

# LEARNING TO SAVE

**Bitter Experience the Usual Teacher**

**BUT**

**Prudent Men Avoid her School-Room**

It has been said that 75 out of every 100 men are "flat-broke" at some time before the age of 40. In other words three out of four men put in from ten to twenty of the best and brightest years of their lives and at the end have nothing, perhaps less than nothing to show for it. And why? Simply because they wait for adversity to teach them the necessity of thrift; because they must learn to save by pain and privation just as a horse learns to obey by whip and spur.

Some of them never get on their feet again, but the ones that do struggle back to prosperity have learned their lesson once for all. They save steadily, persistently, doggedly. Some of them profit so well by their harsh teaching that they get farther ahead than they ever were before, but the thought of what might have been if they had started making hay while the sun first shone is an ever-present regret.

For the twenty-five out of a hundred who are taught to save by foresight rather than by trouble are years ahead of the other seventy-five. They are the men of substance, the men of strength and influence in their communities. The prudent man makes saving and earning go hand in hand. His savings account holds a first claim on his pay envelope. The regular deposit is, with him, a payment that must be made before all others, and his living expenses are based not on his salary direct but on what remains of his salary *after* that deposit. And the fact that he has a savings account actually increases his saving power. After a few deposits his balance gets a pulling power of its own, not very strong perhaps, but strong enough to turn the scale of judgment between provision for the future need and desire for the present pleasure.

A Mississippi Valley Account will keep your money safe, pay you  $3\frac{1}{2}\%$  on it and help you to increase it. Wherever you live and whatever your income you can open one *now*. And if you have a future to provide for you ought to have one.

**MISSISSIPPI VALLEY TRUST CO.**

**Fourth and Pine Sts.**

**St. Louis**

## Sapulpa.

The Frisco now has more team track space than any other road at Oklahoma City.

Assistant Foreman C. P. Lyle claims the honor of being the only Sapulpa man at Big Mill at Reno.

Dispatcher A. M. Strouble has just returned from a short vacation, which he spent at his farm at Thayer, Mo.

Material for the second \$3,000,000 packing plant at Oklahoma City (S. & S. Co.) is beginning to arrive.

Corn and cotton on the Chickasha subdivision are looking as if they will make box-cars get busy before long.

The new sleeping car line, Lawton to St. Louis and Lawton to Kansas City, seems to be appreciated by the traveling public.

"Pa" Davis has resumed his run on Oklahoma-Quanah, Nos. 9 and 10, after ninety days in California account of rheumatism.

Ed. Ilusey, wrecking foreman at Oklahoma City, has his outfit so modernized that he wouldn't trade it for the Springfield outfit.

The tracks in and around the round-house and yards have been filled in and leveled off, which adds greatly to the general appearance.

Fred Morgan, clerk in office of general foreman, has returned to work after an absence of fifteen days spent in Texas with friends.

T. T. Cronin, chief dispatcher, has left for a short vacation, which he will spend visiting Chicago, Buffalo, New York and other Eastern points.

The watermelon crop on Chickasha subdivision will be a record-breaker. It is probable 300 cars of cement will be shipped, as against 138 last year.

Bayford Crawford, chief dispatcher's clerk, leaves shortly for San Francisco, where he will spend his summer vacation. It is rumored that Mr. Crawford will not return alone.

A. G. Bailey, foreman of the transfer platform, is taking a week's vacation for a fishing trip. He will spend a day on Kansas City and Springfield platforms before returning.

Superintendent's office at this point is now equipped with the long distance telephone connecting with stations at A. V. & W. Junction, Tulsa, Claremore, Vinita and Afton.

Carl Noble, assistant cashier at Sapulpa freight house, who has been acting day ticket clerk at Tulsa, is home on a sick leave, having been in St. Louis Hospital for an operation.

New fuel oil storage tanks are being installed at Sapulpa, which, when completed, will eliminate the necessity of engines having to go a mile to the oil refinery to be supplied with fuel oil.

Blacksmith C. Warren has just returned from Springfield, where he had gone with his son who was suffering from an attack of appendicitis. Mr. Warren informs us his son is improving rapidly.

Chief Clerk Duve, of the local freight office, has a new filing system, which greatly assists him in answering correspondence, and getting it so lined up that the increased amount of work is handled without additional force.

Engineer C. E. Morris is gaining quite a reputation as an amateur boxer, and it is even thought by his friends that after about two more years he will be a match for the present heavy weight champion. At present he issues challenge to any one in Texas, Oklahoma or Kansas at 280 pounds.

Our popular car foreman, W. H. Ipsen, was married on June 22 to Miss Emma Gruebel, of Springfield, Mo. After faking their honeymoon trip visiting Chicago, Buffalo and other Eastern points, they have returned to Sapulpa and located corner of Hobson and Linden streets, where they are at home to their friends.

One of the Sapulpa train dispatchers has recently invented an attachment for switches which, it is claimed, eliminates the use of switch lights. It prevents trains from running through switches, and can be placed any distance from a switch stand; can also be placed on trestles and draw-bridges. This equipment can be manufactured and installed for about \$2.50 a mile.

Increased amount of business handled over the Sapulpa transfer platform and city merchandise, has made it necessary to enlarge the warehouse and transfer docks, and carpenters are now adding 100 feet on west side of the freight house. The office, which at present is located on the west end, will be

removed to the east end, and when completed will be large enough to accommodate the entire force, as well as records for two years on one floor. The transfer dock is now on the east end and is 600 feet long. This will be torn down and two 400-foot docks added to the west end, one dock to be 18 feet wide and the other 16 feet 4 inches wide. The dock on the north side is to be extended 240 feet east on freight house side of office. All receiving will be done at doors next to office at the foot of Main street. It is the present plan to use the south dock, which will hold eleven cars, and the two middle docks, which will hold ten cars each, for empties to be loaded into. The north side of the north dock will be used as a live track for merchandise cars to be emptied. This dock will hold seventeen or eighteen cars at a setting. This will be a great improvement over the present system of transferring, as it will enable us to load into empty cars entirely, and prevent misloading of freight.

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### Changes.

T. J. Powell is appointed purchasing agent, with headquarters at St. Louis, Mo., succeeding M. E. Towner, resigned, effective July 1, 1910.

Frank Anderson is appointed Industrial Commissioner, with headquarters at St. Louis, Mo., vice M. Schuller, resigned, effective August 1.

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Mr. E. R. Hibbard, president of the Grip Nut Company, Chicago, accompanied by his wife and 16-year-old son, left Chicago July 28 on a ten weeks' trip to the Orient. Mr. Hibbard says he is going to "teach the heathen to use Grip Nuts."

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**UNION STATION BRANCH**

**ST. LOUIS, MO**

Easy to  
apply and  
easy to  
reapply



It  
retards  
wear and  
"slack"

The Weisell Nut-Lock is not a spring. It is not a washer. It is a perfect wedge. It decreases maintenance work and lost and broken bolts on both track, equipment and power more than 50%.

1500 Republic Building



Chicago, Ill.

The Weisell Nut-Lock, manufactured by the Weisell Nut-Lock Company, of Chicago, depends solely for its sufficiency upon the wedge principle.

It consists of a piece of steel, square or hexagonal, as shown by the cut, of sufficient thickness to withstand the necessary wrench strain, with convex flange, its center punched out to the size required to fit the bolt and then "tapped," or threaded. When being applied, the thread of the nut-lock follows the thread of the bolt into the head of the nut which "rides" the flange of the nut-lock, forcing the nut to one side and driving the flange of the nut-lock between the nut and the bolt.

So perfectly do Weisell Nut-Locks hold the nuts in place that the oscillation of the rail joint is minimized, thereby greatly retarding the wear of the parts composing the joint. This wear of parts is so rapid under ordinary circumstances that it produces an early loosening of joints, even though the nuts remain fairly tight.

Therefore, in using this nut-lock it is not necessary to go over the bolts with the frequency with which they must be gone over

when using any and all other devices. Consequently, the principle benefit of the nut-locks lies in decreased maintenance work through absence for long periods of time of "slack," or wear.

There are only two things which can prevent the utmost efficiency of this nut-lock. One of these is failure to use sufficient wrench force to drive the nut-lock into the head of the nut until it is as tight as it can be without stripping the threads of the nut-lock. The other is to use too much wrench force and thereby strip the threads of the nut-lock. Neither of these things can happen with intelligent handling.

A few of the points of superiority of the Weisell Nut-Lock over all other devices may be summarized as follows:

Simplicity; it is easier to apply than the nut itself.

It is easily taken off.

It does not injure the bolt or nut.

It can be re-applied repeatedly.

There is no breaking and consequent loss of bolts and nuts when renewing Weisell Nut-Locks, such as frequently occurs when using spring washers.

### At Post 523.

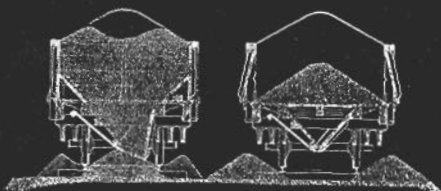
The accompanying reproduction is of our track at Mile Post 523 on the Southeastern Division.

The photograph was forwarded to THE FRISCO-MAN by J. W. Brown, section foreman, who has had charge of Red Banks, Miss., Section C-80, for the last four years, and who has been in service on the Southeastern Division for about seven years.



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A Center-Dump, Side-Dump and Flat-  
Bottom Gondola—All in One



Diagonal shading shows position of ballast after being spread by the  
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dismantling and assembling the

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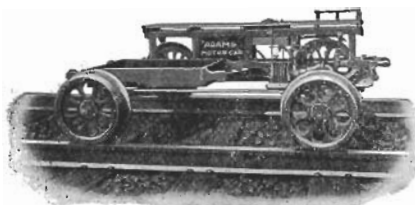
R. R.....

Address.....

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And it will not give any trouble.

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**Hydyl Antiseptic Wafers**. Non-poisonous. Non-irritating. For Pimples, Faces, Skin Eruptions, Sunburn, Prickly Heat, Nervous Itchings of the Skin, all Scalp Troubles and Chafed Limbs. For sale by all druggists, **50c** and **\$1.00** sizes. From all druggists, or write for sample and literature.

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Manufacturers of Hickory Handles for Railways, Mines, Etc.

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