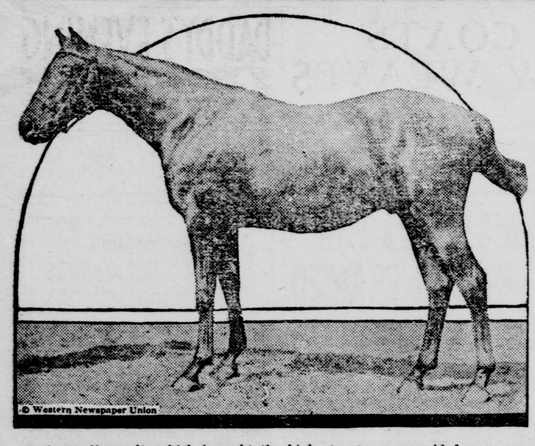
WORLD'S HIGHEST PRICE PAID FOR COLT



A yearling colt, which brought the highest price ever paid for a youngster, $57,000, was recently sold at Doncaster, Eng., to Lord Glanely, a noted turfman.

This colt is by the noted Swynford, out of Blue Tit and is indeed a beauty.

OUTFIELDER MADE AN ASSIST UNKNOWINGLY

Billy Evans, umpire par excellence, was fanning about some of the funny plays he has seen during a recent visit to New York. Said Bill:

"I have seen many funny things happen on the ball field. I once saw an American League outfielder lose a fly ball in the sun, have the ball strike him squarely on the top of the head, and then have the center fielder, who was also in pursuit of the hit, complete the catch. The box score gave the outfielder who had used his head an assist on the play. It was extremely funny to all concerned, except the athlete who lost the ball in the sun.

"I once saw a major league player hit for a home run, only to learn upon reaching the bench that he had retired himself midway between first and second, thereby pulling a colossal bone. There was a runner on first when he made his drive over the right fielder's head. The runner on first was a recruit. He believed the fielder would make the catch and played it safe by going midway between first and second. The batsman who hit the ball decided there was no chance for the fielder to make a play. He literally ran wild and passed the runner originally on first midway between that base and second. Of course the moment he passed the preceding runner he was out. He had hit the cleanest kind of a home run, yet in the records he received credit for only a single."

JESS WILLARD NOW THROUGH

Never Was Popular Champion and His Work During the War Did Not Help His Reputation.

Some one in Jess Willard's behalf either has been inspired, or else has been permitted, to throw out the subtle hint that the big fellow may enter the ring again.

May the law and the fates forbid!

Anyone who saw the big misfit in the ring at Toledo last July will never go to see him again, says Milwaukee Sentinel. He was everlastingly done there, hardly before he started. And not only that, but he is not now, nor has he ever been, popular enough to come back with any promise of support.

Willard never was a popular champion. His work during the war did not

Jess Willard.

reputation, and his poor showing Dempsey was a finisher. Willard will do well to keep seclusion which does not elf and his last exhibition American public. He is utside the public eye he would be if he attempted to enter the ring again.

AS TRACK MANAGER

er, Who Had Supervision n Course, Quits—se of Farm.

pointed manager track of b one year that he has resigned and will also dispose of rm, near Lexington, one thoroughbred breeding the country.

s Is President.

dreas, who played Sioux City team for a time was m, is now the having been to succeed Harry ed.

Football Star.

star at football Minnesota, has aying baseball tionals. He marines in

NINE LONG RUNS MADE ON FOOTBALL GROUNDS

Any football player who can run 103 yards for a touchdown is a man who is not found once in a generation when you figure that the playing field is only 100 yards in length. This thing happened, however, a few days ago when Medsker, a half-back on Chase college, caught the kick-off back of his own goal line in a game against Mount Union and ran all the way to the other goal posts. It is said that only nine runs in the history of modern football have ever exceeded this.

INTERESTING SPORT PARAGRAPHS

Cornell's rowing squad consists of 300 oarsmen and 18 coxswains.

* * *

American Trapshooters' association conducted 432 shoots last season.

* * *

That third league is going good so far. The receipts just balance the expenditures.

* * *

Pat Duncan's real name is Louis Bayard Duncan. That's the reason they call him Pat.

* * *

Chick Gandil has again made his declaration that he will not play ball with the White Sox next year.

* * *

The new owners of the Beaumont club of the Texas League have elected O. G. Greeves president and Ruby Jett secretary.

* * *

George Tyler, southpaw pitcher of the Cubs, has had his teeth fixed and the doctors say he will be a winning pitcher next season.

* * *

The Australian cricket board of control has invited a British cricket team to tour Australia in 1920-21 and will return the visit in 1921-22.

* * *

Jack Attel, a nephew of the well known brothers, Abe, Monte and Caeser, has taken up boxing in San Francisco. He weighs 160 pounds.

* * *

President James J. McCaffery of the Toronto club thinks the International League made a mistake in granting a franchise to Akron instead of to Montreal.

* * *

Ernest Landgraf, who has the Newark franchise of the International League on his hands, makes it known that he may transfer it to Montreal or Scranton.

* * *

Heinie Zimmerman, premier third sacker of the Giants' aggregation, is under suspension, but Manager McGraw is expected to announce his reinstatement almost any day.

* * *

English football association, the governing council of the soccer code, has applications from the South Africa Football association and New Zealand for English elevens to visit those countries next season.

* * *

In a recent athletic meet for blind soldiers, held in Toronto, Mr. Green won four out of twelve events, finishing first in the shotput, the hop, step and jump, standing broad jump and the sack race.

* * *

Chicago Bowling association expects 500 five-men squads to take part in its city championship matches this season.

* * *

Bates college cross-country team includes three brothers, namely, R. B. Buker and G. H. Buker, '20, and R. S. Buker, '21.

* * *

President Rickey of the St. Louis Cardinals declares he would not trade back Ferdie Schupp for Frank Snyder and $10,000 thrown in.

* * *

Manager Gavvy Cravath of the Phillies is said to be negotiating a deal with the Los Angeles club for the services of Pitcher Bill Pertica.

* * *

Albert A. Tearney of Chicago has been re-elected president of the Western league at the annual meeting of the club owners. Mr. Tearney also holds the presidency of the Three-I league.

* * *

The Stanford bridge grounds near London, where the Chelsea Football club plays its English league and cup soccer games, has been improved and will accomodate 90,000 spectators including 8,000 under cover.

GOLFER VARDON NOT OPPOSED TO STYMIE

Falls in With Anyone Who Believes in Observing Rule.

Very Keen That Game Be Played According to Rules—Satisfied That Question of Standard Ball Is Not Worth Bother.

"I am not a rabid fanatical hater of the stymie," said Harry Vardon recently on standardization and stymies, "Indeed, whenever I meet anyone who thinks that the rule ought to be observed I fall in with his idea immediately.

"The trouble is to find anyone who believes in the stymie. My experience in England is that twenty-four out of twenty-five golfers—this is a careful estimate and not a mere statement at random—say before beginning the round, 'Mind, we're not playing stymies,' or words to that effect. In Scotland the position is just about the same so far as I have been able to judge. This in itself is a strong argument for expunging the stymie from the game—except of course when you lay one yourself.

"Personally I am very keen that golf should be played strictly in accord with the rules, and it does not help toward that end to see this sty-

Harry Vardon.

mie rule flouted day after day. It weakens a principle and paves the way to other abuses of the law. In addition I cannot see that the stymie is a desirable feature of the game save that it has behind it tradition.

"In the international foursome in which Taylor and I met Braid and Herd for £400 Herd stymied me on one of the greens at Troon when I was about ten yards from the pin. I played straight on his ball and holed out!

"The question of a standard ball has also come up recently. There are two questions worth considering: Is the scheme workable and is it worth while? Personally I am satisfied that the matter is not worth the slightest bother."

ACTION OF UNION BOAT CLUB

All Columbia University Students Are Given Permission to Use Harlem Boathouse.

Through a co-operative agreement, entered into by the Columbia university and the Union Boat club of New York city, all Columbia students will be permitted the use of the Harlem boathouse while they are candidates for the Blue and White crews, and upon graduation will be taken into the club without the formality of election.

COAST ATHLETES DOING WELL

Jack Merchant, Husky Weight Thrower, Makes Record of 144 Feet With Hammer.

College athletes on the Pacific coast are already showing to advantage Jack Merchant, husky weight thrower of the University of California, in an informal meet on the Berkeley campus threw the hammer 144 feet. Four pole-vaulters cleared eleven feet 8 inches in practice.

MORE ATTENTION TO SPORTS

Almost Every Kind of Pastime Playing to Capacity and the Country More Enthusiastic.

The reaction after the war has made the country more enthusiastic than ever about sports. Baseball had a record year, football is attracting enormous crowds, and almost every sort of pastime is playing to capacity.

PENN BOOSTING BASKET BALL

In Addition to Crack Varsity Quintet Will Form Junior and Two Freshmen Teams.

University of Pennsylvania, in addition to having a crack varsity basket ball quintet this year, will also form a junior varsity and two freshmen teams. This is a fruit of athletics for all development.

Maine Elects R. J. Smith.

R. J. Smith of Brewer has been elected captain of the University of Maine football team for 1920. Smith, who is a junior, playing fullback during the season just closed.

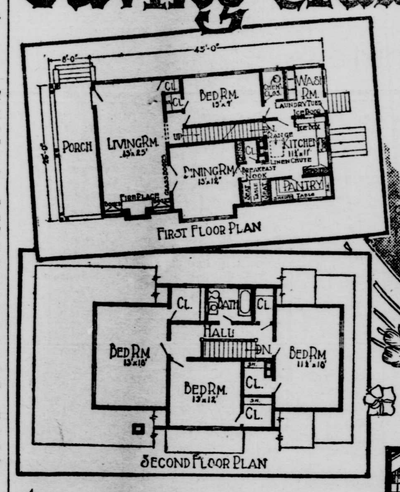
Donoghue Leads Jockeys.

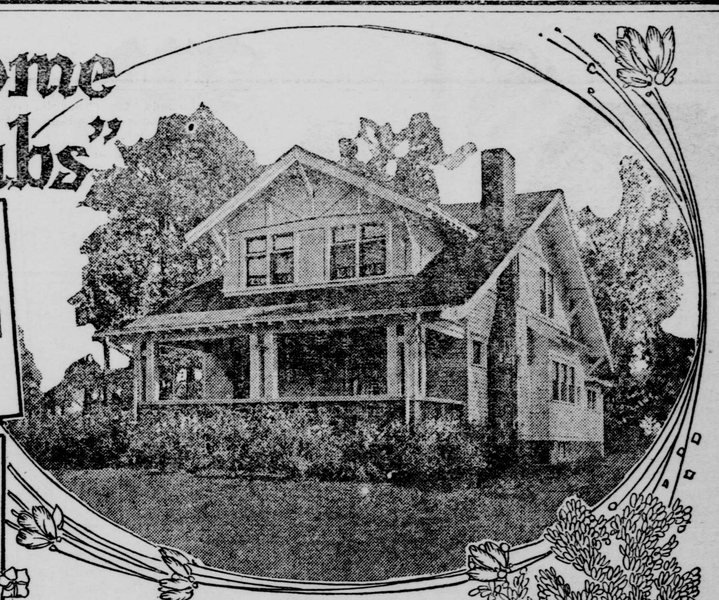
Steve Donoghue is certain to be the leading jockey in England again this year. He has held that honor five successive years. He has won 114 races this season.

Eleven Games for Columbia.

Columbia has scheduled 11 games for its basketball team. The season will open with Yale on January 10

"Own a Home Saving Clubs"





By WILLIAM A. RADFORD,
(Editor in Chief American Builder and Farm Mechanics, Chicago.)

WHEN the people of the United States began to take stock of what the war had cost, one of the greatest losses discovered was in homes. Not that any of those we had at the beginning of our participation in the conflict had been destroyed by shells, but for two years we had not built any. Normally there are about half a million homes constructed each year to replace those lost by fire, or through decay, and to take care of the increase in population. Consequently we found ourselves about a million homes short of our requirements.

This situation was met, or, rather, the government attempted to meet it, by inaugurating the "Own Your Own Home Campaign." Everyone was urged to build homes, because homes were needed and because it was necessary to supply work for the many thousands of workers who were released from the war activities. But, for reasons that many were at a loss to explain, there were not and have not been as many homes built as it was confidently expected there would be. The real reason for this fact, to my mind, is that while everyone was urged to build a home no method of financing the home building projects was devised, nor even suggested, by the government.

To meet this deficiency in the government's campaign, public-spirited citizens in a number of cities clubbed together and furnished limited amounts of money to be loaned to home builders. The response to this offer was so great that the funds available did not reach half way. There were several applicants for loans to every loan that could be made.

Thus after nearly a year of campaigning on the part of the federal government, the state governments, chambers of commerce in thousands of cities and by organizations made up of public spirited citizens little has been accomplished.

Every man of family wants a home of his own. He knows that he can build a home for himself and his family and pay for it while he is living in it. But he also knows that before he can build the home and move into it he must have a certain sum of money, small in comparison with the cost of the home, but large enough so that it is rather difficult to get it together. It's that first payment that has balked the desire of thousands upon thousands of families to have homes of their own. It is to make it possible for everyone to get together in any easy manner a sum sufficient to build a home that I have suggested to builders, bankers and the public generally the formation in every community of "Own a Home Savings clubs," and these clubs are already springing up in many localities.

The initiation fee in an "Own a Home Savings club" is the desire to own a home.

The dues, payable either weekly or monthly, are what the one who desires a home feels that he can spare from his income.

The benefits that the member derives from his club are many. First, he will have a home of his own. Second, he will save money. Third, he will have a comfortable place in which to live; it will cost no more monthly than he pays in rent, and after a term of years he will have the greatest of assets—a home of his own, all paid for and readily convertible into cash.

The inauguration of a "Own a Home Savings club" is simple. All it requires is initiative on the part of the bankers of the country. They are the ones who must start these clubs. And after they are started I predict that being a member of an "Own a Home Savings club" will be as popular as owning a Liberty bond or two was during the war.

Before considering the reasons why "Own a Home Savings clubs" will be popular, let me explain more fully how the plan is conducted.

A bank that inaugurates a club should make it a separate department, just as the Christmas Savings clubs are. Special pass books calling for the deposit of a certain sum at stated intervals should be given the members. Tables showing exactly how long it will require the depositor to accumulate the sum he needs to secure a home of his own should be prepared. And knowing what that sum must be is the vital part of this plan, for it gives the club member a definite objective. Take away this objective and make it just a plan to save systematically and the club will fail. It was having such an objective that made the partial payment plan of buying Liberty bonds a success. The purchaser of a bond knew just how much he was required to save and exactly how long it would take to accumulate that amount.

By first helping the members of the club to select the type of home he wants, and knowing the cost of that home, the bank can fix upon the sum required as the first payment. For instance, if a

member has fixed in his mind a home that will cost $5,000, he must have at least $500 for the first payment. Split $500 up into weekly payments of an amount the club member knows he can save, and the goal, and the length of time it will require to reach that goal, will be known. Then the objective of the member is fixed.

The next move in forming a successful club is to place before the people of the community the advantages of owning a home and to stimulate the desire to own a home that every normal man has.

To diverge a bit and to illustrate how astute merchants capitalize a latent desire, consider for a minute the methods of the makers of garments for women. They depend almost entirely in marketing their goods on illustrations. There is not a magazine in which is not displayed pictures that show the beauties of women's clothes. Women study these pictures, and as they study them the desire to possess attractive clothes grows. Thus is this desire crystallized into sales.

This is equally true of pictures of fine homes. There is not a woman—and there are few men—who will not give more than a passing glance to a home design. They may not know it, but it is that inherent desire to possess a home that causes them to take more than a casual interest in this picture. Mentally they consider the advantages and disadvantages, the beauty or lack of beauty of the home they are looking at, judging it, of course, from their own ideas of what a home should be.

This dissertation on how the banker and builder can successfully inaugurate an "Own a Home Savings club" is made to take those who will be approached on this subject into their confidence. It is a "peep behind the scenes." But if it has the effect of bringing to the minds of persons who do not own their homes some of their mental processes, thereby giving them an opportunity to analyze their feelings on the subject of home owning, the revelation will be worth while.

Owning a home brings more happiness than the possession of any other one thing, or several things. We all have homes, it is true, and take pride in our possessions. We furnish them to the best of our ability and in accordance with our tastes. But this is as far as the man goes who lives in a house he rents. He has nothing to say about how the exterior looks; neither did he have anything to do with the planning of the interior. Just now, too, he is unable to make much of a choice in exterior appearance and interior arrangement; he takes what he can get, and is thankful for four walls and a roof.

How different is the home of the man who has planned and built his residence. The exterior of his home approximates his ideas of what is attractive; the interior arrangement conforms to his ideas of comfort and convenience. But the greatest satisfaction of all is his pride of possession.

The pleasure that comes from owning the home is not its only advantage. Owning a home is a business asset that brings many opportunities for financial advancement. To the salaried man, owning a home means that he is a more stable employee than the man who rents and has no ties. All other things being even, advancement is offered to the home owner every time in preference to the renter. And when the time comes that the home owner has an opportunity that requires an investment, he has the best asset in the world on which to borrow money.

In this rapidly growing country there are thousands of men who have saved their money and bought homes for no other reason than to have homes. And in a few years they have been surprised by the realization that their properties have greatly increased in value. I met one such man only a few days ago. He proudly told me that he had built a home a few years ago and paid all but $1,400 of the cost—$3,400. Now, he said, he had been offered $6,000 for the place. His determination to have a home of his own had not only caused him to save $2,000, but he had more than doubled his money. Not all home builders do this, it is true, but a majority do.

The ideas I have presented here for the consideration of those who do not own their homes are not merely theories—they have been proven so many thousands of times that no one can dispute them. The only reason that the average man does not own his home is that he has never made the start. He has not fixed in his mind a home as an objective, and in consequence has lived in houses owned by others. But he must remember that he has paid for those houses just the same, and something besides. House owners are not philanthropists. They do not rent houses to tenants from any altruistic motive. They are in the game to make money. And the renter pays the profit they make.

"Own a Home Savings clubs" point the way for the wage earners and salaried men to have homes of their own. They provide an easy method for everyone to save for a home. Bankers will provide the machinery by inaugurating clubs. And within the next few years thousands upon thousands of persons will have realized the greatest of all ambitions—owning the homes in which they live.

TENANTS OUTNUMBER OWNERS.

The United States has fought all her wars to "preserve the home," and yet probably 60 per cent of her people are tenants. This was the text selected the other day by United States Senator William M. Calder of New York in an address before the New York Real Estate association's convention urging the necessity of a national campaign for the creation of homes. He said:

"The object of each of our wars has been, in the last analysis, to preserve the home. Yet we find that to the majority of people in this country 'home' means little more than a dwelling for which they are paying rent. What is worse in the situation is that the percentage of these rent payers is growing.

"In 1890 we were advised that 52 per cent of the people in America lived under the rental system, in 1910 that the percentage had increased to 55, and probably the census of 1920 will show that fully 60 per cent of the people will be classed as tenants."

Taxation on the Home.

The necessity for giving proper attention to real estate taxation was brought to notice in a paper by Harrison B. Riley, president of the Chicago Title and Trust company, which was read at the recent convention of the Real Estate Association of the State of Illinois in Champaign. In his paper Mr. Riley said:

"It is undeniable that real estate and, therefore, the home keeper, pays an increasingly unfair amount for the support of the government and the convenience of the people. A lazy indifference and a stupid lack of intelligence in the levy and collection of taxes must be corrected, so that real estate bears only an equal proportion of the expenses of government and of civilization with other classes of property.

"Heretofore real estate has furnished over 80 per cent of the revenue needed by the state, the several counties and the unnumbered municipal and quasimunicipal corporations.

"Personal property, which equals or very likely exceeds the value of real estate, has escaped paying any fair proportion of governmental expenses.

"I suggest that the new state constitution shall have only two restrictions on the power of the general assembly to levy and collect taxes—viz.: That all taxes shall be equal and uniform.

"The provisions for taxation and special assessment in the new constitution should be so flexible that property and earning capacity can be reached and an income tax used as a substitute for specific taxes upon classes of property difficult to reach or the value of which it is impossible to determine except by an assessive body much too heavy and too dangerous in character to be tolerated."

CHRISTMAS DAY.

"It's just what I wanted, dear! I always smoke this kind."

"Yes, I bought John a perfectly lovely jardiniere for the hallway. It's useful!"

"Ma, can I go out and play with Willie Smith? He's got a new sled!"

"Oh, ma! I traded my sled to Johnny Jones for a pair o' skates an' a air rifle!"

Carried the Bluff Through

Burdened Housewife Wouldn't for a Moment Admit That She Had Little Leisure Time.

Some women are simply inspired with courage. Then there are some who are real cowards when it comes to hard work. But Indianapolis can furnish a heroine who is the best-natured woman of all. Before she married she was an accountant and her work began at 9 o'clock and ended at 4:30, with an hour and fifteen minutes intermission. Not hard—was it?

But the other girls in the office thought it was and often complained. After the heroine was married they complained more than ever and even envied her. And she, after the manner of the type of woman she represents, comforted them.

The other morning she was busy putting up two bushels of tomatoes, the ironing was still in the basket, sprinkled down to be done as soon as an opportunity presented itself, and there was "hosts" of sewing to be done for her two babies. But her sister from the other part of town called up and announced that an old friend of theirs was in town for the day, and if convenient they were coming out for dinner—also their children.

Now the prospect of preparing dinner for nine people didn't daunt our friend. She rushed uptown to get some meat and as she came out of the store ran into her friend from the office—one of the complainers. "Oh, dear," she began, "I envy you, woman of leisure. Isn't it wonderful how well you look, that you don't ever have that tired feeling any more, like we working women do?"

The housewife forced an extra wide smile. "Don't I look well!" she bluffed. —Indianapolis News.