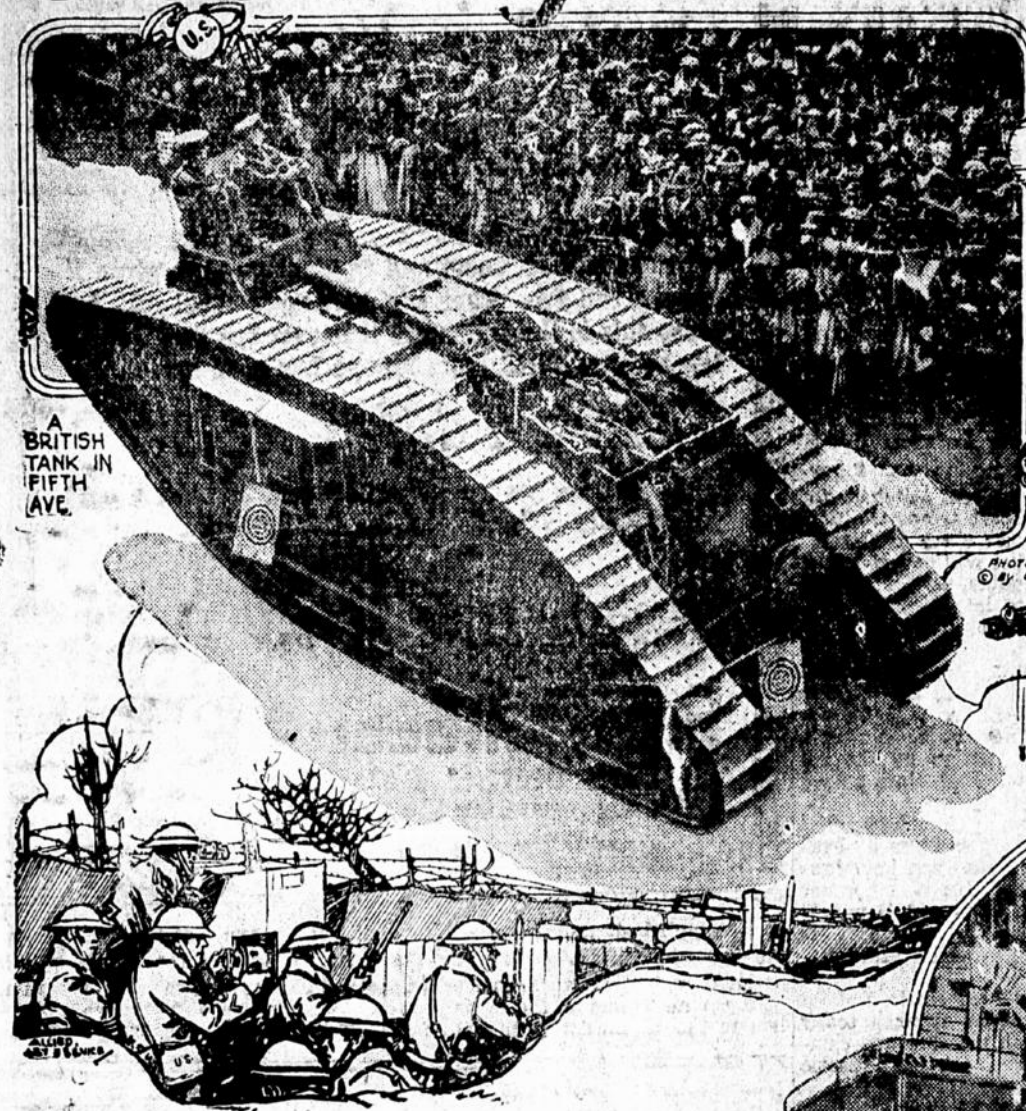


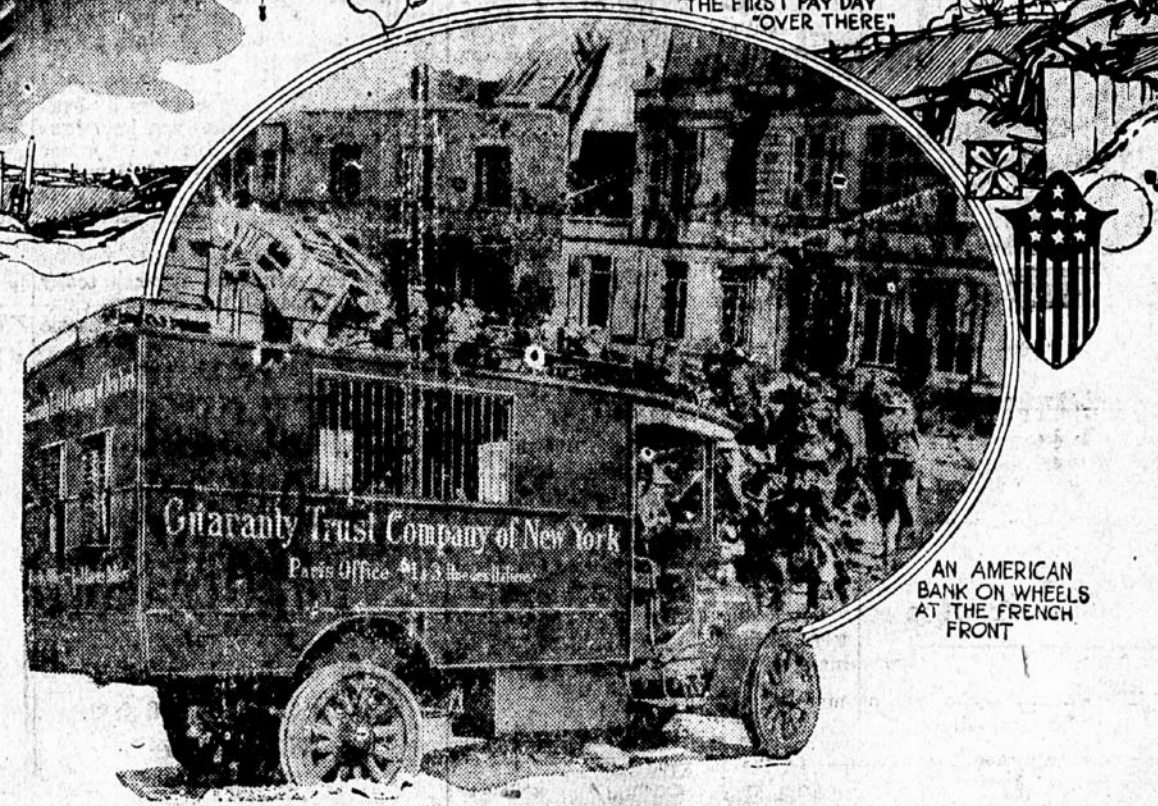
The Pay Envelope in the Trenches



A BRITISH TANK IN TRENCH



THE FIRST PAY DAY "OVER THERE"



AN AMERICAN BANK ON WHEELS AT THE FRONT

By FRANCIS H. SISSON,
Vice President Guaranty Trust Company of New York.

Did you ever stop to think what a large part of each dollar raised for Uncle Sam's war budget by Liberty Loan or otherwise goes to pay the boys at the front? How do these dollars reach the trenches? How are they turned into French currency? How do the soldiers take care of this money after they get it? Must they carry it on their persons or do they entrust their money to a company safe, which must be convenient to the lines and perhaps equally convenient to enemy raiders? If they wish to send their money home to their relatives or to their home bank how can they do so while on the margin of No Man's Land?

These are some of the questions that have been met and solved by Uncle Sam's financial agents in co-operation with some of this country's great banking institutions. The importance of these questions to our troops in France cannot be overestimated. The pay of an enlisted man ranges from \$30 a month, received by a private, to \$50 a month for senior grade quartermaster sergeants of the quartermaster corps, band leaders, master electricians, master engineers of the senior grade and master hospital sergeants. Enlisted men serving in a foreign country receive a 20 per cent. increase. Officers' pay ranges from \$141.07 a month for a second lieutenant, to \$70,000 a year, received by a general, with 10 per cent. increase for foreign service.

When we realize that the monthly payroll for Uncle Sam's fighting force is now over \$100,000,000, that one-half of this is already being sent abroad and that both the total payroll and the proportion of that sent abroad are rapidly increasing, the magnitude of the task can be appreciated.

Organization of a system for the payment of the army at home was comparatively simple, but when it came to paying an army overseas an entirely new set of circumstances had to be dealt with—unfamiliar currencies, tradesmen unresponsive to such mediums as drafts, letters of credit and checks and allowing unfavorable or uncertain rates of exchange and other difficulties.

The first step was to provide facilities for paying directly the allowances made to dependents of soldiers. According to government regulations, married men in the service must at least \$15 a month to their wives and more in proportion to the number of children. In addition, the government is required to pay \$15 to a wife, with proportionate increases for each child. Compensation is also provided for dependents, such as grandparents, brothers or sisters.

The allowance to dependents under these regulations at present involves mailing from Washington each month over 700,000 checks, averaging about \$25 each.

At the beginning of our entry into the war the government was forced to abrogate payments in gold to its soldiers on foreign service. The mere shipment of so many millions of gold coins is attended by unusual risks in time of war, to say nothing of the disturbance in the money market that such transfers would produce.

Payments to troops abroad are now made either in the currency of France or by check payable in that currency, according to the desire of the soldiers. Those who take checks send them home or deposit them with banks under some of the arrangements devised by bankers here who have correspondents or branches abroad. For the benefit of those who take currency a rate of exchange is established by proclamation each month. This means that the soldier gets French currency in an amount which equalizes the difference in value between the dollar and the franc.

The soldier, if he wishes, may have the government retain an allotment from his pay each month for his own benefit, as in the case of dependent allowances. This will be mailed by the government direct from Washington to a designated person or bank at home. If the allotment is made for his own benefit he can draw checks against it, as he can against an ordinary deposit in his bank. With respect to so much of his pay as the government does not withhold, he has the same privilege as he would were he a civilian.

If the soldier receives his checks in France and cashes them there he carries the currency around with him, and while it is not a staggering amount, he is likely to be constantly worried about losing it. Under such circumstances he is more likely to spend it quickly. He doesn't like to deposit it in a foreign bank, because if death should overtake him his relatives in this country might encounter considerable delay and inconvenience in establishing their rights in his account. It is but natural, therefore, that he should desire to have it arranged so that he can transact his money matters with men who speak his own language and who will do business with him according to methods with which he is familiar.

It must be remembered, too, that the need of banking facilities at the front is not confined to the handling of the small monthly stipend from the government in all instances. Among both officers and privates there are thousands of men who possess private incomes, many of them large ones. They cannot very well carry large amounts of currency on their persons and especially require some banking arrangement similar to that which they have been accustomed to at home.

It was because they appreciated all these conditions surrounding the soldier in France and because they had the necessary facilities abroad for meeting them that certain trust companies entered into arrangements that would enable the soldier or sailor to get his money and to keep or spend it without loss or inconvenience.

Through its offices in both London and Paris and its relations with the leading banks of France, the Guaranty Trust Company of New York, for example, was able to offer special conveniences to the officers and men in the Expeditionary Force as well as to those connected with officially recognized organizations operating abroad. The advantage of a large organization and numerous affiliations in this country and abroad was increased by the fact that both the London and Paris offices of the company were officially designated depositaries of the United States Government.

The plan which this trust company evolved for making the American soldier's money useful to him includes arrangements for the officers and arrangements for the men who already have or who may open checking accounts with any American bank or trust company. This enables the man in uniform who has availed himself of this plan to cash his checks immediately in every town of importance in France. The soldier having an account with the trust company can draw against it while in France with no more difficulty than a depositor having an account at the main office in New York has in cashing a check at local branches, which is no trouble at all. He gets a receipt for the money deposited with the trust company. This serves to identify him at the Paris office. A draft transfers his account to France, and his checks are forthwith cashable at any of several hundred correspondent offices in that country. If his pay is allotted to the Paris office and he should subsequently die the record in New York of the arrangement expedites payment to his relatives and insures safety. Further,

more, under a special ruling of the French Government bank deposits of deceased soldiers are automatically transferred to the United States.

When a soldier is not a depositor of the trust company, but of some other American bank, which bank may or may not be a customer of the Guaranty, he can obtain checking privileges in France by having his home bank arrange for what is known as a "revolving credit."

This "revolving credit" plan works out as follows: The man who is going to enlist or who is soon to be called in the draft goes to his bank where he has a deposit account or where it will be convenient for him to open one and asks that arrangements be made for cashing his checks abroad. Under the "revolving credit" plan the bank gives out a form of credit letter. Copies of this credit letter are sent to the Paris office of the Guaranty, and a copy is given to the man himself. When the soldier arrives in France his copy of the "revolving credit" acts as a sanctionification at the branches of the Com-

toi National d'Escompte de Paris. On presentation of this "revolving credit" letter at any of the many branches of this bank throughout France the branch bank will cash the soldier's check drawn on his home bank. The soldier can draw his check in American money and get the equivalent in French money at the most favorable rate of exchange. This insures that no profit is made on his transactions by reason of the difference in exchange rates.

The check which he draws goes through the ordinary channels of collection. It finally finds its way back to the home bank and is charged up to the soldier's account there. Thus the soldier is enabled to centralize his banking dealings while on the other side in his own check book on his home bank without the complications of making new arrangements with which he is unfamiliar. Of course, owing to the time required to have the checks reach the United States and be charged against the soldier's account, it is necessary to place some limit on the amount which can be drawn without in any given period. The amount depends upon what arrangements the home bank makes with its depositor as to the manner in which the account will be maintained. The "revolving credit" can be used only where amounts not in excess of \$500 within any two months are involved. This

amount, however, is more than ample for the average requirements of a soldier in France.

In addition to the arrangement which has just been described, there is another which is available to officers. Under this commissioned officers having accounts with the Paris office of the Guaranty Trust Company of New York can cash their checks at any of the 170 branches of the Bank of France, as follows: Officers below the rank of lieutenant colonel can cash checks for 150 francs at any one time; a lieutenant colonel or colonel can cash checks for 500 francs and a general for 1,000 francs. This operation may be repeated as often as six times during a calendar month. The officer can make this arrangement either before he leaves the United States or when he arrives in France. If he wishes to make the arrangement before he leaves he can make a first deposit with the Guaranty Trust Company's New York office. When he arrives at a seaport city in France he communicates with the Paris office of the Guaranty Trust Company, and they send him a check book and complete the arrangements with him.

If a soldier does not have a checking account at a bank or does not wish to open one another safe, convenient and economical means for carrying ready funds both on the trip across and while on the other side is provided. This is a new form of "service check."

These "service checks" have been perfected by the trust companies which are officially designated depositaries for Government funds of the United States in France and in England. The checks, issued jointly by these companies, are authorized and approved by the United States Government and are sold at the official rate of exchange agreed upon between the United States and French Governments. No commission is charged.

These checks can be purchased at concentration camps in the United States in various amounts and at all the offices of the trust companies issuing them. They can be cashed readily in France, England and Italy. A self-identifying feature makes it practically impossible for any but the rightful holder to cash the checks. One is also protected against loss incident to carrying currency.

The cost of the service checks, which includes the required French revenue stamp, is as follows:

50 franc service check.....	\$3.95
100 franc service check.....	17.00
200 franc service check.....	\$5.15

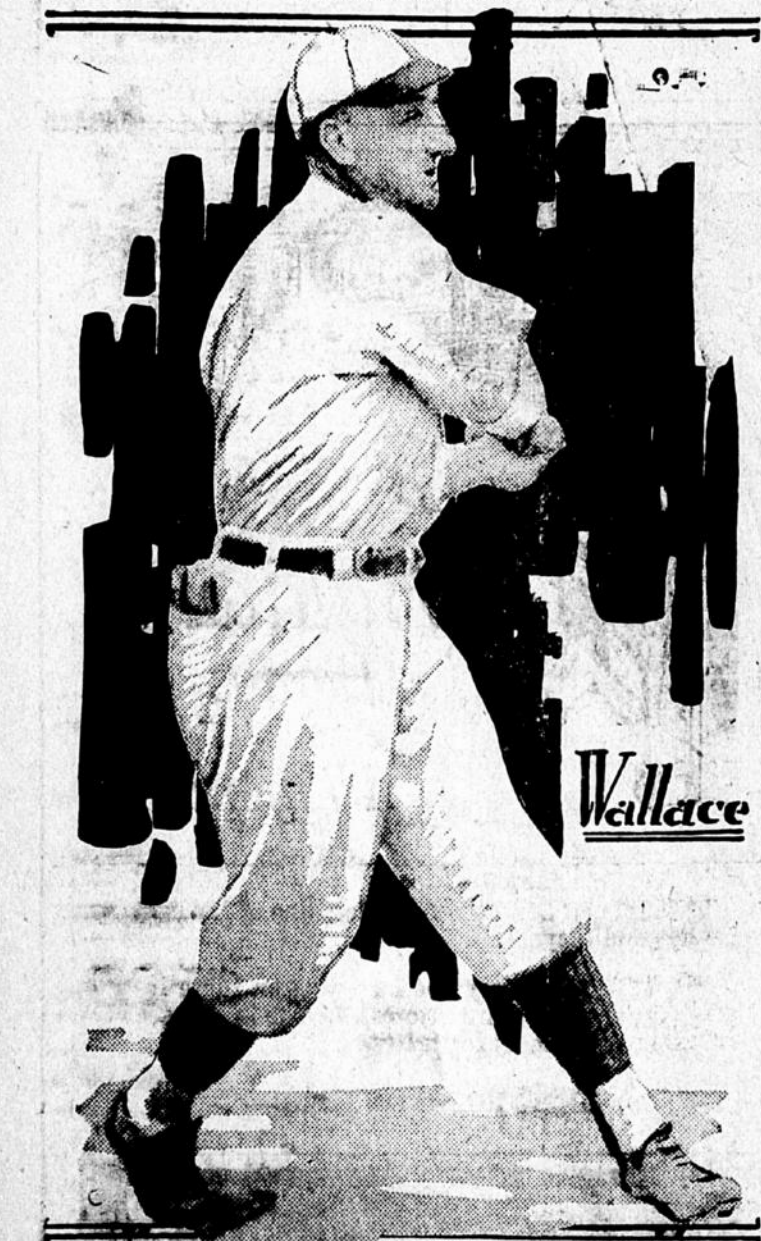
When cashing service checks the holder receives the face amount of the check without any deduction whatsoever.

A still further convenience for the soldier at the front is an automobile bank, which also has been established in Paris by the Guaranty Trust Company of New York and which will regularly carry money to our men in the nearby camps and trenches along the battle front in France.

This traveling bank will be of great assistance to disbursing officers at the various camps in the transportation of funds and will also be a decided convenience for our soldiers. It will not only expedite their payment by the government, but it will also add to the facilities which they have for cashing checks and transacting other money affairs.

Most of the camps behind the sectors in France now being held by the American soldiers are within two or three hours' motoring distance of Paris, and the "automobile bank" will therefore be able not only to go to and from Paris and the front, but also to keep in almost daily touch with our soldiers wherever they are located along the lines. Those in charge of it will be Americans who understand and can be understood by the soldiers who are far from home in a land of unfamiliar language and customs. This traveling bank promises to become a feature of the life behind the trenches, another reminder from home that those for whom they fight stand with them to the end.

THE DEAN



Wallace

An old-time fan who had sort of was glancing over a box score the dropped his baseball for several years other day and ran across the name

Wallace with the St. Louis Cardinals. "Funny," he said, "there used to be a Wallace with the Cards back in the nineties—Bobby Wallace—and a mighty sweet infielder."

It was the same Wallace, the dean of baseball players, 44 years old, 25 years in major league baseball, a survival of the days of Pat Tebeau, Ed. Delchanty, of Cy Young and the rest of them.

Old Bob breaks into the game now and then. His legs aren't what they were once and he has lost a part of his old-time batting eye, but he's a mighty valuable asset to the Cards just the same.

Its remarkable that Wallace lacking the color of Wagner, Lajoie and Crawford, should have out-stayed them all in baseball.

Wallace's career in baseball started with a semi-professional team at Marion, Pa., 25 years ago. He was then a pitcher, but the next year he was picked up by the Cleveland club in the National League.

This club was managed by Pat Tebeau and included such players as Ed McKean, Cupid Childs, Cy Young, Chief Zimmer and Jim McAleer. When the Cleveland franchise was sold to St. Louis, Wallace, who had been transferred from the box to the infield, went along. Later Bobby jumped to the St. Louis club of the American league, where he remained until a couple of years ago, when he tried umpiring, then went back to the Cards.

GOPHER PRISON LOSING INMATES

Stillwater, Minn., July 24.—The sharp decrease in the number of inmates in the state penitentiary here, has attracted considerable attention. On January 1, the prison housed 1,602 convicts and at present it has 822 prisoners. Of this total, 135 are serving life terms.

Prison authorities, in stating that this total is the lowest in years, are inclined to hold three causes responsible. The war comes first. It has taken thousands of men from the state. The heavy demand for labor and enforcement of the work or fight order has kept undesirable characters out of their good behavior, it was said.

The third reason given, is the fact that local option had made much more than half of Minnesota, dry territory.

The prison inmates have been working overtime—for pay—in the twine plant, and it is estimated that more than 13,000,000 pounds of twine will be turned out this year. In addition, it is expected that about 18,000 binders, retapers, movers and rakes, will be made.

The inmates have shown their patriotism by assisting in every war drive. They have subscribed \$34,300 to Liberty loans; \$2,400 to the Red Cross; \$12,946 for war savings stamps and have given \$757 to the Knights of Columbus fund.

DRIVE WRECKS HUNS' MORALE

Rhine Towns Are Despondent and Hungry

Amsterdam, July 24.—The stamina of the Germans working in factory towns along the Rhine is growing weaker daily, due to allied bombardments, food conditions and the long delayed victory. So say travelers just returning from Cologne and other Rhine towns.

Continual bombardment by allied aviators of factories and railway stations is having a tremendous effect on the morale of the people. They are deserting the cities by hundreds, and only military force prevents the munition workers from leaving the factories.

"The resumption of the offensive," said one traveler, "helped considerably to lift the people's hope. Bulletins proclaiming the annihilation of thousands of Englishmen and Frenchmen were torn from the hands of the vendors. Houses were covered with bunting and people shook hands with each other, crying 'We are victors and shall remain victors.'"

"But the cessation of the rapid advances and the counter-attacks by the allies have again caused a feeling of despondency. People no longer believe the war will be over this year. 'Food conditions are getting worse

all the time. Munition laborers cannot get no more than 4 lbs. of potatoes and 2-1-2 lbs. of bread a week. Turnips and cauliflower leaves are used to make soup, with an occasional winter potato thrown in. Those who cannot obtain illicit rations are always famished."

The police and espionage system is growing worse than ever. No one can make a remark against the Kaiser or the government without having someone at his back threatening him. When the Kaiser visited the Aisne front recently a man in a cafe remarked, "Oh, that ass!" He always arrives on the scene when the danger is over! One of the men sitting next to him immediately notified the police.

"Trains of wounded are continually pulling in from the front. As many as 40 cars daily pull through the Rhine towns. Persons are afraid to speak to the wounded, as the police are everywhere to prevent the people finding out the true state of affairs."

"Men returning from the front express surprise at the food conditions, but also remark that they have been cut off without food for days at a time."

"Prisoners in these towns are worked day and night at the lowest kind of work. A recent strike by Russian prisoners was broken up on threats of solitary confinement for six months."

AMERICAN EAGLE BORE ANCIENT TAG

Futte, Mont., July 24.—"John Rogers—St. Louis—1855."

A metal tag, bearing this inscription, was attached to the leg of an American eagle, shot near here, recently. In the pioneer days, gold hunters often made pets of the birds. It is believed that this John Rogers came from St. Louis, Mo. There was a St. Louis Fur company in existence then but it is not believed that Rogers was connected with it.

An informal investigation is under way. Eagles sometimes live to be one hundred years old, according to state naturalists.

—BUV W. S. S.—
Tribune Want Ads Bring Results.

ON THE LINKS WITH CHICK EVANS



BY PAUL PURMAN.

The first thing of importance for a golfer to learn is the grip on the club. The average novice has probably played baseball and his instinctive grip will be something like that with which he grips a baseball bat. This is entirely wrong.

There are several variations of the proper grip on a golf club, but all follow the same general principles. The first picture shows how Chick Evans, national open and amateur golf champion, holds his club with his left hand. The left hand grip gives driving power. The club is gripped on all shots, tightly with the thumb parallel to the shaft of the club.

The second picture shows how Evans places his right hand over the left. The right hand gives direction. The right hand is held graily, but delicately, with the thumb on almost a straight line with the left thumb. The right hand must not be permitted to slip in making a stroke, as this will give a slice or pull.

This grip is used on all clubs. Some golfers vary somewhat in using a putter, but the best results for the novice may be obtained by using this grip.