

# Family Budgets

## Prize-Winners in The Forum's Budget Contest

**I**N ITS August issue THE FORUM announced a prize contest the purpose of which was to discover the best-planned budgets for an American family of four (father, mother, daughter in her last year of college, high-school son) living in a city of 100,000 population. In order to provide a common basis on which to work, a theoretical family was created: the father received a salary of \$7500 a year, had a \$20,000 paid-up-in-full insurance policy, but, due to the market crash, had lost all his savings. Readjustment was therefore necessary. FORUM readers were invited to submit their budgets for this imaginary group; and then to submit two others—one to be followed when the father's annual salary was raised to \$10,000, and the third to fit the family when its income was reduced to \$4000. Thus each paper was to include *three* budgets.

The judges were Rosamond C. Cook, Professor of Home Economics, University of Cincinnati; Arthur P. Kellogg, Managing Editor of *The Survey*; and E. C. Beams, Manager of the Personal Loan Department of the National City Bank, New York City. The three papers to which they awarded the prizes (\$250, \$150, and \$100) are printed below.

### First Prize

**LILLIAN K. NOERTKER**  
*Terrace Park, Ohio*

**B**EFORE MAKING any plans, the essential thing is to determine the most important objectives. In making this budget, these objectives are financial independence for the parents, education for the children, and the providing of an environment that will promote health and cultural development for all members of the family. Financial independence of the parents is of primary importance not only because they will be happier but because otherwise they are creating future liabilities for their children. It is hardly necessary to point out that a person who has a good education is able

to adapt himself to any environment and that his enjoyment of life is not dependent on material possessions.

It has been assumed that the man of the family is now about forty-five years old and that he should be in a position to retire when he is sixty. The fact that ordinary income insurance policies terminate at the age of sixty due to the increasing chances of disability after that age indicates that the risk of enforced retirement at that time is too great to be disregarded. With this in mind, the following budgets have been made to cover a period of fifteen years. At the end of that time, the man will be in a position to retire with some degree of comfort and satisfaction if he so desires or it is necessary.

#### BUDGET FOR \$7500 INCOME

Payment on House.....	\$874.65
Taxes, Insurance, Maintenance on House	255.00
Heating.....	120.00
Savings.....	1244.64
Income Insurance (\$200.00 per month) ..	86.26
College.....	800.00
Food & Operating Expenses.....	900.00
Help.....	200.00
Furnishings.....	100.00
Lunches.....	320.00
Clothes.....	700.00
Health.....	80.00
Beneficence & Gifts.....	170.00
Organizations.....	200.00
Recreation & Education.....	170.00
Vacation & Travel.....	250.00
Car & Other Transportation.....	840.00
Income & Personal Tax.....	50.00
Miscellaneous.....	139.45
Total.....	\$7500.00

I think it would be better to buy a small house, preferably in one of the suburbs of the city. This house could be financed with a loan on the paid-up insurance and this would be a sound proposition inasmuch as the value of the house would cover the loan and so not lessen the protection for the family. The \$874.65 per year, which includes interest at 6% on the borrowed money, would pay for an \$8500 house in fifteen years without sacrificing

too many other things. The heating of a house of this size and the taxes ( $1\frac{1}{2}\%$ ), insurance ( $\frac{1}{2}\%$ ), and maintenance ( $1\%$ ) on it are naturally less than those on a more expensive house and are feasible for the amount available in the retirement budget given later on.

The savings per year, \$1244.64, invested 50% in bonds, 25% in common stocks, and 25% in a savings account (this to allow the advantageous purchases of stocks and bonds) to average a return of 5% will in fifteen years amount to \$26,882 and will at 5% net \$1344.10 per year. At the age of sixty, then, the man in question has the choice of continuing in his position or of retiring. If he desires or finds it necessary to retire he may, instead of trying to live on the income of his money, invest the accumulated fund in an annuity which will pay him \$200 per month for life. This procedure would be justified inasmuch as the children would then be able to take care of themselves, and his wife in the event of his death would have the \$20,000 insurance, the loan on which has been repaid. If he retires on an annuity, he will own an \$8500 house in which to live and the \$2400 income might be budgeted as follows:

RETIREMENT BUDGET FOR \$2400 INCOME	
Taxes, Insurance, Maintenance on House	\$255.00
Heating	120.00
Food & Operating Expenses	800.00
Furnishings	46.00
Clothes	240.00
Health	80.00
Beneficence & Gifts	80.00
Organizations	150.00
Recreation & Education	100.00
Vacation & Travel	120.00
Car & Other Transportation	360.00
Miscellaneous	49.00
Total	\$2400.00

An income of \$200 per month has been insured at a cost of \$86.26 per year. This amount would not allow him to carry out his original plans if he should lose his income over an extended period, but it would allow him to live comfortably.

Some choice in colleges would be possible with an allowance of \$800 per year, which sum does not include clothes for the daughter.

The allowances for food, operating expenses, help, and clothes require little explanation. That for furnishings is purposely quite small and is intended as a maintenance rather than as a refurnishing fund.

The \$320 for lunches is apportioned \$250 for the father, which averages 80¢ per day 310 days per year; and \$70 for the son, which averages 35¢ per day 200 school days.

Only routine health expenses are expected to be taken care of by the \$80 per year allowance. Serious illness and large doctor and hospital expenses would have to be paid for out of the pleasure funds or the reserve fund for the purchase of a new car.

Since a golf club would provide healthful exercise and amusement for the whole family, \$100 or \$125 spent for an inexpensive country club membership would be a worth-while investment. This would leave \$75 or more per year which could be apportioned among other organizations. Expenditures on shows, concerts, lectures, *etc.* would amount to \$10 per month and this would leave \$50 of the \$170 budgeted for recreation and education to be used for books, magazines, *etc.*

Four people could take only a very inexpensive vacation with \$250, but with the car to use for week-end outings, and the golf club, they might decide to spend nothing for a vacation one year and thus accumulate more for a vacation the next year.

The amount budgeted for a car and other transportation is equivalent to \$70 per month. This would allow the ownership and operation of one medium-priced or two low-priced cars. This amount provides for the replacement of the cars in four years and for adequate liability insurance, taxes, *etc.*

The miscellaneous fund, which is approximately 2% of the income, does not cover any specific items but is an allowance for contingencies.

**T**HE FOLLOWING budget has been prepared for an income of \$10,000 per year.

BUDGET FOR \$10,000 INCOME	
Payment on House	\$1029.00
Taxes, Insurance, Maintenance on House	300.00
Heating	120.00
Savings	1555.77
Income Insurance (\$250.00 per month)	107.82
College	900.00
Food & Operating Expenses	1000.00
Help	200.00
Furnishings & Collections	400.00
Lunches	320.00
Clothes	900.00
Health	100.00

Beneficence & Gifts.....	400.00
Organizations.....	300.00
Recreation & Education.....	300.00
Vacation & Travel.....	900.00
Car & Other Transportation.....	850.00
Income & Personal Tax.....	100.00
Miscellaneous.....	217.41

Total..... \$10,000.00

A house costing more than \$10,000 has not been considered even with a \$10,000 income, not only because pleasures such as travels, shows, concerts, and vacations would have to be given up to pay for the house but because the amount of savings for the entire period of fifteen years would have to be increased in order to provide an income large enough to maintain the more expensive house after retirement. The savings budgeted, amounting in fifteen years to \$33,602, would allow a man to retire on an annuity of \$250 per month and continue to live well in a \$10,000 house. The following budget for \$3000 per year shows how this might be done.

RETIREMENT BUDGET FOR \$3000 INCOME	
Taxes, Insurance, Maintenance on House	\$300.00
Heating.....	120.00
Food & Operating Expenses.....	850.00
Help.....	200.00
Furnishings.....	76.00
Clothes.....	240.00
Health.....	100.00
Beneficence & Gifts.....	120.00
Organizations.....	150.00
Recreation & Education.....	120.00
Vacation & Travel.....	300.00
Car & Other Transportation.....	360.00
Miscellaneous.....	64.00
Total.....	\$3000.00

With \$2500 more per year, it seems reasonable to increase the food and operating expense account, thus making it possible to entertain a little more freely. The daughter in college might have another \$100 per year for her personal use. With an income of \$7500 only enough was allowed to maintain furnishings already owned, but now \$300 is added so that the family may occasionally buy a desired painting, an etching, or perhaps an interesting bronze piece. A man with a larger income should contribute more toward helping less fortunate people, so \$230 is added for charity. The amount for organizations has also been increased, but the largest single amount has been added to the vacation and travel allowance. With \$900 per year, the family could accumulate enough to take some interesting trips abroad.

**A** FORTY-FIVE-YEAR-OLD man on a \$4000 income with two children to educate and his own future to provide for has a real problem and, in order to solve it satisfactorily, some bargain-hunting and dollar-stretching are necessary.

BUDGET FOR \$4000 INCOME	
Payment on House.....	\$483.63
Taxes, Insurance, Maintenance on House	141.00
Heating.....	84.00
Savings.....	622.27
Income Insurance (\$100.00 per month) ..	43.13
College.....	330.00
Food & Operating Expenses.....	720.00
Furnishings.....	36.00
Lunches.....	180.00
Clothes.....	450.00
Health.....	80.00
Beneficence & Gifts.....	80.00
Organizations.....	130.00
Recreation & Education.....	80.00
Vacation & Travel.....	100.00
Car & Other Transportation.....	360.00
Miscellaneous.....	79.97
Total.....	\$4000.00

Perhaps the hardest problem will be to find satisfactory living quarters for the sum available. This amount would permit buying a \$4700 house or paying \$35.25 per month rent. Local transportation and housing conditions govern the choice, however. The best solution seems to be the purchase of a small house on the outskirts of the city on a piece of ground that has garden and landscaping possibilities.

Savings of \$622.27 per year will at 5% amount to \$13,440 in fifteen years. This would purchase an annuity of \$100 per month on which the man could at least be independent.

Each member of the family is expected to do his share in making the most of what they have, and the daughter's share will consist in changing to a less expensive school, probably a state or municipal university. This change will not be so much in actual educational value as in the distribution of the cost of the education to the taxpayers rather than its entire cost being borne by the individual.

If carefully planned and purchased, attractive meals may be served and a reasonable amount of simple entertaining be done on \$60 per month. The family, of course, would have to take care of the house and grounds. The father is allowed \$10 per month for lunches, an average of 36¢ per day for 310 days; and the boy is allowed \$5 per month, an average of 25¢ per day for 200 school days.

The family will be able to dress neatly and with some degree of style on \$450 if purchases are carefully planned.

Only a small amount is allowed for routine health expenditures, but it is definitely planned that in case of serious illness the funds reserved for recreation, vacation, and the replacing of the car will be used.

An occasional show, concert, lecture and a few books and magazines are provided for with \$80. Membership in an inexpensive country club has been retained (dues of \$100 per year or less) because the whole family can receive more dividends in health and pleasure from money spent on this than on other forms of recreation.

The amount budgeted for vacation should allow some time at an inexpensive camp for the boy and the remainder of the fund should be used to the best advantage for other members of the family.

In the cases which have been considered, there will be a year or two after the daughter graduates before the son will be ready for college, and the fund allowed for college for that time may serve as a sort of safety valve. Since it is expected that after graduation each child will support himself, it may be necessary to use this fund for a year or two to provide some vocational training, but after the son graduates from college this fund may be used to supplement other parts of the budget as needed.

A budget represents a carefully considered compromise of hundreds of desires worked out by the family as a whole. Obviously high pressure salesmanship and "the Joneses" can play havoc with it. The objective of all budgets is to fulfill the most cherished desires, and happiness to a large extent depends on this. Happiness also depends on the state of mind; if, then, one temper his desires to his income, the actual amount of income will be of little consequence.

## Second Prize

LARA P. GOOD

*San Diego, California*

**T**HE SUCCESSFUL business is the one whose expenditures are less than its receipts. A business must be run for profits that can be kept. There must be money left for growth, emergency demands, and future dividends. No business would remain successful long unless the owners of that business keep accurate ac-

counts and know exactly where they stand, periodically at least, if not daily. When receipts fall off, then the overhead must be reduced accordingly.

The financial success of a home or family is determined upon exactly the same basis, always keeping expenditures below income with a margin left in order to have something to keep and to meet any emergency that might arise.

The average man faces four hazards: disability, premature death, unemployment, and old age. Probably none of these hazards is within his province to foresee or prevent, yet provision may be made to prevent financial stress arising as a result of any one of these hazards, if a man will but begin in time; the first two through means of disability and life insurance, and the last two through the means of life income insurance and savings accounts.

Budgets have been sometimes described as a method of worrying about your expenses beforehand rather than afterward. However, thousands of families would be better off to-day if they had given a bit of thought to trial balancing their books before creating an indebtedness.

By means of a budget, a family can decide for itself those things that are necessary to its existence and happiness, and after planning expenditures will be made more carefully. No other question is so important to the happiness of a home as the mutual understanding by all members of a family regarding the distribution of the family's income before expenditure. Without a budget (that is, a planned expenditure on paper) there will be slipshod, guesswork methods, with certainty of waste and extravagance and no records on which to base future expenses or make future plans.

Budgets will differ according to the state of residence. In outlining the following budget, the assumption is that the family resides in Southern California. The same budget that would apply to a family residing in the same size city in the East or North would not be exactly suitable in the South or Southwest, where winters are mild, requiring less to be expended for heavy clothing, fuel, maintenance, and operating expenses. Modifications for some items, therefore, need to be made.

This family is not in a very strong financial position. Nothing so far has been accumulated, except the cash or paid-up values of the \$20,000



life insurance policy. The family is assumed to be average American in that it has a car and a radio. If anything happened to the income producer through either disability or unemployment, the family would probably be on financial rocks within ninety days.

The cause of our present depression is unquestionably the normal reaction following the endeavor of millions of people to live beyond their income. Under this budget it is planned that the entire family will have the necessary comforts of life and many of its luxuries; the children will be well and sensibly educated and the father and mother will reach retirement age with a competency. Little if any installment buying is permitted. During a man's productive years, he should accumulate sufficient reserve to tide himself and his family over the non-productive period.

To follow this budget, this family may find it as healthful and recreational (and a lot less expensive) to do the housework, mow the lawn, or weed the garden as to burn up gasoline and wear out the automobile on the highway for unnecessary travel, or expend physical energy over a bridge game or a golf match.

INCOME	\$7500	\$10,000	\$4000
Food.....	750	850	600
Clothing.....	900	1000	600
Health.....	300	300	240
Rent.....	900	900	600
Maintenance and Operating.....	1200	1500	640
Advancement.....	600	750	240
Recreation and Amusement.....	450	600	180
College Expenses for Daughter.....	900	900	600*
Savings and Investment			
a. Life Insurance.....	900	900	900
b. Other Savings and Investment.....	600	2300	
Surplus for Emergencies	(Current Savings from All Items)		

#### BUDGET FOR \$7500 INCOME

*Food* (10%) Includes food for all members of family at home (daughter absent nine months), lunches for father and son, and all meals out. Allows for certain amount of entertainment in nature of luncheons and dinners at home and out.

*Clothing* (12%) Includes all wearing apparel or materials purchased with which to make clothing, repairing, cleaning and pressing, distributed annually as follows: Husband, \$175-\$200 (allows two suits including shoes and

hats annually, overcoat every three years, dress suit every five years, and miscellaneous articles). Son, \$125-\$150 (similar items less expensive but more durable allowing for outgrowth of clothes). For husband and son purchase ready-to-wear, if can be fitted. Wife and daughter, \$550-\$650; among many miscellaneous items, this sum allows for occasional ready-to-wear, semi-expensive coats, suits, gowns, etc., but most of the dresses, alterations, repairs, etc. are to be made by the wife or a seamstress, unless the purchases were made in bargain sales.

*Health* (4%) All drugs and drug sundries for hygienic purposes and all doctor, dentist fees, and hospital bills.

*Rent* (12%) Furnished or partly furnished three bedroom house in suburb with small flower and vegetable garden would provide a more comfortable home for this family.

*Maintenance-Operating* (16%) Includes telephone, newspapers, carfare, fuel, light, water, ice or electric refrigeration, laundry, and laundry supplies, expendable house supplies, wages for domestic help once or twice weekly, insurance on furniture and clothing, insurance and operating expenses of an automobile (price range not exceeding (\$1500), including depreciation, necessary travel only.

*Advancement* (8%) Expenditures for books, magazines, music, church, charity, gifts, educational courses, etc.

*Recreation — Amusement* (6%) Includes tickets for theater, athletic functions, concerts, clubs, traveling expenses, automobile expenses on pleasure trips, vacations, etc.

*College Expenses of Daughter* (12%) Ordinarily money should have been accumulated for this item but since it has not, it must be paid for from current income. The sum includes tuition, board, room, and everything except clothing. This will not enable the girl to go to a private boarding school or have a grand time, but she is in college for an education. \$100 per month for nine months should pay all her necessary expenses at a state university.

*Savings — Investment* (20%)

A. Life Insurance. Assuming the man's insurability, he should add \$30,000 additional ordinary life, including \$300 per month disability income; the annual premium deposit would be approximately \$900.

B. Other Savings and Investment. The

father should have on hand a cash savings account of \$1000. All excess of this amount should be invested in a series of single-premium life or twenty-year endowment contracts with annuity option to himself and wife at retirement age (this will yield approximately 4.75% compounded on investment, plus immediate increase in amount of estate so invested in event of death before maturity).

The fact that he has lost everything in the recent market crash shows that this man is a speculator not qualified to make his own investments, so he should let the experienced insurance company invest his money for him. Also until he has guaranteed the future independence of his family and himself, he is still in the life-insurance phase of his investment program.

*Surplus for Emergencies.* Care and economy must be exercised in all expenditures and savings effected wherever possible. Because the budget may allow \$75 per month for rent is no reason for paying that amount, if a suitable home can be secured for less. A separate surplus account should be created through savings in all expenditures from month to month and applied as needed. (For example, the expenditures under health might not exceed \$50 in one year, yet an unexpected illness might run it to \$1000 any time. Perhaps the amount saved in maintenance and operating can be used to purchase a new chair, radio, refrigerator, or automobile, if one is desired; or a saving in clothing or rent for a time may be used for an outing for the family.) Excess surplus accumulated can be invested as above outlined for excess savings.

#### BUDGET FOR \$10,000 INCOME

The increase in salary should make no appreciable difference in the amount of expenditures of the family. A little increase in the gross expenditures of every item on the budget might be desirable and in keeping with the father's position, yet the percentage of expenditures for each item to the increased income should be decreased.

Since the family does not know how long this increase in income will continue, most of this increase should be accumulated as savings toward providing a retirement fund until a sizable estate has been created.

The items under clothing, maintenance,

operating, advancement, and recreation have been increased appreciably to permit the family to enjoy certain advantages not possible under previous income.

College expenses for the daughter have not been changed, although the daughter would get her share of the increase in expenditures for clothing, advancement, and recreation — perhaps an excursion trip during her vacation. The investment of the surplus savings should be followed out, as outlined above, in single-premium life or twenty-year endowment insurance contracts.

#### BUDGET FOR \$4000 INCOME

A budget, under circumstances of this kind, would be widely different from that of a family which never had had an income of more than \$4000. Its standard of living has been raised. It has become accustomed to a great many things that to a normal family of \$4000 income would be luxuries and yet, after having enjoyed them for a period of time, these items have become almost necessities. Unquestionably, they would feel decrease in income was only temporary. However, the decreased salary will necessitate immediate, complete revision of practically every item in the family budget.

They must move to a neighborhood of lower rents, of good, comfortable homes, though less pretentious. Much less will be available for clothing and more care exercised to lengthen serviceability and appearance, which will become more important than latest styles. Under the item of food, little waste can be allowed; cheaper cuts of meat must be substituted and more care exercised in marketing. Operating expenses will have to stand the greatest reduction. Most of the laundry must be done at home and help employed only in case of illness. It may be cheaper for members of the family to use the street car for necessary travel and dispense with the use of the automobile for pleasure. Less money can be spent for recreation and amusement.

It is believed the daughter should be permitted to complete college, particularly if she is preparing herself to earn her own livelihood, but not if she is taking only a cultural course. Since much less money can be spent for her education, it may necessitate her completing the course at a less expensive college. The

amount to be expended for her education, \$600 (marked with an asterisk), is not to come out of current income, but is to be borrowed against the cash value of the life insurance policies.

Under savings and investment, the item of Other Savings will probably have to be eliminated for a time, but I do not believe that the amount of life insurance indicated in the \$7500 budget should be reduced, if this insurance is already in force. Steamships do not throw overboard their life boats when the ship is sinking; neither should a man discontinue his life insurance while the need exists. (If the \$30,000 additional insurance is not in force at the time the income is decreased, the amount of additional insurance should probably be limited to \$20,000 or \$25,000, and \$5000 or \$10,000 of this applied for on a ten-year term basis.)

### Third Prize

MARY ANNE KIRKPATRICK

*Evanston, Illinois*

**F**ITTING A financial system to a family is as individual a process as fitting a shoe to a foot. Therefore a few intimate details, supplementary to the bare facts already in your possession, may give you a better understanding as to how and why we spend our money. Perhaps that little word "our" is the key to the whole situation!

My husband and I are in our early forties, having married soon after college days. As a family we have excellent health, enjoy good food, pleasant surroundings, and the amusements and advantages offered in a small city. In short, we have "the zest for living," and, as my husband's business prospects are good, we feel that we can afford to gratify it reasonably.

#### BUDGET FOR \$7500 INCOME

Savings		
Insurance	\$500	
Cash	250	\$750.00
Shelter		1080.00
Food		900.00
Operating Expenses		
Gas & Electricity	\$175	
Telephone Service	175	
Fire Insurance	10	360.00
Furniture, Equipment		100.00
Clothing		
Father	\$300	
Mother	325	
Daughter	325	
Son	150	1100.00
Personal Allowances		
Father	\$325	

Mother	\$175	
Daughter	250	
Son	120	\$870.00
Daughter's College Expenses		
Board	\$400	
Tuition	400	
Books and Fees	50	
Traveling	75	925.00
Contributions		200.00
Health		175.00
Country Club		
Dues	\$55	
Incidentals	45	100.00
Automobile Operating, including license and insurance		240.00
Travel and Vacation		300.00
Incidentals (Books and Magazines, Amusements, Gifts, Drugs, etc.)		200.00
Contingency Fund		200.00
Total		\$7500.00

We own a moderate-priced car, which is not only a convenience and a pleasure, but also the cheapest mode of travel for a family — and we *do* enjoy an occasional trip to "the big city" or to our daughter's college-town, as well as an inexpensive summer vacation for the whole family. We belong to a country club which, however, is not expensive.

We enjoy reading and like to be well-informed, so we take half-a-dozen assorted magazines, buy occasional books which are worth keeping, and get the others from the public or renting library. We try to take advantage of the few fine concerts and good plays that come to our city — and the movies are with us always! We are members of a church and contributors to its support, as well as to local charities and our college funds. The amounts are not large, but they are regular, and if our periodic visits to the dentist and occasional calls from the doctor have not exhausted our health allotment, we give the unspent balance as a thank-offering to some pet cause or needy individual at the year's close. If, however, there should be a deficit, there is the contingency fund!

This reserve affords a margin of safety for any department, though we never resort to it except in case of actual necessity — untouched, it forms an admirable sinking fund for the purchase of a new automobile. Of course every family has an occasional emergency too great for any ordinary contingency fund to meet. In that case, we do what everyone else does — we try to pay our obligations from current income. Here our budget is a great aid to intelligent

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# “BUCHMANISM”

*Early Christianity Revived*

by **ERNEST W. MANDEVILLE**

**T**WENTY-FIVE years ago, a Pennsylvania Dutchman named Frank Buchman was the pastor of a humble Lutheran church. Such posts were no more prosperous then than they are to-day, and the Rev. Buchman, a man of ingenious ideas and fertile imagination, was one to whom prosperity meant much.

To-day Frank Buchman and his evangelical religious movement, the “First Century Christian Fellowship,” are life to some and anathema to others. “As long as I am President of the University,” Dr. John Grier Hibben has declared, “(and I think I speak for the whole administration) there is no place for ‘Buchmanism’ in Princeton.” And a prominent bishop of the Methodist Episcopal Church has said that “Frank Buchman uses methods of conversion that were dropped from the Methodist Church forty years ago as being too dangerous.”

As a matter of fact, Buchman’s methods of conversion are little more than modern, up-to-date variants of that old-time religion; the chief difference is that the objects of conversion are the bored, better classes. He himself says: “The newest thing we have is the principle of the New Testament working as a living principle.” But Society, where Buchmanism has its strongest foothold, is divided in opinion as to its worth, some claiming that it should be stamped out or ridiculed to oblivion while the faithful maintain that it is good and pure and is merely suffering the traditional opposition directed against any effective reform in this world.

The truth is that this rapidly growing world-wide movement has done much that is good, as well as a great deal that is harmful to spiritual, mental, and physical health. It has introduced thousands of frivolous adults and thoughtless adolescents to a religion of

transforming power. But by its intolerance, its overemotionalism, its morbid and hypersensitive interest in sex and sexual problems, it has worked many abuses in the name of religion.

But good or bad, in the short space of twelve years Buchmanism has become a religious movement of the first importance — claimed by several competent observers to have more driving power than any cult or organization in Protestantism to-day. It has permeated all denominations, and all the strata of the upper classes. Park Avenue dowagers, athletic and social leaders in the older Eastern universities, Junior Leaguers the country over have become its enthusiastic converts. Merchant princes and their heirs give it financial support. Bishops and clergy of the wealthy churches, regardless of denomination, admit to being “twice born” through Buchmanism and carry the message and method back to their parishes. In England, under the title of the “Oxford Groups,” its growth has been remarkable. Holland, Germany, South Africa, Greece, Siam, China, India, Australia — all have their earnest workers seeking converts to Buchmanism among the wealthy and powerful. And they get them — from Queen Marie of Roumania to ex-King George of Greece.

And yet the American public knows almost nothing of this conversion technique which an obscure Pennsylvanian has made so powerful both here and abroad.

## THE FREUD OF RELIGION

**I**N HAROLD BEGBIE’S *More Twice-Born Men*, each chapter of which gives the story of the conversion of a Buchmanite, an Oxford convert describes Frank Buchman as “a youngish-looking man of middle life, tall,