

the
PLAIN TRUTH
a magazine of understanding

VOLUME XXIII, NUMBER 7

JULY, 1958



AMBASSADOR HALL—Students relax in front of our main classroom building, Ambassador Hall. Its beautifully landscaped lawns, its gardens, pools and fountains make this former millionaire's mansion an imposing setting for college classes and activities.

The PLAIN TRUTH

A magazine of understanding

VOL. XXIII

NO. 7

HERBERT W. ARMSTRONG

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RADIO LOG

"The WORLD TOMORROW"

Herbert W. Armstrong analyzes today's news, with the prophecies of The WORLD TOMORROW!

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WPIT—Pittsburgh, Pa.—730 on dial—7:00 A.M., daily.

KGBX—Springfield, Mo.—1260 on dial—6:15 A.M. Mon. thru Sat.; 7:00 A.M. Sundays.

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WKYR—Keyser, W. Va.—1270 on dial—5:30 A.M., daily.

HEARD ON PACIFIC COAST

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KRKD—Los Angeles—1150 on dial—10:00 A.M. Mon. thru Fri.; 1:30 P.M., Sundays.

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RADIO LUXEMBOURG—208 metres. Mondays and Tuesdays: 23:30 Greenwich time.

RADIO TANGIER INTERNATIONAL—1232 kc. & S. W. Saturdays: 22:00 Greenwich time.

TO SOUTH AFRICA

RADIO LOURENCO MARQUES, MOZAMBIQUE
10:00 P.M., Mondays and Saturdays; 10:30 P.M., Tuesdays.

RADIO ELIZABETHVILLE (Belgian Congo)—OQ2AD—7150 k.c., 9:30 P.M. Fridays.

TO ASIA

RADIO GOA—60 metre band, 9:30 P.M. Mondays; 9:00 P.M., Fridays.

RADIO BANGKOK—HSIJS—4878 k.c. Monday thru Friday: 10:35-11:05 P.M.

RADIO TAIWAN (FORMOSA)—840 k.c. Sundays: 7:00 P.M.; Wednesdays: 5:50-6:20 P.M.

RADIO OKINAWA—KSBK—880 k.c. Sundays: 12:00 noon.

ALTO BROADCASTING SYSTEM—PHILIPPINE ISLANDS

9:00 P.M. Sundays—DZAQ, Manila—630 k.c.; DZRI, Dagupan City—1040 k.c.; DZRB, Naga City—1060 k.c.; DXMC, Davao City—900 k.c.

TO AUSTRALIA

2AY—Albury—Sun., 10:00 P.M.

2CH—Sydney—Sat., 10:15 P.M.

2GF—Grafton—Sun., 9:30 P.M.

2GN—Goulburn—Sun., 10:00 P.M.

3AW—Melbourne—Sun., 10:30 P.M.

3BO—Bendigo—Thurs., 4:15 P.M.

4BQ—Brisbane—Sun., 10:30 P.M.

4CA—Cairns—Sun., 10:00 P.M.

4TO—Townsville—Fri., 10:15 P.M.

4WK—Warwick—Tues., 9:30 P.M.

6BY—Bridgetown—Sun., 10:30 P.M.

6IX—Perth—Sun., 10:00 P.M.

6MD—Merredin—Sun., 10:30 P.M.

6WB—Katanning—Sun., 10:30 P.M.

7HT—Hobart—Wed., 10:25 P.M.

TO SOUTH AMERICA

7:00 P.M., Sundays—HOC21, Panama City—1115 k.c.; HP5A, Panama City—11170 k.c.; HOK, Colon, Panama—640 k.c.; HP5K, Colon, Panama—6005 k.c.

RADIO AMERICA—Lima, Peru
6:00 P.M. Saturdays—1010 k.c.

The WORLD TOMORROW in Spanish with Benjamin Rea.

RADIO LA CRONICA—Lima, Peru
—7:00-7:15 P.M. Sundays

RADIO COMUNEROS—Asunción, Paraguay—8:00-8:15 P.M., Sundays

RADIO SPORT—CXA19—Montevideo, Uruguay—4:00-4:15 P.M., Sundays

SPACE-AGE CRISIS in *EDUCATION!*

The United States is dangerously behind Russia in vital sciences and technology. Suddenly America awakens to an alarming deficiency in its schools and colleges. You will be shocked to learn the real reason in this eye-opening article.

by Herbert W. Armstrong

THE first SPUTNIK did not puncture the moon, but it *did* blast a gaping hole in American complacency in its EDUCATION!

Our American *folklore* pictured our *schools* as vastly superior in every respect to those of Russia. It *assumed* confidently that what we have been pleased to term "American know-how" in science, industry and technology had a monopoly on efficiency and power. Why, didn't our vaunted INDUSTRY *twice* come to the rescue, and win TWO WORLD WARS? In our smug complacency we felt proudly SUPERIOR!

But Sputnik Demolished Our Folklore!

But Sputnik crashed *head-on* into this beautiful chromium-plated folklore!—WRECKED it completely past repair!

The SPACE-AGE brought with it a CRISIS in our *western-world* EDUCATION! It has brought great *alarm* in scientific circles. This part of the world has been rudely awakened to the disillusioning FACT that we are trailing sadly BEHIND in science, space technology, and the development of the new FORCES of MASS DESTRUCTION! In a divided world, in a furiously MAD scientific and technological RACE FOR SURVIVAL, we are actually TRAILING BEHIND THE RUSSIANS!

And now, many months after this rude awakening jolt, a great American aviation industrialist says we are farther behind the Russians in technology today than we were six months ago, and there is no evidence right now that we will catch up!

All of a sudden, we begin to scratch

our heads and ask: "What's WRONG with our EDUCATIONAL system?"

LIFE magazine, with one of the largest circulations in the world, comes out with an urgent series of articles titled: "CRISIS IN EDUCATION." In big type, on the opening page of the first article of this series, among others they make these startling statements:

"What has long been an ignored national problem, Sputnik has made a recognized crisis. The only thing U.S. schools have plenty of is children. There are 33.5 million of these, sole owners of the nation's future brains and skills. There are not nearly enough schools. There are not nearly enough teachers. There is nowhere near enough money. . . . Most teachers are grossly underpaid. . . . Schools have gone wild with elective courses. They build up the bodies with in-school lunches and let the minds shift for themselves. . . . Most appalling, the standards of education are shockingly low" (LIFE, 3-24-'58).

A featured article in U.S. NEWS & WORLD REPORT says this deterioration in American schools became noticeable about 25 or 30 years ago. But the ROOTS go back further than that.

Our COLLEGES, say the headlines of this article, have to teach students graduated from high schools, elementary grammar and mathematics.

Schools Have Lost Their Purpose

As the president of a college of liberal arts, I can say that we have experienced the same sad spectacle as all other colleges. Many of the high school graduates have never been taught how

properly to READ. They have never been taught how to WRITE so that their handwriting is legible and clear. They are sadly deficient in spelling and punctuation, and in the use of our own English language. They know little about geography or mathematics.

This U.S. NEWS article quotes a noted educator as saying the schools have *lost their* PURPOSE. Unessential activities are SQUEEZING OUT the basic subjects. Reading, writing, and arithmetic, he says, ARE still being taught, but *not as effectively* as they should be. They are treated too casually. "It takes long and steady effort to teach a boy or girl to write," he explained.

Today, the DESPERATE hue and cry is going out for MORE CONCENTRATED TEACHING OF SCIENCE in high schools and colleges. The emergency demand *now* is NOT for teaching the real PURPOSE of life—and HOW to LIVE happily and peacefully, but for training young people to produce more terrifying weapons of MASS DESTRUCTION thru the sciences, technologies, and industries!

Yes, the ROOTS of all this drift toward a destructive MATERIALISM in our education go back much further than 25 years ago.

The TRUTH is actually SHOCKING!

How Progressive Education Began

In America we have what has been termed "PROGRESSIVE EDUCATION." The LABEL they have tagged onto it sounds harmless, implies IMPROVEMENT and true PROGRESS.

Let me give you some shocking FACTS!

It was spawned from the pragmatism of William James. Back in 1899 Professor John Dewey published a work titled *The School and Society*. It resulted in a transition from the philosophy of romanticism in American schools to that of Dewey's *pragmatism*. Actually, it was the pragmatism of an earlier man, William James, 1843-1916.

In recent circulation has been a weird book titled *Let us IN*. This book has much to do with DEMONS. The title is significant—the demons say: "LET US IN." "Let us come into your MIND and POSSESS you."

This book was written by a woman who claimed to have received her communication from the departed spirit of William James. She wrote, she claims, while in a trance, or seizure, by this "spiritual power." She called it "FORCED writing." She apparently did not know *what* she wrote until she came out of the trance.

Do you grasp the astonishing significance?

It was actually, apparently, the dictated writing from the departed SPIRIT of William James, that is—if you understand the truth about the DEMON world—the *spirit*, or DEMON, that had possessed William James, and had, therefore, inspired HIS philosophies and ideas!

When we trace back to this totally unrealized source the kind of education that today holds so many millions of children in its clutch, it is a shocking revelation, indeed!

I'm going to tell you, in PLAIN LANGUAGE, the astonishing philosophy that forms the very foundation of the kind of education being inoculated into the unsuspecting minds of our American children—the adults and LEADERS of tomorrow! And most of you are going to be SURPRISED!

But before I do, let's go back to the REAL origin of all that's WRONG in modern education.

Today you live in a world in CHAOS—a world threatened with a new world war that can blast all human LIFE from off this planet! And the chief CAUSE of all the world's ills is the world's systems of FAULTY EDUCATION!

Where, when, and how did the pres-

ent educational system start? How has it developed?

It Started at the *Beginning!*

At the very beginning, our first parents rejected the revealed KNOWLEDGE of God. To Adam and Eve God revealed certain definite facts, principles, laws. This knowledge they rejected. They spurned and disobeyed God's laws—four of the Ten Commandments were broken in man's "original sin." They departed from God's revealed way of life.

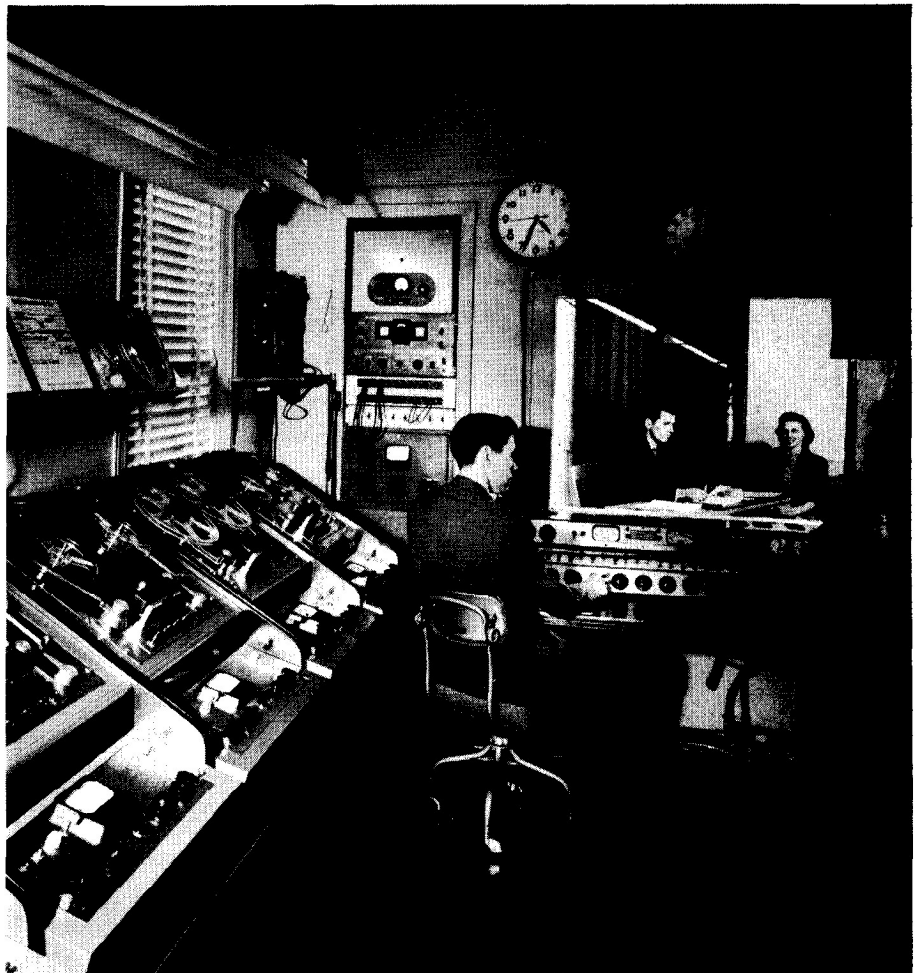
Down through the centuries man has continued to reject God's revealed KNOWLEDGE. Contrary to God's ways, mankind soon was organized into competitive units of society, started by Nimrod at Babel, Nineveh, and the original city-states.

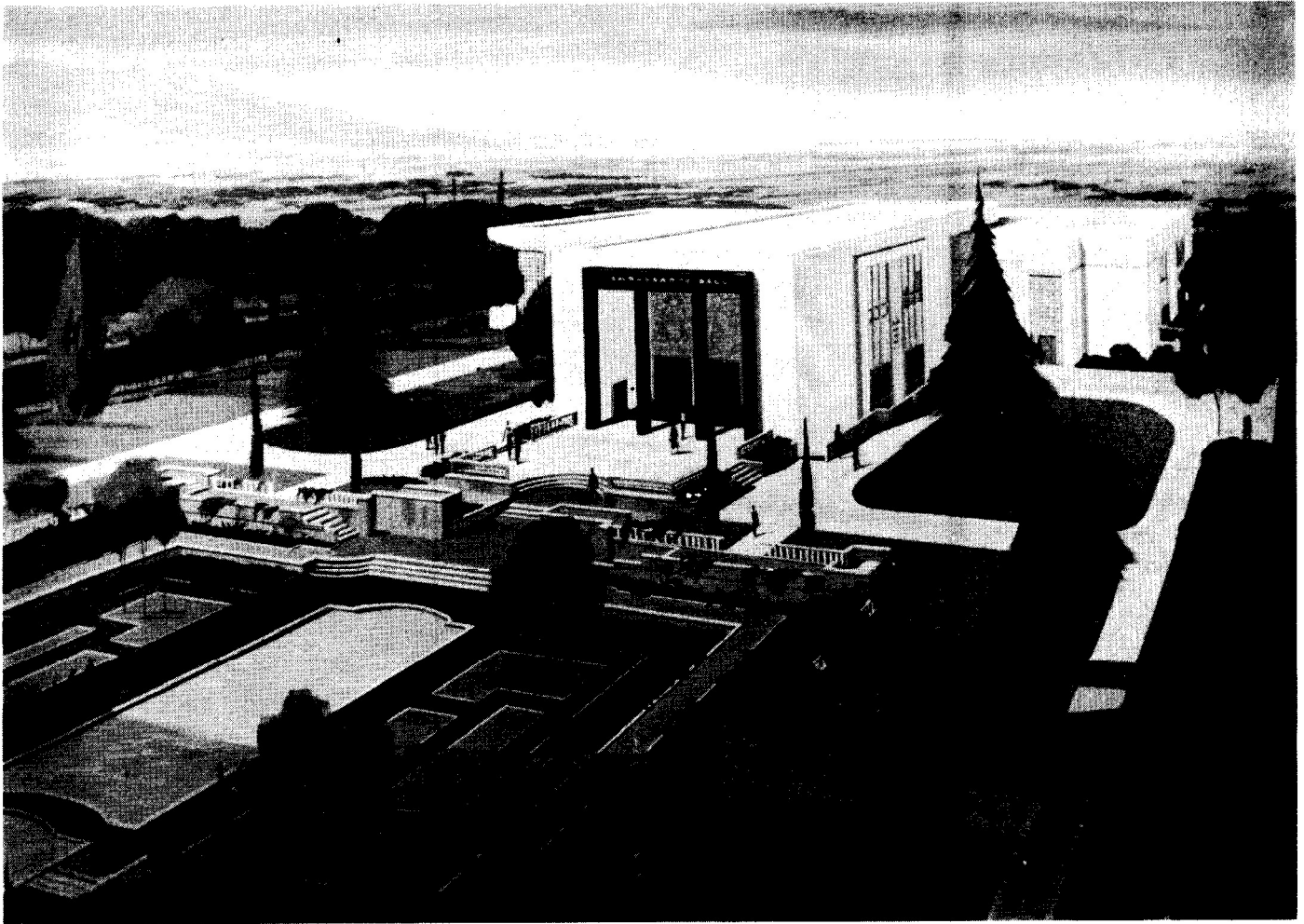
Ancient nations developed—all straying from the revealed knowledge, the

laws, and the ways of God. Groping in the dark, seeking to learn about "The UNKNOWN," the ancients speculated their way into the pagan philosophies that have come down to us—the very philosophies which form the BASIS of modern education, the teachings of Aristotle, Socrates, Plato, Epictetus, Virgil.

As the Creator said, thru the Apostle Paul, of these ANCIENT philosophers, "They did not like to retain GOD in their knowledge"; so *today's* popular education has no place for God or divine revelation. Today, modern education is almost wholly materialistic. It has lost sight of true spiritual values. It fails to teach young men and women the most needed knowledge of all—*what life IS, WHY we are HERE, the purpose of life, where we are going, how to live* happily, abundantly, joyfully. Modern education cannot impart a knowledge

God's TRUTH is broadcast from the well-equipped Ambassador College Radio Studio by Garner Ted Armstrong. His charming wife, Shirley, sits nearby. Mr. Norman Smith is at the controls.





An artist's sketch of the beautiful projected Ambassador College campus, with Ambassador Hall as the center of college life.

it does not possess!

Notice where all this leads us! Here is bewildered, deceived, unhappy suffering humanity groping in the dark, seeking by human speculation to come to a knowledge of "The UNKNOWN!"

If there be a GOD, would He have left mankind so hopelessly in the dark? WHY must man be in the dark about such vital basic knowledge as *creation*—the very accounting for the *presence* of things that exist, of what *life* is, whence it came, why it is, where we are going, what is the *purpose* of our existence, *what* is the *HEREAFTER*?

The ONE TRUE Source of Knowledge

Almost no one, it seems, has been able to learn what The HOLY BIBLE really *is*! Let me tell you what it is.

The Bible is *GOD'S REVELATION TO MAN!*

It is God's means of communicating

to man the *BASIC KNOWLEDGE* man needs! Thru it as His vehicle of information, God reveals to man *KNOWLEDGE* of facts, of laws, of purposes, of events both past and future—all of which man *has no other way to know!*

Let me illustrate: Man is able, of himself, to build laboratories, to experiment thru test-tubes. Man is able to invent and build telescopes and learn about the stars; to build microscopes and learn about infinitesimal particles of matter. Therefore God did not reveal in the Bible the laws of physics and chemistry, the distance to the sun, to the moon and various stars, from the earth. God left it for Newton to discover and reveal to us the law of gravity. *MANY* things man is able to discover for himself. Those things God has left for man himself to find out.

But "The UNKNOWN," which man *needs* to know, God has revealed thru

the Bible as a foundation for knowledge. That is the *BEGINNING!* And *from* there God has left it for man to go on and explore, examine, observe and measure—and *ADD* to the basic store of knowledge with which God started him out! It is *RIGHT* for man to *ADD* all he can to this basic revealed knowledge. God gave us eyes to see with, ears to hear with, hands to work with, minds to think and to reason with.

THINK what a wonderful fund of knowledge man *might* have had today, had he proceeded from the beginning as God intended!

I do not say everything taught in this world's educational institutions is erroneous and false. On the contrary, *MUCH* of it is true, accurate knowledge. Insofar as scientific men have stuck to pure observation, measurement, laboratory tests and definite practical experiments, they have been most cautious, conscientious and accurate. It is where

they have mixed human speculation of "The UNKNOWN" with observed and known facts—rejecting the revelation of God that they have gone into gross and ridiculous error.

It is written—"The fear of The Eternal is *the beginning* of wisdom; a good understanding have all they that do His Commandments" (Psa. 111:10). Jesus said, "Ye shall *know* the TRUTH, and the TRUTH shall make you FREE." Notice "Ye shall KNOW." Knowing is KNOWLEDGE—EDUCATION!

Ignorance, and a false education has enslaved the human race in fear, inequality, discontent, unhappiness, poverty, sickness, suffering and DEATH! It is *only* the TRUTH that can set us FREE!

And What Is TRUTH?

"Thy Word," Jesus said, "is TRUTH." The BIBLE is God's Word! It reveals

the TRUTH! It reveals the way to WORLD PEACE. It leads men out of fear into FAITH; out of the bondage of sin into the freedom of GRACE; out of sickness into HEALTH; out of suffering and death into LIFE! It reveals the LAWS OF LIFE which alone can lead to peace, prosperity, happiness, joy and eternal life.

But this precious fund of KNOWLEDGE the wise of this world REJECT! God's laws and ways they flout and disobey!

Instead, the learned of this world have become so steeped in the fables of a God-rejecting materialism masquerading falsely under the attractive names of "rationalism," "modern science," "higher education," and now—"PROGRESSIVE education"—that it has become impossible to UNLearn these deceptions and come to a knowledge of the TRUTH!

Now let me give you, in PLAIN LANGUAGE, the shocking PHILOSOPHY that is back of the kind of education being inoculated into the minds of YOUR CHILDREN! Let me give you, in brief, the very FOUNDATION of what is today called "PROGRESSIVE education!" I quote from an article in the April 1953 *Atlantic Monthly*, captioned, "WHO WANTS PROGRESSIVE EDUCATION?"

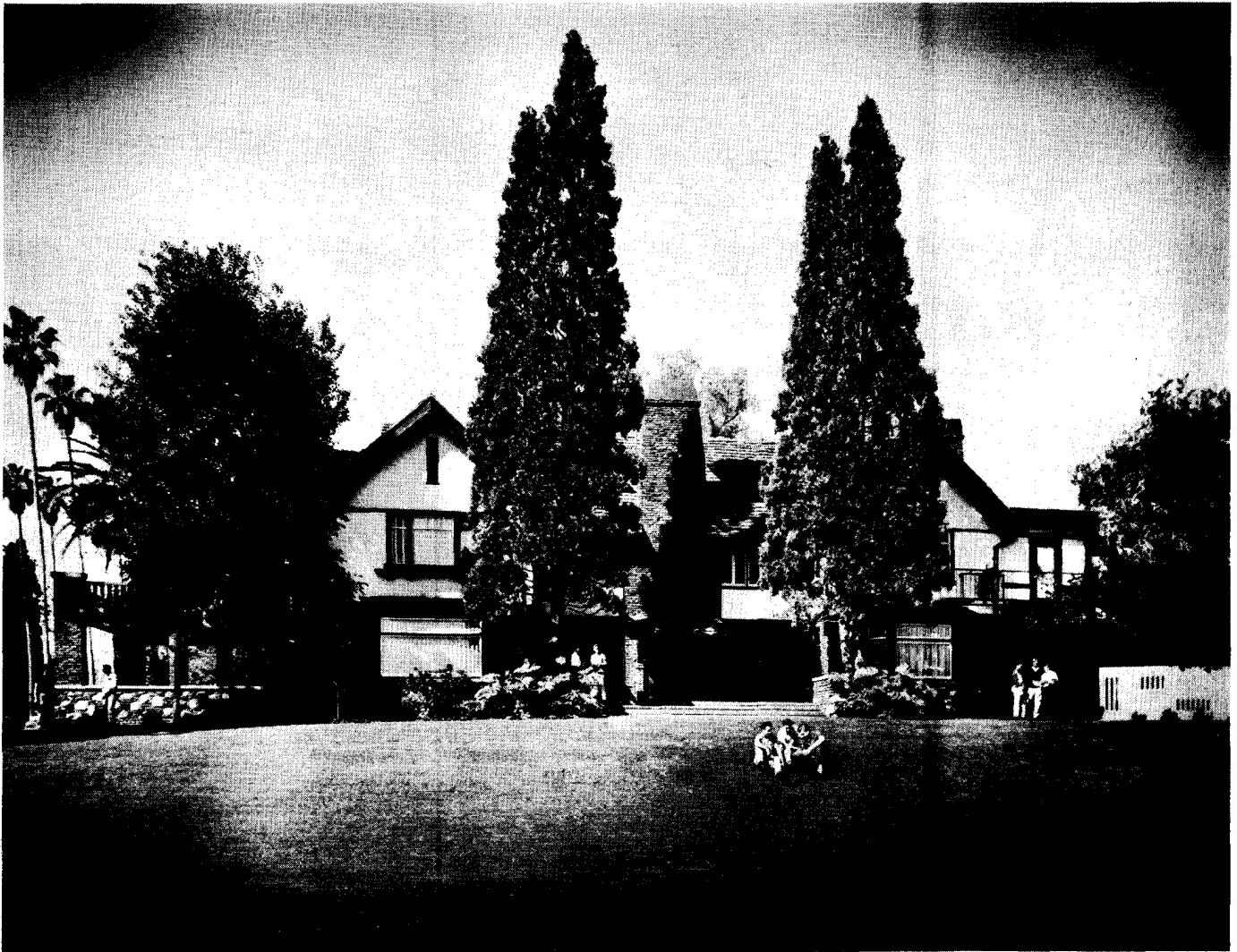
The FOUNDATION of Modern Education

"Dewey's educational theories are consistently related to his basic philosophical views. . . . Mr. Dewey's philosophy is usually called *instrumentalism*. . . . Instrumentalism is a development of the *pragmatism* of William James.

"(1) *There are no eternal truths . . .*
(Please continue on page 11)

Ambassador coeds enjoying the delightfully contoured grounds of Mayfair, one of the women's student homes.





Manor del Mar, with its lawns and formal gardens, is one of the finest men's student residences anywhere. Ambassador men are privileged to live, work and relax in the splendid atmosphere of this former millionaire's estate.

SPACE-AGE CRISIS in *EDUCATION!*

(Continued from page 6)

"(2) *There is no mind or 'soul' in the traditional sense.*

"(3) *There are no fixed moral laws.* . . . Dewey insists that human nature itself is the only source of workable moral guides. . . . The scientific method is the only proper procedure for establishing moral codes, as it is for obtaining any kind of knowledge. All the relevant data of individual and social psychology, of sociology, economics, and technology, as well as the natural sciences, must be applied to the problems of human behavior. . . . But prin-

ciples can never be absolute or final.

"(4) *Democracy is a moral value.*

"(5) *Pragmatism justifies Progressive Education.*"

This is the philosophical basis of the educational institutions of this world!

A New College Founded on Truth

But there was *also* something the Eternal God made it possible for me to do about it, specifically and definitely, *HERE AND NOW!* The vision of a new and different college of higher learning, recognizing these fundamental

TRUTHS came like a revelation straight from God, in the spring of the year 1946. Circumstances positively providential made it possible to FOUND just such a college, in cultural, beautiful Pasadena, California, in the fall of 1947.

Ambassador College is a co-educational liberal arts and theological institution, distinct in a number of ways.

It holds the distinction of being one of America's youngest colleges, at the same time maintaining an exceedingly high ratio of competent, experienced faculty personnel, with academic standards at highest levels, a spiritual atmosphere that is unique, and providing a cultural setting of tone and character, with a magnificently landscaped campus of 15½ acres in Pasadena's finest residential section. It is guided by a

sound educational philosophy, unfettered by the errors and evils of tradition. The college offers superior facilities within its field.

At Ambassador the emphasis is upon character building. To that end the small student body and current ratio of one full time professor to each eight students provides a distinct advantage.

The Ambassador policy is based upon the recognition that true education is not of the intellect alone but of the whole personality—not of technologies, sciences and arts alone, but an understanding of the *purpose* of life, a knowledge of the spiritual *laws* which govern our lives, our God-relationship and

human relationships; not a memorizing of knowledge alone but a thorough training in self-discipline, self-expression, cultural and character development; not book learning only, but broadening travel and experience; not only hearing and learning, but **DOING**.

Ambassador's Growth Outstanding

Truly, without vision, the people perish! But when the Eternal builds the house, we have assurance He "will not drop the work He has begun"—it shall remain forever! Ambassador started the smallest of all colleges, but, like the grain of mustard seed, its destiny is unlimited growth and greatness!

Here at Ambassador young men and women from all over the United States, Canada, England and Germany come to know **WHY** they were born—very few in the world, today, know that—their **REAL PURPOSE** in life! They learn the real **SUCCESS SECRETS** of life—the *principles for achieving SUCCESS—ACCOMPLISHMENT!* They learn to **REALLY UNDERSTAND** the BIBLE! They lead jam-packed lives—they have to budget their time in order to get in the necessary hours of study, of work, of recreation and play.

To the young people of college age who really hunger and thirst for *true*
(Please continue on page 24)

A side view of Ambassador Hall. This magnificent edifice will now be used as the main classroom building of Ambassador College. An extensive wing—pictured in the artist's sketch on page 5—is already in the planning stage.



The Autobiography of Herbert W. Armstrong

In this eighth installment of Mr. Armstrong's own story of his event-packed life, we find him opening an office in Chicago, continuing unusual experiences which were preparing him for direction of the most important world-wide activity of our time.

IT WAS now the fall of 1915. By this time I had a considerable amount of valuable experience behind me.

Practical vs. Theoretical Education

I had reached the age when most students had graduated from college—twenty three. All this time I had continued my studies, delving into many subjects including philosophy and psychology, but my "major," of course, had been advertising, selling, and merchandising, along with business management. This study had been combined with intensive "field experience" in contacts and dealings with business men over most of the United States, discussing business methods and problems with them.

This education was far more *practical* than theoretical classroom instruction out of text books usually written by professors utterly lacking in practical experience. Nevertheless, I frequently wondered, in those days, how my education would stack up with that of most college graduates. Later I was to find out.

You will remember, as recounted in the earlier part of this autobiography, that at age eighteen I had faced, and answered, the question of going to college. I had chosen the advertising profession. There were no courses available in advertising at that time.

On the advice of my uncle, Frank Armstrong, leading advertising man in Iowa, I had decided on a course of self-study combined with active experience. I had, except for deviations from my goal, chosen the jobs that would provide the training I needed for the future, rather than the jobs which paid the most.

Then I purchased books, and bor-

rowed books from public libraries, beside subscribing to the trade journals in the advertising field, *Printers Ink*, and *Advertising & Selling*. I read a great deal of Elbert Hubbard's writings, and continually studied and analyzed the best advertisements in newspapers and leading magazines. Also, I read a great deal in certain general magazines, such as the *Quality Group* of those days, especially *Worlds Work*. I confined my reading in magazines to informative and thought-provoking articles, resisting fiction almost altogether. Fiction is the lazy man's reading. Like the movies, and today's TV programs, it is merely a ready-made day-dream, inducing habits of mind-drifting.

These years of self-assigned study, enforced mental activity, contacts with successful men in many varied fields, coupled with the practical experience that had been mine, had produced an education and training superior to the average college education.

As president of a liberal arts college today, I can say that this intensive education from the university of hard knocks and practical experience in application has made possible a college offering *today's* students a sound and practical education acquiring the *true* values!

Moving to Chicago

My work on the one-issue special bank building number of the *Northwestern Banker* had been converted into a regular job as advertising solicitor, on a 40% commission basis, with a drawing account.

Right here I hope I may interject a success principle of which the vast majority seem totally unaware. Here was a temporary job, doing a special one-

month edition of a small class journal. But it offered larger opportunities. Those greater possibilities were *visualized*, and *acted upon!* The temporary job was turned into a steady job as advertising solicitor for one sectional bank journal.

This is the quality, rare among men (but *why should it be?*), called VISION. This job on one sectional journal later was developed into a business as publishers' representative for nine bank magazines. Most men are never able to see any possibilities of expanding their present jobs. They do merely what they are told—what some one higher up thought out and laid before them.

The Bible says that if we do only what we are commanded—what is expected of us—we are "*unprofitable servants*" to be cast out "into outer darkness."

Most people go to one extreme or the other. While the big majority never think beyond their present jobs—never *think* out ways to do the job *better*, or to develop or expand it into something bigger, or to be preparing themselves for the better jobs ahead and promotions to them, a minority go to the opposite extreme. They are always trying to do the job ahead—or the boss's job—without adequate ability, preparation or experience, and only throw monkey-wrenches into the gears, causing damage, lacking wisdom and judgment.

Most men never seem to realize how the application of some of these principles makes all the difference between employe and employer; between mediocrity or failure and success.

Back to the story. I had now developed the opportunity into a job. But the field in Iowa was too limited. The nation's advertising headquarters centered in two cities—New York and Chicago. After a month or two of developing a



From a photograph of Mr. Armstrong at age 23.

few accounts in Iowa, chief of which had been the Lytle Company and the Fisher Company, I moved into Chicago.

I made my home at the old Hotel Del Prado, a south-side residential hotel on the Midway, adjacent to the University of Chicago. The one personal friend I had in Chicago at the time was Ralph G. Johnson, manager of the *Merchants Trade Journal's* Chicago office, and I moved into the Del Prado because he lived there.

The old Del Prado has long since been torn down, and a new skyscraper Del Prado erected over on the lake shore. The old one was a sprawling three or four story frame building, well maintained as a first class residential hotel. Most cities have residential hotels, and I learned that they are a most satisfactory type of residence for single people, whether young or old.

Very soon I came to know most of the residents of the Del Prado. The hotel provided a Wednesday night dance for all guests every week. There were spacious lobbies and lounge rooms. There was a sort of unwritten law among guests which dictated that if one desired social contact, he would find almost any of the other guests recep-

tive and friendly; or, if he preferred privacy, or to sit alone in the lobby, no one would intrude.

I lived at the Del Prado almost two years—until a certain Iowa girl came to Chicago as my wife. This privilege of living in a large metropolitan residential hotel was one of the cultural and valued experiences of all those formative years. It supplied one of those social-cultural influences which many college students receive by residence in a fraternity house—but without some of the evils of frat life.

I soon observed that the most popular girl at the Wednesday night dances—or chatting in the lobbies at any other time—was Miss Lucy Cunningham. Miss Lucy, as everybody called her, was a white-haired maiden lady in her seventies. She was especially popular with all the single young men. A few University of Chicago co-eds lived at the Del Prado with their mothers. But often these attractive and intelligent young co-eds were forced to play the role of wall flowers during a dance, while Miss Lucy was *always* in demand!

She was a charming conversationalist, witty, intelligent, well educated. We fellows spent many an exhilarating evening hour chatting with her in one of the lobby rooms—usually three or four young men around Miss Lucy. That was long before cigarette smoking became habitual with the female sex. In those days it was not generally accepted as being "nice" for a lady to smoke. Prostitutes smoked, but not "nice" women. Miss Lucy, however, was a "nice" woman who was a little ahead of her time. She was "nice" all right, but she dared to do what she wanted. Miss Lucy smoked cigarettes! Whenever another guest walked past the grouping of sofas and lounge chairs where we were sitting with her, she would casually hand her cigarette over to one of the fellows, who would hold it until the way was clear again. Probably not many, except a number of the young men residents, ever knew her addiction to smoking.

I didn't like to see her smoke. It has always seemed disgusting to me to see any woman smoke. But, remember, I was young and unconverted then, and fancied I was quite "broad minded"

about such things. I was not naive. No one is wholly good or bad, and I liked Miss Lucy for the things that were good about her.

Besides, I myself smoked in those days. You'll remember how I "swore off chewing" tobacco at age 5. But I had taken up pipe smoking during those long and frantic night hours at Wiggins, Mississippi, as an aid to staying awake while I worked over the books. I had smoked, moderately, ever since—and continued to do so until my conversion. However, I will say that I was never a heavy smoker. Never more than one cigar a day, or three or four cigarettes in a day. That's the reason I did not have the battle many men have had in breaking the habit, when I saw that it had to be broken. My battles with myself were in other directions.

An Office of My Own

The first time in my life I had an office of my own was in Chicago. On arriving there from Iowa, now representing the *Northwestern Banker*, I opened an office in the Advertising Building, at 123 West Madison Street, in the heart of Chicago's Loop. This location was only a half block off South LaSalle Street, which is the "Wall Street" of Chicago. Most of the great banks and investment houses (of Chicago) are located on this street.

The Advertising Building was occupied by Mr. Armstrong and his cousin Roswell, son of Frank Armstrong, snapped at about the time of this installment.



cupied solely by advertising agencies, publishing firms, publishers' representatives, or those of allied lines in the advertising field. The Ad Club, a division of the Chicago Association of Commerce, had its club rooms there.

The name of this tall but slender skyscraper has been changed at least twice since then. Not many would remember it as the Advertising Building today.

Actually, I did not quite open an office, as yet. The fourth floor of this building consisted of one large general room, with a tier of private offices forming an "L" around the far side and the rear of the floor. This large general room was filled with a number of desks. At first, I rented merely desk-space in this open room. It was about two years before my business expanded to the point where I required, and was able to afford, a private office; and then I rented one on that same floor. Altogether I maintained office facilities on that same floor for seven years.

At the entrance of this desk-space room was a telephone switchboard and a receptionist. She served all tenants on that floor, taking telephone messages when tenants were out. Thru this entire seven years of my tenancy there, the same alert, quick-thinking receptionist remained at that switchboard. Her name was Olive Graham. She had one astonishingly remarkable faculty. She could remember every telephone number that had been given to her for days, and precisely *when* the call had come in.

On one occasion, a man attempted to alibi his failure to call me by claiming that he had called, and left his telephone number for me to call. I took his telephone and called our switchboard—Randolph 2-100.

"Olive," I said, "Mr. Blank says he called me three days ago, when I was out, and left his number, Blank 8-693, for me to call."

"No, Mr. Armstrong," replied Olive promptly. "No Mr. Blank called three days ago, and no one left the number Blank 8-693."

That was positive proof. Olive was never mistaken. Mr. Blank was forced to admit he had not made the call. How that girl could carry hundreds of telephone numbers in her mind I could

never understand. I never knew her to miss.

Advertising Tractors to Bankers

Some little time after setting up my own headquarters in Chicago, I had what might appear to be a most absurd "brainstorm." Those on our present staff and our architects well know that these "brainstorms" have a way of continuing, even today.

They may seem ridiculous or absurd at first thought. But more often than not they have proven to be very practical and worth-while ideas. You see, while I was touring the country as the "Idea Man" for the *Merchants Trade Journal*, my job was to look for IDEAS—practical ideas—ideas that had been put to work, and had proven successful. That experience taught me the value of IDEAS.

In the aptitude tests given prospective employes by one large corporation, one of the questions was: "Do you ever day-dream?" 99 out of 100 applicants, *if* they were putting down the answers they supposed the company *wanted*, rather than the actual truth, would most surely have answered "NO!" Actually, the company was looking for men who *do* day-dream in a certain manner. Not the kind of day-dreaming that lets the mind stagnate and drift without thinking—but the kind of *thinking* day-dreaming that utilizes imagination—that thinks up IDEAS, and then mentally puts them to every test to see whether they will *work!*

To climb the ladder of ultimate success in accomplishment, one must exercise VISION, and, supplementary to it, IMAGINATION—the kind of active, practical THINKING that produces sound and workable IDEAS! The college in which I was trained taught me these things. The *average* college education, however, fails to inculcate anything of this nature.

This "brainstorm"—or IDEA—was the selling of large advertising space in the BANK journals to farm tractor manufacturers. Certainly no one had ever heard of such an apparently preposterous idea before. But it worked, and it paid the farm tractor industry in a big way—and, incidentally, it put me in the \$25,000-a-year income class (in terms of

today's dollar) while still a youth in my twenties.

However, that idea required time to develop.

At first, my work in Chicago confined me primarily to the solicitation of advertising from banks and investment houses which had not previously used space in the *Northwestern Banker*. Altho I was required to call on, and render any desired service to the financial institutions which were already advertising in the *Northwestern Banker*, I received no commission from any of this, but only on such new accounts as I developed myself.

This journal was already carrying the advertising of many of Chicago's larger banks and bond houses. But there were still others.

What a "Correspondent" Bank Is

One might wonder why the larger Chicago banks should carry advertising in journals read only by other bankers.

The answer is that these larger banks in Chicago and New York *do* have something to sell to other banks. They are, in a sense, *bankers' banks*. Virtually every bank in Iowa, Minnesota, North and South Dakota, and Nebraska kept a goodly sum of money on deposit in at least one Chicago bank. This is a system used by banks to facilitate the clearing of checks.

Have you ever wondered how checks you send to people in other states are cleared?

Suppose, for example, you live in Ft. Dodge, Iowa. You owe a bill to a concern in Muncie, Indiana. You mail the Muncie firm a check on your local Ft. Dodge bank. The Muncie firm deposits the check in its local bank in Muncie. The Muncie bank either pays the Muncie firm the amount, thus cashing your check, or it credits the amount to the firm's account in the bank.

But, now, how is that bank in Muncie, Indiana, going to get the amount of the check from YOU? When you wrote out your check, drawn on your Ft. Dodge bank, you represented that YOU had that amount of money on deposit in the bank in Ft. Dodge. The check is merely an order for your bank in Ft.

Dodge to pay to the firm in Muncie, Indiana, the amount of *your* money written on the check. Now when a bank over in Muncie, Indiana, PAYS this amount of money to this Muncie firm, the Muncie bank must have a way to collect YOUR money from your bank in Ft. Dodge. How?

Banking procedures have undergone some change, and today the Federal Reserve system is used by member banks to a great extent in the clearing of checks, and the correspondent system to a lesser degree.

But in those days it was done primarily thru this correspondent system. Most banks scattered over such states as Indiana, Illinois, Iowa, Wisconsin have a Chicago Correspondent. That is, they keep a sum of money on deposit in a Chicago bank, for the very purpose of clearing checks. So the Muncie bank has a Chicago Correspondent. Also the Ft. Dodge bank has a Chicago Correspondent, although it may be a *different* Chicago bank.

Here is how the system works. The Muncie bank sends your check to its Chicago Correspondent bank. On receipt of your check, this Chicago bank credits the amount of your check to the account of the Muncie bank. Now the Muncie bank has been reimbursed for cashing your check. If your check was for the amount of \$100, it has \$100 added to the amount it has on deposit in the Chicago bank. Now this Chicago bank must be reimbursed. Thru the Chicago Clearing House system, it sends your check to the Chicago bank which is the Correspondent of your Ft. Dodge bank, which has an adequate amount of money on deposit with its Chicago Correspondent bank. This bank in Chicago thereupon debits the account of your Ft. Dodge bank \$100. In plainer words, it takes the \$100 out of the money on deposit by your Ft. Dodge bank, which is paid thru the Chicago Clearing House system to the other Chicago bank which is the Correspondent of the Muncie bank. And finally, the Chicago Correspondent of the Ft. Dodge bank sends your check back to your bank in Ft. Dodge, notifying your bank that it has taken this \$100 out of the money they had on deposit. Your

bank stamps your check paid, taking *your* \$100 which it had on deposit, thus reimbursing itself for the \$100 which its Chicago Correspondent took out of its money on deposit there. And at the end of the month you receive a statement from your bank showing they have deducted this \$100 from your balance on deposit, and enclosing the canceled check.

This is all not so complicated as it probably sounds. I have taken space to explain it so simply that a little child can understand it. But I thought it might be interesting to my readers, most of whom probably never had any understanding of how checks are cleared from one part of the country to another.

Attending Bankers' Conventions

My work now brought me into contact with many of the nation's leading bankers. Solicitation among Chicago's larger banks and security firms made it necessary to cultivate personal acquaintance with those officers directly connected with the correspondent accounts. This often included one of the vice presidents, and in some instances the presidents.

Certain phases of the banking business are not generally known by the public. One of these is the personal acquaintances and contacts maintained among men of the banking fraternity.

Each state has its state Bankers' Association, with its annual Bankers' Convention. These state conventions are well attended by presidents, vice presidents, cashiers, and even some assistant cashiers, especially those whose jobs are connected with the correspondent business. Each state is divided into groups, and each group holds its annual group meeting. There is the national A.B.A. convention each year, well attended by presidents and top-ranking vice presidents of the nation's largest banks.

At these annual conclaves, bankers, so dignified and formal at home and before customers in their own banks, really "let down their hair," as the saying goes. They familiarly call each other by their first names.

To a large extent, this correspondent business between banks is conducted on a personal acquaintance basis. Although there were two outstanding na-

tional magazines in the banking field, these localized sectional bank journals maintained a personal contact and hold on their banker subscribers that was not possible for a national magazine.

There were seven principle sectional journals, all published by men of outstanding personality. These publishers attended most of the group meetings, and all of the state and national conventions. They mixed personally with the bankers of their districts—who were the readers of their publications. The most eagerly read pages of these monthly journals were the personal gossip pages. All these sectional journals published a great deal of personal news about individual bankers in their districts. The bankers of each section, who knew most of the other bankers personally, were naturally eager to read any personal news items about bankers they knew—and about *themselves!*

Since I was now the advertising representative of perhaps the leading one of these sectional bank journals, I began to attend several of the state bankers' conventions, and most of the A.B.A. (American Bankers' Association) conventions.

In this manner I began to form personal acquaintance with hundreds of prominent bankers—another important factor in my education which had some influence in preparing me for the real job ahead.

In Chicago were many manufacturers of products sold to banks. Of course I solicited advertising from these.

The Tractor Brainstorm

I do not remember just how this IDEA came to mind about selling large-space advertising to the manufacturers of farm tractors. But in some manner, thru personal contacts with scores of small-city and country bankers, I had come to realize that tractors, in those days, were sold for *cash*—there were no easy-payment-plans, or financing terms offered. The farmers were forced to borrow the money from their bankers in order to purchase tractors. My conversations with bankers had indicated that bankers were not, as yet, "sold" on the idea of the farm tractor.

So, in order to get all the FACTS,

I made an extensive survey. That experience in conducting the surveys at Richmond, Kentucky, and Lansing, Michigan, had shown the value of fact-finding by survey, obtaining information from a representative portion, based on the law of average.

This farm tractor survey was made primarily by mail thru questionnaires. These questionnaires were sent to a thousand or more bankers, and a representative number of farmers, and a third questionnaire to scattered local dealers who sold tractors. Simultaneously. I went out on a personal tour of several states, personally interviewing bankers, tractor dealers, and farmers.

This survey unearthed some startling facts, which tractor manufacturers had never realized about their business.

The officers of the average bank in the *Northwestern Banker* territory owned eight farms. Many had come into this farm ownership thru foreclosure of mortgages. Of course they did not farm, themselves. These bankers either employed managers to operate them, or rented them out. Multiplying our circulation by eight, I learned that I had a farm-owner circulation to sell at a lower cost per page per thousand circulation than the farm papers.

But the principle reason farm tractor manufacturers needed to buy advertising space in a banking journal was to win the favor of bankers so that they would more readily loan money to their farmer customers for the purchase of tractors. The bankers were proving a very serious sales-resistance factor.

Whenever a farmer would come into a bank to borrow money for the purchase of a tractor, the banker, calling him by his first name, would ask:

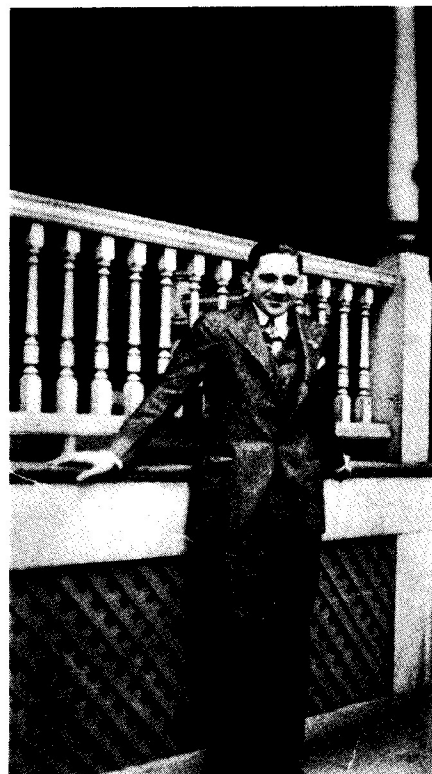
"What do you want the money for, John?"

And when he learned John was about to buy a tractor, he discouraged John. At first, when I presented these facts to tractor manufacturers, they scoffed.

"Why, Mr. Armstrong," they would object, "if the bank they do business with refuses the loan, the farmers simply go across the street to another bank and borrow it there."

"Apparently," I replied, "you do not realize the personal relationship between country bankers and their farmer customers. The country banker is a sort of 'father confessor' to his farmer customers. They come to him with their problems—ask his advice. Do you suppose these bankers are so stupid that they would turn down a loan in such a manner that their farmer customer would be offended, and go to a competitive bank? I have interviewed scores of bankers on this point. The banker who feels his farmer customer ought not to spend the money for a tractor doesn't *refuse* the loan—he merely talks the farmer out of wanting it. He will talk to farmer John something like this:

"Well, John, my advice would be to go a little slow before you go into debt to buy that tractor. As you know, John, I own eight farms myself. And I'm not at all sold on the practicality of tractor farming. In my opinion, the tractor hasn't arrived yet. It's still in the experimental stage. Now I know, John, that tractor salesman has probably put up a pretty slick argument. Of course he's interested in getting a



This shows Mr. Armstrong, at age 24, in front of the Hotel Del Prado in Chicago.

big fat commission for himself. But *I'm* interested in *your* welfare, John. Now, of course, if you decide to let that salesman talk you into it, we'll loan you the money, but my advice is, don't do it! You raise your own feed for your horses. But you'll have to BUY gasoline to feed the tractor. I don't think it would pay."

In soliciting the advertising of tractor manufacturers, I soon found that their advertising managers could not buy it, because they were given a definite appropriation for definite fields—the farm journals, and the farm dealer trade papers. They had no appropriation for bank magazines, and they lacked authority to change company policies.

It became necessary for me to go direct to the presidents of factories in the tractor industry.

This, again, was an experience that afforded personal contacts with several multi-millionaires. Among them was the president of J. I. Case, Mr. Wallis; Mr. Brantingham of the Emerson-Brantingham Company; George N. Peak, president of Moline Plow Works, who later became prominent in President Franklin D. Roosevelt's N.R.A.; Gen. Johnson, vice president of John Deere & Company, also later head of one of President Roosevelt's N.R.A. activities.

Representing Nine Magazines

My one biggest obstacle in this farm tractor field—and also in soliciting manufacturers of items sold to banks—was the limitation of our circulation to one five-state region. These big advertisers in the Chicago district advertised on a *national* basis.

Also, because of this, I encountered stiff opposition from the advertising agencies. Advertising Agencies *serve* the advertiser, who is their client, but they are not paid by their clients. They are *paid* by the publishers, on the basis of a 15% agency commission on all billings.

The Agency position was this: It took just as much time, and effort, for them to prepare a page ad for our little sectional bank journal with some 2,000 circulation and an advertising rate of \$40 per page, as for a page ad

in the *Saturday Evening Post* with a page rate, in those days, of \$5,000 (much higher, today!). The Agency would make only \$6 for its work on a page for us, compared to \$750 for the same amount of effort for a page in the *Post*.

I began to realize that I could sell big-space advertising much easier for a large *national* circulation than for one small sectional journal.

This brought about another "brainstorm." Altho there were two leading national magazines in the banking field, they did not provide a sufficiently complete national coverage. The seven leading sectional journals completely dominated their respective fields. The only possible *complete* national circulation in the banking field could come only by using these nine—the seven leading sectional journals, and the two national magazines.

But there was still a major difficulty. These various bank magazines had various page sizes. Agencies usually send ads out in plate form—already set to type. The necessity of making plates of so many sizes would discourage agencies.

So, about a year or a year and a half after moving to Chicago, I had worked out a proposition to set myself up as an independent publishers' representative in the bank field.

These publications, by whatever methods, had found it cost them 40% to get business. I proposed to represent all nine magazines, and myself to finance all solicitation, and send them advertising at a reduction to them of 25% in cost of obtaining business. In other words, I was to have exclusive representation, on a 30% commission basis, but the magazines were to pay me the entire year's commission in advance on all 12-time yearly contracts, upon receipt of signed contract from the advertiser. They were all to adopt a standard magazine page-size.

But there arose one overpowering obstacle in my path.

Clifford DePuy, about this time, had acquired a second of these seven leading sectional bank journals—the old *St. Louis Banker*, the name of which he changed to the *Midcontinent Banker*.

He objected in loudest tones to my representation of any other publications. I had been his exclusive Chicago representative, and he was determined to keep it that way.

I, on the other hand, had become determined to expand my field. I maintained that I could send Cliff a great deal more business as the representative of a complete *national* circulation. He didn't think so. We *really* clashed on this issue.

But, before this issue was finally settled, I had met a certain *very* attractive young lady out in Iowa.

I think the time has come to relate a different phase of these life experiences—my dating girls, and the romantic side of life from the beginning up to the time of marriage.

Dating, and Romantic Experiences

In the chronicle of experiences that provided the training for the activities of later years, none exceeded in import the dating experiences that culminated in marriage—at least none exceeded the marriage experience.

If it be true, as it definitely appears now in retrospect, that the Eternal God knew He would call me to the important activity now in progress with progressively increasing power of impact, and that this early training of formative years had some measure of unseen and unrealized divine guidance, then it is true, also, that the selection of my wife and life partner was providential.

It was thru her, years later, that circumstances impelled my conversion and induction into the ministry of Jesus Christ. This ministry, from its beginning, has been a *team* ministry in which Mrs. Armstrong has shared—even tho it may not have been evident to many.

No phase of any man's life is more important, or has greater bearing on his future success or failure, than the romantic experiences and final selection of a wife. The same is true, conversely, in the lives of girls who have reached the dating age.

Few young people, today, realize the seriousness of this phase of life. Proper dating has become virtually a lost art in America. Young people today, it

seems, do not know how to date. Most of them have little or no conception of the nature of true love, or the meaning and responsibility of marriage. They are men and women physically, but they are still children emotionally.

Let me repeat, here, that I was born of solid old Quaker stock. I was brought up from childhood to believe that marriage was for LIFE, and divorce was a thing unheard of in our family. Marriage was regarded seriously, and as something not to be considered by a young man until he had acquired his education and preparatory experience, and was established financially and in position to support a wife and family.

Consequently, in my dating of girls prior to age 24, there was no thought of marriage, except indirectly.

My Dating "System"

And, by "indirectly," I mean this: I had a "system." I was conceited enough to think it a pretty good system. I was aware that I did not really know what love is. But I had the conception that it was a mysterious thing that might hit a young man when he wasn't looking. He might suddenly "fall" for a girl. Once this happened, so I surmised, the poor victim lost his mental equilibrium. He was "hooked" and unable to help himself, or, if the girl be the wrong one, to recognize that fact.

I was, in other words, afraid I might be caught off guard and helplessly plunged into a binding life-long marriage with the wrong girl. I had heard that love was blind. If I should fall in love with the wrong girl, I would probably be totally blinded to the fact she was the wrong one. My life would be ruined!

My "system" was born out of fear of this possibility. I didn't want to get serious, or think of marriage, before I was advanced enough to support a family. But, if this "love bug" *should* stab a hypo love potion into me prematurely, I wanted to have insurance against being bound to the wrong one.

Therefore my "system" was this: I would generally avoid even dating a girl unless she appeared, so far as I could then see, to be at least eligible if I lost my head and "fell" for her.

Next, on my first date, one thing was always uppermost in my mind—to coldly *analyze* that girl from the point of view of what kind of a wife and mother she would make, *if* I lost my head over her. If she definitely didn't measure up, I firmly avoided any second date with her. If I were not quite sure one way or the other, I would allow myself a second date—if she appeared sufficiently interesting. If a girl passed my analytical test, then immediately I put all thought of marriage out of mind, but she remained on the list of girls who were eligible for dates—IF I desired them.

As a result of this "system" I *did* date girls I felt were well above the average. I enjoyed a scintillating conversation. If a girl was unable to carry on her part of such an "intellectual" conversation, or was lacking in any mental depth and brilliancy, she didn't interest me enough for another date.

My First Date

I suppose most little boys, around age 4 or 5, pick out some girl they call their "girl friend." This is, of course, quite cute and amusing to parents and other adults. I mentioned, earlier, a little girl who took part in some church play with me, at age 5.

Then, around nine or ten years of age, a Sunday school chum and I picked out a girl whom we mutually called "our girl"—only she never knew it. We were too young and too shy to tell her.

I kissed a girl for the first time when I was twelve. Some of us kids in the neighborhood were playing "post office." I think I secretly considered that girl to be my "girl friend," tho I'm sure she didn't know it. I do remember her name. I also remember the name of this Sunday school girl I secretly shared with the other boy. But I will refrain from mentioning it, for the other boy finally did start "going with" her when he became old enough, and wound up marrying her—and I have heard that she lives, today, in Pasadena.

But my first real date came when I was a freshman in high school. It was with a neighbor girl who also was a freshman at North High, in Des Moines. The occasion was some high school event that took place in the evening.

I remember I was very self-conscious being on a street car alone with a girl.

WHY is it that so many teen-age boys are bashful in the presence of girls their age, while girls seem never to be the least bit embarrassed?

I did continue to "go with" this girl, off and on, for some seven or eight years, but never was it "going steady" as so many young people do today, and it was never serious. Never once did I kiss her.

Once, when I was probably twenty-two or twenty-three, on a date with her in Des Moines, I did start to slip an arm around her. Promptly she took my arm and placed it back where it belonged. But not because she was a "prude."

"I wish you wouldn't, Herbert," she said simply. "At least unless you are serious. You're the only fellow I've ever gone with that hasn't necked with me. I'd like to keep this one slate clean. It has really meant something to me."

I wasn't serious, so my arm stayed home the rest of the evening.

"Necking" Experiences

When I first dated this girl, at about age fifteen, and for some years after that, I never "necked" with any girl. Only we didn't call it "necking" then—it was "loving up," and back in my mother's day it was "spooning." I don't know what they called it in Abraham Lincoln's day, or back in the days of Adam and Eve. But it's been going on all these millenniums and centuries, no matter what any passing generation may call it. It speaks its own universal language. But, in this autobiography, I shall use the terminology of the present day, for reasons of clarity.

So far as I know, during the earlier years of my "dating" experience this thing of "necking" was not practised in the promiscuous way it is today.

I dated a number of girls I regarded as unusual, and considerably above the average. One was the daughter of the president of an insurance company. She was my mother's original preference, and I think that at the time Mother would have been pleased had I married her. But she held not the slightest romantic interest for me. She was an

artist and sculptress. I admired and respected her, but never could have loved her. Then there was another girl, a neighbor in Des Moines, who excelled as an artist. In fact, this girl excelled in just about everything she did. I dated her frequently in Chicago, as I passed thru on those "Idea Man" trips, while she was a student at the Chicago Art Institute. There was another girl in Rock Island, Illinois, with whom I became acquainted thru the above mentioned two girls, a member of one of the oldest and most prominent Rock Island families.

But, along about age 21, it seemed that the "necking" pattern was being ushered in. In those years I wanted to be "modern" and to keep up with the times. I began to think that perhaps I was being considered a little behind the times, and decided that perhaps I ought to start "necking" a little—at least after a second or third date. I don't think many indulged in it on the first date, in those days.

At that time I was dating a girl in Des Moines who was a special "buddy" of a girl who was going "steady" with a chum of mine. The four of us double-dated frequently. So I began the popular pastime of "necking." The girl didn't object. Her father was dead. Her step-father was an automobile dealer, and frequently, on our dates, we were taken riding in their car with her step-father and her mother. We "necked" openly in the back seat. Her parents seemed to think nothing of it.

Then one night on their semi-secluded front porch, she became especially serious. She began to tell me how much money her father had left her, and she felt we ought to begin to plan what to do with it.

This came like an electric shock. I realized she was seriously taking marriage for granted. Such a thought had never entered my mind. I told her so. This stabbed her right in her heart.

"But if you're not serious, and thinking of marriage, what on earth have you been 'necking' with me for?" she asked.

I explained that she was the first girl I had ever necked—that I had come to believe I was being considered old fash-

ioned by the girls—that it had seemed to me that it was being done generally, and that girls expected it. I did it because I supposed it was the thing I was supposed to do.

At this she burst into tears and ran into the house. This sudden turn of affairs shocked and hurt me deeply. I knew I had hurt her, and that made me feel like a cad. Next day I called on the telephone to apologize. Her mother answered.

"My daughter has told me all about it," accused the mother with icy scorn. "She never wants to see you again!" She hung up the receiver.

So my first experience in "necking" came to an unhappy and semi-tragic end. I hope this girl later fell *really* in love with the right man for her, and found a happy marriage. She was a fine girl and deserved it. But I have never heard from or about her, since.

Truth About Necking

I have wished very much that I could have known, in those days, what I am able today to teach the class in "Sex Understanding and Marriage" at Ambassador College. For had I realized the TRUTH about this practise called "necking," that very fine girl would have been spared the humiliation of confessing love for one who was not in love with her.

But I didn't know God's teaching in those days. My standards were those of the other young people my age in the world—that is, the standards of those worldly young people who had *ideals* and good intentions—but based on the way that seemed right to us humans—not on the revelations and laws of GOD.

It was totally against my code of morals to "insult" a girl—which, according to those human standards meant carrying "necking" beyond the point of "decency." That I never did in my life. I felt I knew where to "draw the line." And I *was* always careful to observe that human-reasoned line.

But all young people are not that careful. What I did not then know is that even any "necking" at all—harmless as it is supposed to be—is the very first phase of the four phases of actual fornication—which is *SIN!* In very plain and frank language, "necking" belongs IN

MARRIAGE as a definite PART of the marriage relationship. Humans usually reverse what is right. They indulge in this preliminary act of sexual arousal *prior* to marriage as a part of dating—and then dispense with it after marriage, thus often ruining and breaking up marriages!

I didn't realize, then, how many countless acts of fornication, and premarital pregnancies, are caused by this supposed harmless and popular custom of "necking." Today young people do not seem to have the strong convictions some of us had about where to "draw the line." They seem to lack the will, or the self-control that we had to stop short of that "line." I am thankful that somehow God protected me from going past that first stage of "necking." And I hope that my *unmarried* readers will profit by the since-learned truth of this, rather than follow my example of age 21.

I Meet Two Pretty Girls

Up until 1917 I had never thought really seriously of any girl. I liked the company of girls. In my vanity I fancied that I had been dating the real "cream of the crop"—girls considerably superior to the average. But during these years I was still "going to school"—in the way I had decided was best for me—acquiring knowledge of my chosen field, gaining experience, preparing myself to make BIG MONEY later.

In my foolish conceit of those unconverted days, I was cock-sure that I was headed for outstanding success. But I had certain ideals and convictions, and one of them was that a young man ought not to think of marriage *until he was prepared to assume the responsibilities of marriage*—especially that of *supporting* a wife! The idea of *my* wife having to get a job to help earn the living would have crushed my spirit—would have been the supreme disgrace!

In January, 1917, I was in Des Moines on one of my regular trips to Iowa, renewing contracts and soliciting new ones. My mother had written that her twin sister, my Aunt Emma Morrow, was stricken with pneumonia, and asked me to visit her on this trip. So I took the short side-trip to the Morrow farm, 30 miles southeast of Des Moines,



From a photograph of Loma Dillon, Iowa school teacher, taken shortly before Mr. Armstrong met her.

and a short mile north of the crossroads town called Motor, which consisted only of a store, school house, church, and two or three houses.

I found my aunt considerably improved, and convalescing. During the afternoon a girl from Motor, two years younger than I, came to see my aunt. Immediately I was impressed. She was pretty, and seemed to be an unusually nice girl. Her name was Bertha Dillon, and her father owned the store at Motor.

I was enjoying a sparkling conversation with her, when, about 4:30 in the afternoon, her older sister, Loma—just my age—came bounding in. That's not much of an exaggeration. I hadn't seen such fresh, joyous, "zip and go" in a long time. She literally exuded energy, sparkle, good cheer, the friendly warmth of a sincere, outgoing personality.

Now I was much *more* impressed! She was even prettier than her sister. There was something *different* about her—something wholesome that I liked. She was the school teacher at Motor.

"Where," I asked myself inwardly, "could I have been all my life, never to have run across *these* two girls before?"

This was about the middle of the week. My cousin, Bert Morrow, just one year my junior lacking a day, drove me over to the little town of Beech to take the evening train to Des Moines. My aunt's nurse was returning to Des

Moines on the same train. Loma rode along with us in the "Model T" to Beech. I learned that she was planning to go to Des Moines Saturday morning to do some shopping.

"Why," I asked, "don't you bring Bertha with you, and meet me at noon for lunch, and we'll take in a movie in the afternoon?"

It was a date.

Only, when I met her Saturday noon, she had not brought her sister. I had preferred to meet Loma alone, but I had felt that propriety demanded that I ask both girls.

I took her to luncheon at Des Moines' nicest place at that time—the Harris-Emery department store Tea Room. It was one of the finest department store tea rooms in the nation.

I was really enjoying this date. She didn't know it then, but Loma was being intensively analyzed. No thought of marriage, you understand—just routine, as I always did on a first date. She seemed to be a girl of sound minded good sense and high ideals. She had superior intelligence. There was a mental *depth* most girls lacked. I was well aware that she was utterly lacking in sophistication. She was not, in fact, completely "city broke." There was none of the haughty social veneer—none of the acquired artificial mannerisms of the eastern "finishing school" products or the social debutante. Indeed, I perceived she was a bit naive. She was completely sincere in trusting and be-

lieving in people. She had not seen or learned much of the rottenness and evils of this world. She had that innocent, completely unspoiled freshness of a breath of spring.

Also, from the instant when she first came *bounding* in at my aunt's farm, I had noticed she was almost something of a tom-boy—active, very alert. Whatever she did, she did quickly. I learned later that her brothers dubbed her with two nick-names—"She-bang" and "Cyclone!" She was full of fun, yet serious—with the unspoiled wholesomeness of an Iowa country girl. And, most important of all, strength of character!

I observed quickly that altho she was alert and active minded, hers was not one of those flighty surface minds, active but shallow. She was able to discuss serious and deep things intelligently. She was very much an extrovert, but not a shallow, gossipy chatter-box.

Altho I noticed, and became immediately well aware of these qualities, no thought of *falling in love*, or of marriage, entered my mind. Perhaps I had so disciplined my mind in that regard that it automatically avoided such thoughts. But I *did* want to see more of her—*definitely!*

She Rated a Second Date!

After the luncheon conversation, which must have lasted more than an hour and a half, we went to a movie. I remember nothing whatever about the



A candid camera shot at Motor, Iowa, in which Miss Dillon was wearing Mr. Armstrong's coat.

movie—I do remember holding a soft, warm hand.

I always stayed at the Brown Hotel in those days—a residential hotel on the edge of the business district. After the movie, we walked over to the hotel lobby. I ran up to my room, picked up a package of family pictures I happened to have in my suit-case, returned to the lobby and showed the pictures to her.

I remember that among them was a "Cousins' Letter" I had initiated. Ever since I could remember from earliest childhood, my father's generation had kept a family letter circulating. It made the rounds, perhaps once in nine months or a year, from coast to coast. Some of the Armstrong family were in New Jersey and Atlantic coast locations. Some were in Ohio and Indiana, some in Iowa, Colorado, and some in California. Each time it came around, my father removed his letter which now had gone the rounds, wrote and inserted a new one. I had organized a "Cousins' Letter" of our younger generation. It made about two rounds, and apparently died a natural death. But this big packet of letters had just finished its first round, and I remember showing it to my new-found girl friend.



Mr. Armstrong and Miss Dillon on one of his Iowa visits.

Then I took her to her evening train to return home.

I have mentioned my "system" of analyzing girls on the first date. Loma had been duly analyzed. She passed the test with a perfect grade. She rated a *second* date!

In fact, the more I thought about it, she rated it without delay! I lived in Chicago. If I were to have another date with this very attractive young lady any time soon, I decided it had to be next day!

Accordingly I hopped the morning train, called my cousin to drive over to Beech after me, and, to everybody's surprise, here I was to "see my aunt" again! I don't remember, now, how I maneuvered to get Loma up to my aunt's, but I do remember spending considerable time with her there. And *she* remembers a walk out on the country road in the deep snow.

I also remember holding her hand again—much to the dislike of my uncle and aunt. After I left, they began to warn her against me.

"Now Loma," they admonished, "you'd better let Herbert alone. He reads those magazines written by that awful Elbert Hubbard, and he's probably an atheist. He probably doesn't ever go to church any more!"

But I had asked Loma to write, and she had said she would.

So now the "dating" was continued by mail. I must have had her a great deal on my mind, for I wrote to her almost every day, and received several letters a week in return.

A year and a half before, I had felt that the Iowa territory was rather "dead" for new business for *The Northwestern Banker*. There was more business to be had in Chicago. But now, of a sudden, Iowa seemed to become very desirable territory again, requiring more frequent visits from me.

The next Iowa trip seems to have been some time in February. On a later Iowa trip in May or June, we had a double date in Des Moines with Loma's number one girl chum and her fiancé. At an amusement park, we took a roller-coaster ride—Loma's first in her life—and also her *last*! She was so frightened that she unconsciously had a firm, al-



Another candid camera shot caught Miss Dillon wearing her sister's coat. It was too large for her.

most death-like iron grip on my trousers just above the knee as we came to a stop—much to her embarrassment and the glee of her chum and fiancé! She was such a modest person that this was terribly mortifying!

But I am getting ahead of the story.

As we continued the acquaintance by correspondence, we exchanged ideas on many subjects. I wanted to know what she was interested in—what she believed—what her ideas were. She seemed to have very high ideals, and I discovered that she was somewhat religious—more so than I was at that time.

Business seemed to require my presence in Iowa again in early April, and then the first week in May.

I "Fell"

In our correspondence, we had exchanged ideas and ideals on such subjects as "necking." Of course I had never, as yet, made any advances toward her in this direction—except for holding her hand a few times. Her letters said she didn't believe in "necking." I would not have been a normal young

man if I had not determined to put her to the test on that.

It was about the 7th or 8th of May that she met me again in Des Moines. During the afternoon, we went out to one of the spacious parks where wild flowers could be picked.

As we were sitting, or leaning on our elbows on the ground, opportunity came for me to slip an arm around her shoulders, and, leaning over her, plant a healthy kiss on her lips. She didn't resist.

Sitting back up, I grinned and asked, "Now are you mad at me?"

"Uh-huh," she smiled.

I wasn't quite sure *what* to think, now, after she had expressed such disapproval of anything of this sort in her letters.

We returned to the apartment of my Uncle Frank Armstrong and his family. I was taking a midnight sleeper for Sioux City, and she was to remain at my uncle's for the night.

When it came time for me to leave for my train, Loma came out into the hallway of the apartment building to say good-night. Suddenly, impulsively, she reached her arms around my neck and planted a good earnest kiss on my lips!

In a daze, I left. I couldn't sleep that night for hours. Nothing had ever hit me like this before. That had not been any ordinary "necking" kiss! I knew that was, as they say today, *FOR REAL!* She had kissed me because she really *meant* it! It produced an emotional upheaval inside me—a totally new experience. Thru the mental daze I began to realize this was *LOVE*.

Returning to Des Moines a few days later, I went back down to Motor. It was the night of May 13th. We walked down the roadside, past the old Quaker Church building and graveyard. I told Loma that I knew, now, that I was in love with her.

Tragedy Threatens!

This seemed to come like a shock to her. Apparently she had not thought of it in just this way before, but now, suddenly, it dawned on her that if we were married it meant living in Chicago, in more cultural and, as she sup-

posed, sophisticated surroundings than she had known. This sudden realization frightened her.

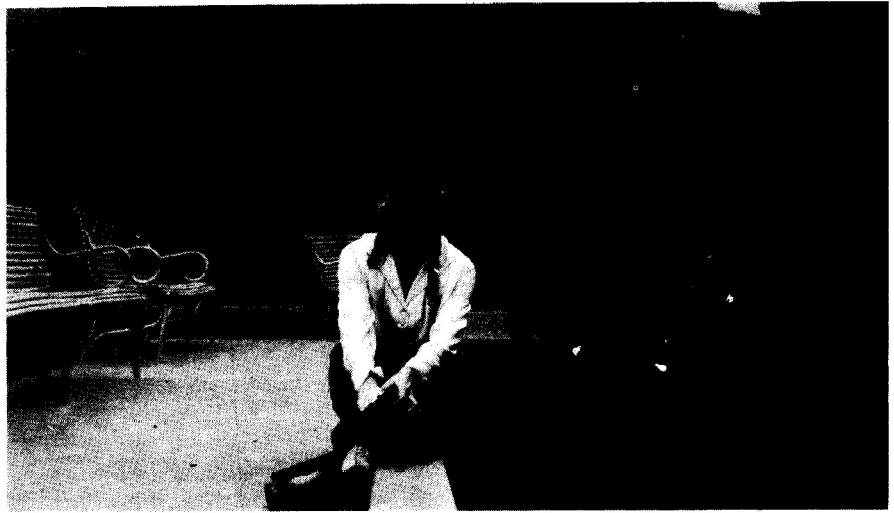
She stammered that she was not sure.

That statement fell on me like a ton of bricks! I had never doubted, in my confident conceit, that if and when I ever did fall in love it would be mutual. Now, suddenly, came the realization that I might be faced with tragedy! But I knew the right answer. I wish *more* young people, "falling" for one who is *not* in love with *them*, could know this right answer. Most young fellows, it seems, would start pleading with the girl to marry them, anyway. That is definitely *not* the right answer.

"In that case, Loma," I said regretfully, soberly, but firmly, "I don't want to ever see you again—that is, not unless, or until you find that you, too, are in love. I certainly wouldn't ask you to marry me if you don't love me. It would only wreck *both* our lives—and I love you too much to ruin your life."

We were walking back to her home, which was on the second floor over the store. We sat down for a while on the steps of the store.

It was difficult to understand, now, why she had kissed me as she did that night outside the door of my uncle's apartment. Was I merely receiving just retribution for causing the first girl I had ever "necked" to fall in love, when I didn't love her?



Miss Dillon beside pool in front of apartment building in Des Moines where she was overnight guest of the Frank Armstrong family.

I asked Loma for an explanation.

She explained, then, how the sudden thought of marriage had frightened her. She and I had lived in two different worlds. I had been city born and city reared. I had travelled a great deal. I was very worldly wise. I knew the world and was a part of it. I lived in one of the world's largest and most metropolitan cities. She was a country girl. How would she be able to act and live in the sophistication of a city like Chicago?

"Loma," I said seriously, "you're a diamond in the rough. Maybe you haven't had the exterior polish of an eastern finishing school applied. Most of those girls have the outer polish, but

no qualities underneath. It's mostly a lot of put-on and make-believe. It isn't *real*. But you are *REAL*, Loma, and you have the *QUALITY* of good character all the way thru. I can see to putting on what polish you'll need. I don't want, and never could love, a lot of pretense and empty-headed sophistication! *YOU* have the *real* qualities for a good wife and the mother of my children. It's *YOU* I love, and I know now I can never love anyone else. Don't worry about the lack of social training and sophistication. That stuff can be bought a dime a dozen! It's trash! I don't want it! All I want *YOU* to decide is whether you're in love with me, as I am with you."

Then, rising, I said finally,

"Just one thing I want you to promise me. As soon as you're *SURE*, in your own mind, whether you're *in love*—either way—I want you to telegraph me just one word—'YES' or 'NO'—and I'll understand."

She promised. I walked away toward my aunt's house, a mile down the road. There was no good-night kiss.

Next month you will read the outcome of this dilemma—space does not permit its conclusion in the present installment. Also, in the August number, the building of a business and an income equivalent to \$25,000 a year while still in the twenties—and an unrealized and unheeded call to God's ministry.

An old snapshot of country store at Motor, Iowa. Concluding event in this installment occurred on front steps of this store.





The Ambassador Chorale with Mr. Ettinger, Director.

SPACE-AGE CRISIS in EDUCATION!

(Continued from page 12)

KNOWLEDGE to really learn what LIFE is all about—its purpose, its laws, its true values, who are ambitious not only for this rare quality of higher education, but also for a life of ACHIEVEMENT, and who have the will to WORK for it, and the self-discipline to acquire it, I extend an invitation to write for the Ambassador College Catalog for the

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