wragby, Mrs. C. F. Doane, Mrs. Watt Ray, Mrs. William E. Brewster and Mrs. E. S. Jackson.

Miss Figne Gilbert of Chicago is the guest of Mr. and Mrs. L. R. Gould of Winbleton Terrace.

F. H. Harvey of Parian road returned last week from a business trip to New York City.

Mrs. Joseph F. Little of Dorchester road was hostess at a bridge luncheon Tuesday, including among her guests Mrs. Arthur J. Brandt, Mrs. Stowe D. Baldwin, Mrs. Clifford C. Rancey, Mrs. W. Whiting Raymond, Mrs. Ruth Saunders, Mrs. Leigh Lynch, Mrs. William Laurence Shaffner, Mrs. C. E. Asper and Mrs. Harrison J. Stringham.

Mrs. S. K. Bird of Park street returned Sunday from Bloomington, Ill., where she attended the funeral of her sister.

Mrs. Louis K. Marshall of Winbleton Terrace spent the week-end as the guest of her mother, Mrs. Clark Hyatt of Flint.

Mrs. Bernard L. Snyder of Madison avenue entertained at a luncheon for 12 small guests at her home Tuesday in honor of the seventh birthday of her son, Tommy.

Mr. and Mrs. William E. Rhyne have moved from their home in Tooting Lane, and have taken up their new abode on Winbleton Terrace.

Citizens' Reconstruction Organization

QUESTION: What is the Citizens' Reconstruction Organization?

ANSWER: It is a nationwide group of citizens working for the restoration of confidence and the return of idle money to circulation. The movement was initiated at Washington as one step in the whole process of reconstruction. Other steps include the National Credit Corporation—to strengthen the banking situation; the Reconstruction Finance Corporation—to assist worthy borrowers in the railroad, industrial and banking fields; the Glass-Steagall Act—to liberalize credit and fortify member banks of the Federal Reserve System.

QUESTION: Why is it important to get money out of hiding?

ANSWER: Idle money yields no return to anybody. It is a positive hazard to have it around the house. It increases unemployment. The country is suffering from a lack of credit—a large part of which is due to money withdrawn from circulation. Credit is the lifeblood of business. One dollar hoarded means the withdrawal of five to ten dollars of credit. If all the money at present idle were put to work, it would be evidence of reawakened confidence; it would add to the strength of our banks and enable them to meet the needs of business.

QUESTION: Has this campaign any political aspects?

ANSWER: None whatever. It is absolutely non-partisan. Its members are made up of all political parties, banded together in a common cause—that of putting currency back to work at the earliest possible moment. It is a war on depression, which calls for the same united front that any other national emergency demands.

QUESTION: Just what is the worker expected to do?

ANSWER: His job is educational, first; selling, second. His job is to get money into circulation—whatever channel is used is unimportant. Our strongest argument will be the self-interest of the owner of idle funds; show him that he foregoes a return on his money; he risks his principal through fire, theft, etc.; he hazards his own job—if he has one. If he puts his money back into the bank, if he buys good securities—which are now so plentiful on the market—real estate, or commodities, our purpose is accomplished. The objective is to get money into circulation; the method should be left to the individual.

QUESTION: Why are the Reconstruction Bonds issued?

ANSWER: To provide an interest-bearing security so sound and so marketable that there can be no excuse for any one keeping his money in hiding because of a lack of confidence. The Government can raise all the money it needs in other and simpler ways than through the sale of these small-denomination bonds. These bonds are issued for the sole purpose of providing a medium of investment to those who are unwilling to place their funds in other accepted channels.

QUESTION: What are the features of the Reconstruction Bonds?

ANSWER: They will be dated March 15, 1932, and will run for one year. They will be payable at the holder's option at any time prior to their maturity by giving 60 days' notice to your bank. They will be available in amounts of \$50, \$100 and \$500. They will bear interest at the rate of 2%—interest being payable September 15, 1932, and March 15, 1933, through presentation of the interest coupons attached to the bonds. They will be the promise to pay of the United States government. Here, then, is an investment whose security is unquestionable, instantly salable, and always worth its purchase price on short notice.

QUESTION: Where and how may the bonds be purchased?

ANSWER: Through any bank. Application may be filed through the members of our group, but payment and delivery can be made only through the banks. Application should designate the bank through which the purchaser wants delivery, and such application will be turned over to the banks concerned.

QUESTION: What is the attitude of the banks toward these bonds?

ANSWER: The American Bankers Association, through its president, has pledged its co-operation in the distribution of the bonds. The rate of interest was purposely made low, so as not to attract money from savings banks. Moreover, money from the sale of the bonds will remain with the banks through which the purchases are made when they qualify as government depositaries. Thus local money will be put to work in the community from which it is drawn out of hiding.

QUESTION: Is this another Liberty Loan campaign?

ANSWER: Decidedly not. We are not seeking volume sales. The campaign is directed solely against hidden money; nothing is to be gained by diverting money that is already on deposit with banks, or employed in any other way. The campaign will succeed if we get money into circulation through any channel. Insofar as these new bonds are concerned, it will succeed insofar as they attract idle money.

QUESTION: How will the salesman pick his prospects?

ANSWER: There is no method of picking out those who are hoarding money; consequently, there will have to be some general calling. People don't like to be suspected of hoarding, so it is important for the salesman to explain that we are obliged to call generally in order to accomplish our purposes. With every call, whether the prospect is hoarding or not, there is an opportunity for the salesman to do a constructive job by explaining the whole reconstruction program, by telling of the evils of idle money, and by enlisting the support of the individual in the movement. You will find most people eager for something to do, or for a cause to enlist in.

QUESTION: What should be the worker's approach in making his calls?

ANSWER: He should establish his connection with the Citizens' Reconstruction Organization; state its objectives, and point out the menace of idle money. If in the conversation it develops that the prospect has money in hiding, the effort should be to get him to agree to put it to work in some way—the Reconstruction Bonds being just one of the methods available. There should never be any reflection cast on banks or upon securities in general, as a means of selling these bonds.

QUESTION: Suppose your prospect says he prefers some other issue of government bonds?

ANSWER: Tell him to buy them. Our job is done when we induce him to put his money to work.

QUESTION: Will there be any way of buying the Reconstruction Bonds on a partial-payment plan?

ANSWER: No. There has been no provision made for this. The denominations were made small so as to eliminate the necessity for partial payments.

QUESTION: How would you meet the situation of the man who has completely lost confidence; who insists that he doesn't trust anybody and is going to hang on to his money?

ANSWER: Point out to him that these bonds are as good as the money which he is hoarding. If the bonds are no good, neither is his money—for the bonds are equivalent to interest-bearing money. As an asset, they are better than money, because they bear interest. The United States is still the richest and most powerful nation in the world. It always has paid its debts, and it will continue to do so.

QUESTION: When do we start?

ANSWER: The bonds will be officially announced on Monday, March 7, and will be available on March 15 and after. The selling campaign will last only a week, so it is important to get under way on the day of offering.

QUESTION: What kind of backing will we get in the campaign?

ANSWER: A national radio broadcast, with President Hoover, Secretary of the Treasury Mills, Gen. Dawes and Senator Robinson participating, will be held Sunday night, March 6, at 10:15 o'clock, eastern standard time. This will formally inaugurate the campaign. During the week of March 7, a series of newspaper advertisements will be released throughout the country. Both the broadcast and the advertisements will stress the importance of putting money to work, with secondary emphasis on the bonds themselves.

QUESTION: What has the Citizens' Reconstruction Organization accomplished so far, and what reason is there to expect that its further efforts will be successful?

ANSWER: Government figures indicate that since this movement was put under way there has been a definite improvement in sentiment. Hoarding has been greatly reduced and a flow of currency has been turned back into circulation. The realization is gaining weight that positive action must replace a do-nothing policy, and that final responsibility for improvement rests with the individual. This campaign represents the individual's chance to do his share.

Don't give the impression that the reconstruction efforts that we all are making can bring back prosperity in a day or month. It should be pointed out, moreover, with the greatest emphasis, that no amount of reconstruction legislation in Washington will of itself cure the depression. We do know without any question that prosperity cannot return until the people of the country, the average man and woman, regain their confidence and start working for better times.

Our workers should try to carry a ringing message of confidence, not based upon any exaggerated predictions of immediate prosperity, but pointing out, as stated by Former President Coolidge in his message to the Reconstruction Organization:

"The people can help do all these things if they want them done. If they will not save themselves no one can save them. The time has come for the people to take charge of their own affairs. They should use their own money for their own benefit by putting it into circulation."

Remember, also, that the job won't be done by preaching confidence for a week. We have all got to get behind this work by building confidence and by staying behind it.

Every patriotic citizen can help the reconstruction movement by putting his money to work, and talking to his friends about this forward effort. Read this questionnaire, and become a salesman for better times.

The above has been agreed upon as the standard form of instructions to all representatives of the Citizens' Reconstruction Organization.

Frank Knox

CHAIRMAN, Citizens' Reconstruction Organization

Space for this advertisement was generously donated by the publisher of this newspaper and all preparatory work has been done gladly by public spirited citizens.