

The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

A Day of Retrenchment.

As winter draws near the question naturally arises—How are we to curtail our living expenses to enable us to lay something aside.

This is a question which not only the working man is struggling with, but one which hundreds of men who have heretofore found their salaries sufficiently large to meet all the current expenses, as well as to permit of a few luxuries and still have something left to go towards swelling the jealously guarded rainy day fund.

We are on the eve of a presidential election, a year which invariably causes unrest in the financial and industrial world, especially in the latter. Each day the daily newspapers record the closing down of this or that big plant, either entirely or on half time, which means that thousands of men, women and children are either thrown out of work entirely or else their incomes have been cut in two. All indications point to a hard winter and reports from all parts of the country indicate that the captains of trade, finance and industry are cutting their cloth accordingly, which means that the retail sufferers are to be the laboring classes. In anticipation of the approaching "hard times" the meat trust has risen to the occasion and announces an advance of one cent a pound on all meats shipped from the western packing houses, and in order to protect himself the retailer is adding two cents a pound on all meats sold at his counter. A very few years ago the clerk who earned twelve hundred dollars a year reared his little family in comparative luxury, and invariably made it a point to add something each month to the family nest egg. Today he is sore put to take both ends meet and, try as he might, he cannot lay by a dollar. If he is not compelled to visit his savings bank and draw a little from his nest egg he considers himself fortunate.

The day of retrenchment is at hand. The millionaire has declared that he, too, feels the need for the pulling in of his horns, and the lavishly expending spender is so marked a year or so ago is noticeably on the decrease. The automobile dealers who exhibited their high speed cars at the great International Show held recently in Madison Square Garden, New York, assert that men there counted on to sell new models to had decided to keep their models of '07 in commission "a bit longer." The young clerk, who a year ago invariably made it a practice to visit the theatre with his wife once a week, is seeking bargain matinees this season, if indeed he goes at all. The merchant who has been accustomed to take his family abroad for the summer or autumn months is staying at home this year, to hasten "watch developments," as he puts it.

With men whose incomes are reckoned

in big figures thus retrenching how about the laboring man?

In the course of recent conversation with an industrious, sober, God fearing man, who is striving to rear a family of six on his earnings of a dollar and seventy five cents a day, he said: "It is a tight struggle to make both ends meet, but so far I can truthfully say I owe no man. How do I manage it? Why by self denial of course. A year or so ago meat was a necessity in every workingman's home. Today it is a luxury. When the price of meat began to soar we had to content ourselves with eating it once a day, and then only by purchasing the cheapest cuts that could be had. This we found availed our butcher's bill to alarming proportions and my wife and the children restricted themselves to this luxury on a basis of three times a week, contending that I, as a laborer, was compelled to have this nourishment once daily, in order to keep myself in condition to work. Another raise in the price, however, compelled me to come to the three times a week basis and today I eat meat but twice a week and this I find an extravagance which I would willingly curtail if I could hold soul and body together by so doing. The living problem is one which has every laboring man in the country on the verge of desperation, and there is only one solution that I can see in sight. Men who have been accustomed to earn less than two dollars a day in the large cities are now flocking to the country, seeking places as farm laborers, where living is far cheaper and the work is no harder. Then, too, much that we have to buy in the city we can raise in the country at small expense and besides it is far healthier.

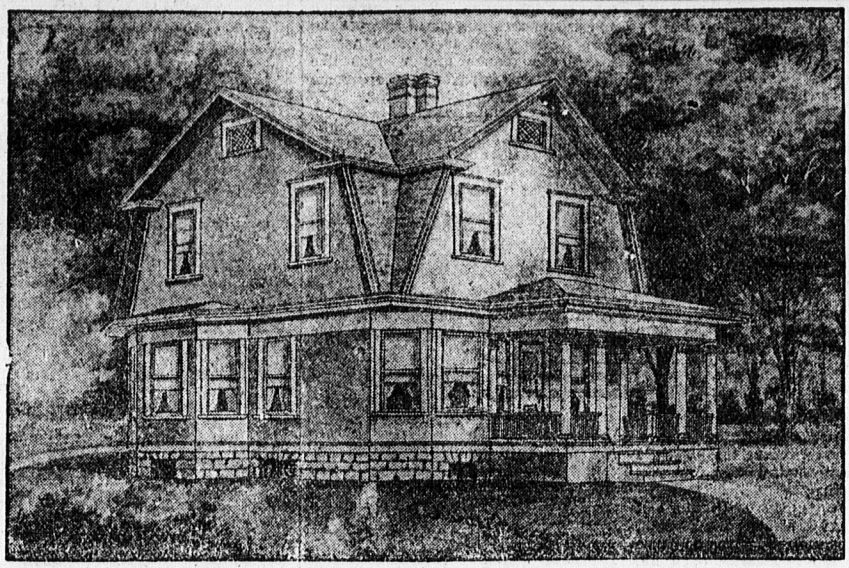
From the foregoing it can be seen that the eyes of the nation today are riveted upon the farmer, and never since the Civil War has the planter been in so enviable a position he now occupies, for the very stress of the nation are knitted together by the farmer's industry, and by the products he is shipping into the markets of the big cities.

With the laborer's exodus from the cities to the country the long mooted labor problem will soon be settled for him and since once the farmer will have come into his very own.

TRULY TRIVIAL.

Doctor Parkhurst denies that New York is growing worse. His stunning experience convinces him that it is impossible. John D. Rockefeller may complain that his lions do not do their duty, but one never hears him complain that his geese fail to continue to lay their golden eggs.

News despatches announce that 350,000,000 call storage eggs in Chicago are soon to be placed on the market. What a scramble to look forward to!



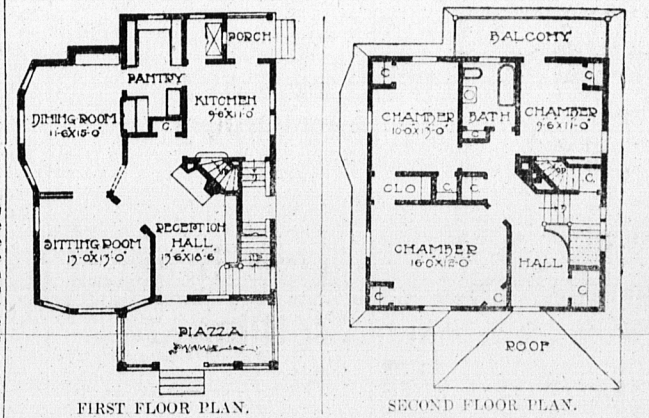
Four Gabled Gabril Roof House

Designed by Chas. S. Sedgwick, Architect, Minneapolis.

Our illustration shows a very old and unique treatment of a gambrel roof house. As shown by the design, there are four gables the main level cornice being carried around over the first story windows and forming the cornice to the piazza and the cornice to the bay window on the side. The gables of this house may be finished in cement to good advantage and the lower portion covered with narrow siding. The shingles of the roof may be stained dark brown, red or green, the outside casing, cornices, etc., painted pure white and the sash white.

This house has seven good rooms, four in the first story, and three in the second. It is very snug and compact and economical to build. There is one central chimney with a fire place in the reception room, a furnace flue and flue for kitchen. There is an ample, convenient pantry between the kitchen and dining room, recessed side-board and china closet. The house is well opened up with arches and sliding doors. The first story is finished in hard wood with polished floors and the chambers finished in enameled white. There is attic space above the second story sufficient for storage purposes, with stairs leading up to the same.

This house can be built and finished for \$3,150, exclusive of heating and plumbing. The heating and plumbing required in a house of eight rooms will vary from \$500 to \$700.



The Financial Ship Rights Herself.

Though badly crippled by the recent storm, the ship of finance has found and righted herself and is now emerging from the buffeting and battering she received in far better shape than even the most sanguine could hope for. Now that the crisis has been safely passed the question arises as to what must be expected. All previous panics have been followed by a substantial recovery of prices on the stock exchange, but this in turn is invariably followed by a period of more or less inertia and depression. There, some fear, will assert themselves even more manifestly this year than on previous occasions, due perhaps to the fact that there is always more or less unrest as the presidential year approaches. The saving clause, however, to this spirit of unrest which has pervaded the money centres of the world, lies in the very soundness of our banks, and savings institutions. Dishevelled management has been eliminated from the banks and railways throughout the country, and it is perfectly safe to say that lawfulness and soundness were never more prevalent than they are today. The weakest element in the financial world has been restricted to the trust companies which centered the field with the exception of competing with the banks, but without those safeguards and restrictions which surround the banks. This break down causes no surprise to those familiar with the loose methods of conducting business employed by these companies, and the lesson just taught by the eruption in New York will tend to make state officials more watchful in the future as well as to instill into the depositor a spirit of care in looking into the character of the institution in which he deposits his earnings.

To those of our readers who are inclined to the belief that effects of the recent panic will be long felt, let us point to the fact that the crop yield of this nation is \$7,500,000,000 for the year of 1907. This takes no account of the product of ores, minerals and chemicals of the earth, which will total another billion dollars. Seriously and honestly, what earthly ground is there for distrust of the future in this most favored of all countries? Is there any material for alarm in the fact that the country is bracing with fatness, and positively more so than in any epoch since the falling fortunes and honest, industrious Dutchman hatched up their oxen to plough the fields of New England and New Amsterdam?

The contention is made that money is scarce. It is not scarce, it is momentarily tight, that is all. It is all here somewhere, and in reality, more is here by many millions than ever before. The money has simply gone white with senseless fear, off into third corners here and there, but it will all come back just as soon as it finds what a precious tool it has been. There never was a moment in the history of the country when the condition of the national treasury was better, or when the currency was more solid, influential and potent, nor when tariff troubles, overproduction and commercial disorganization, all such potent factors in the disturbances of 1873 and 1893, are not in evidence today and the main factors are essentially sound. Our industries are producing regularly, thought to be sure some are curtailing the production due entirely, however, to the absence from circulation of this sacred money which is still hoarded in stockings and chimney corners, but trade is going on just the same. Now above all others is the time to bring forth your hoard and find good, safe and sane investments for it, which must necessarily net investors bigger dividends than ever before, when they pause to consider the low figures at which these securities can be purchased. Money is not scarce, and after all the fright has been nothing more nor less than a bugaboo, easily forgotten, but pointing out a moral of vast import to those who have money to hoard and money to invest.

CONCERNING MEN AND THINGS.

San Francisco is now preparing to be on her best behavior, for rumor has it that Secretary Taft may return to his native city by this route.

Governor Hughes of New York, who has long graced the public eye, is one of the few men in the public eye, today, who is endeavoring to dodge presidential nomination.

Aeronauts tell us balloons rise rapidly through currents of hot air. Don't forget it. If that is the case Walter Wellman would have reached the North Pole long since.

Bizarre Effects Tabooed.

Each day as new creations are turned out by the London and New York tailors, the fact becomes more apparent that bizarre effects are being shunned by the well groomed man of the drawing room and boulevard. This fact was noted in this column last week and as the winter season approaches it is emphasized more glaringly, as a visit to the smart shops of Fifth Avenue will prove.

There has never been a time when the man who was most inconspicuously dressed was not also the best dressed. Yet the lure of beautiful colors has sometimes proved irresistible and careful dressers indulged in the purples, reds and greens of feral in the market in recent years.

Gradually the better dressed men forced these glaring effects into the background and such color schemes were only to be found in the window. Fashion now dresses that even this chance to indulge in a riot of color, however, must be tossed and the smartest dresses in these garments are more subdued than in many years previous. Thus, rather than the dark gray of a non-combustible dress has been given the place of white, with a barely discernible red stripe, and green as dark as to be almost black from the color scheme for the making of the season. Some men are wearing waistcoats of a dark brown shade, with a wide silk band of slightly lighter shade. These are considered very good forms and are in evidence very popular. But in no case are violent contrasts permissible, as anything points to quiet, but handsome effects these glaring effects into the back-

Artistic Simplicity in House Decoration.

The home expresses in an unerring way the taste of the household and as a rule the more it will be generally found that the more and hostess reflects in her keeping with the surroundings. Some homes are decorated on the principle of "When you see an empty space, insert an ornament." Thus there is a litter of small trivets over bookcases, mantels, tables, piano, with possibly one of those "no-gilt" cabinets to hold the overflow. The walls will be covered with pictures, chairs and sofas with pillows, and the room is so crowded that one is afraid to

move a chair. Of real living and comfort there is none and existence is spent in alternately dusting and looking after these ornaments.

Some of the most beautiful rooms built and furnished in recent years are of almost ostentatious simplicity in treatment, but the effect striven for is grace of line, perfect coloring and restfulness. Many may truly make the remark however that such rich simplicity is most expensive, which it must be admitted is true, still the principle is a good one and is followed by householders of the most lim-

ited means. Of course in a room where the floors and the woodwork are not good, or the windows are narrow or badly placed, curtains and draperies are needed where in a room of rich design and beautiful woodwork, a more simple treatment would be preferred. Still much can be done with very small expense to improve these important features of a room—that is in the woodwork and the flooring, and then if the wall covering is in perfect taste, any room can be made charming, if one has unerring taste and the courage to discard or remove all ornaments or furnishings that are not in perfect keeping. So often one sees in otherwise beautiful rooms spoiled by one or two articles which are a glaring note. Remember that it is better to have a few pieces of furniture of the simple and comfortable order and but few ornaments, than a conglomeration of ill assorted trash. Cheap ornaments are not necessarily in bad taste, we cannot all afford to buy exquisite Japanese vases or carved ivory. Because we are not wealthy we need not have a room entirely without ornament, but articles are not more expensive because they are good in color and line, so look to select well and choose each piece of furniture, picture or ornament with a clear idea of how it will harmonize with the rest of the room. Pictures are a pitfall to many home decorators. I have often noticed that in many rooms otherwise in excellent taste the pictures will prove the glaring note. The selection of pictures is a long subject alone, so I can only make a few passing comments in this little article. For one thing, unless one is willing to pay a large price, colored pictures are seldom to be advised. How often one sees a reception room or drawing room entirely spoiled by one or two over-colored fancy pictures in gaudy gilt frames hung in conspicuous places on the wall. Occasionally one sees charming softly colored reproductions of old prints or copies of portraits at modest prices, but as a rule the uncolored pictures in sepia tones or fine engravings or black and white prints are a safer selection.

Another word of advice as to rugs, carpets and draperies. This is another pitfall and generally the trouble lies in the fact that bold patterns and colorings seem to appeal to the average buyer. Remember that the coloring of a carpet or curtain should be subservient to the other furnishings, and a showy pattern will thus be disastrous in result, as it will be conspicuous. Have as handsome rugs and draperies as you can afford, but depend on the beauty of coloring and material, rather than on a showy pattern. In the fine imported rugs a great deal of the charm lies in the varied coloring, but these colors are so soft and so exquisitely blended that the result is generally very beautiful and artistic, but such effects cannot be reproduced in modern carpets and curtains, so it is advisable to select plain rich tones in preference to flowered and figured fabrics.

Also always hang draperies, such as portieres and curtains, in simple straight lines in preference to their having draped valances or being looped up with cords and tassels. Sometimes in a little reception room decorated in French style in light colorings, draped silk or brocade is used at the windows, but the result is seldom so tasteful as the simpler style would be, and is apt soon to look stuffy and dusty. For doorways, the most satisfactory style of curtain is the straight wide hanging cord, either single or double, as most suited to the width of the door, which is hung on a wooden or brass pole by means of rings. For the windows, velours, brocades or silk or some of the linen tullest or cottons may be used, then if the wall covering is in perfect taste, a valance across the top. Where the material is heavy, such as velours, this valance is often made plain cut in shape and stiffened or lined, and is often finished with dull gold bullion braid, but the softer materials are generally striped and in plates on a rod, and either are untrimmed or finished by narrow bill or tasseled fringe.

The Winter Furs

This season the fur wraps, short coats and collars and muff sets are being brought varied and attractive, and a great improvement in outline is noticeable in the wraps and coats seen especially. In past seasons a great majority of the fur coats, while handsome in themselves, did not flatter the figure of the wearer, and often pretty, graceful lines were hidden beneath a heavy, straight cloak of cloth and fur. This year, however, the fit of the fur garment is given close attention and furs themselves are softer and more pliable.

Seal skin has become very fashionable again, after having been rather out of favor for many seasons, and so if you are the fortunate possessor of an old seal skin wrap or cape, by the way of the smart little short coats—two of the newest styles in which are illustrated. The drawing showing the short bolero coat would be a good design to follow if there is not a great deal of fur, and is very smart indeed in style. Also any of the short pelt furs would be attractive for such a jacket, the vest and little under jacket and the collar being of broadcloth braided or embroidered. The new shade of peacock blue is lovely with seal skin although other combinations are also very desirable.

A great many of the coats and wraps are trimmed with braid, the wide black silk braid usually being selected, and hanging pampaseric ornaments and dangling tassels and braid ornaments are found in evidence. Large buttons in enamel, cut steel, brass and jet are also used as ornaments, and embroidered satin and silk vests in Oriental colorings are seen on a great many of the most elaborate wraps. Pony skin is fashionable, and is very good for the closely fitting jacket and caracul, broadtail, baby lamb and Persian lamb are also in great vogue, especially for the short coats.

The flat styled and collars of a season ago are no longer smart, and this year the neck pieces are flat, the tops of long full bows, and are generally trimmed, as are the muffs with beads and silk. For these muff and bow sets, Russian sable is

Lamp Shades and How to Make Them.

The fashionable lamp shades of this season really easier to make than those in vogue during the past seasons, because they are much simpler in style and are consequently easier of construction. The very fussy shirred silk and satin shades trimmed with ruffles or artificial flowers are happily no longer in fashion and although the shades seen this season are very beautiful they are all rather plain in outline. The two little sketches show excellent models, either style being easy to make. The shade at the left of the cut is made by cutting a large circle of fine French cretonne, with a hole cut in the center to fit around the "collar" of the foundation wire frame. The frame can be made to order after the circle is cut, allowance being made for a ruffle which is formed by the wide edge of the circle being allowed to fall over the smaller edge of the frame. In choosing the cretonne for the shade, a pattern that has a good deal of color and has the ground of the fabric almost covered with the design, will be found most desirable, and only the finest grade of cretonne should be used. The richly colored fruit and leaf designs are very beautiful, especially those showing bunches of glowing grapes and leaves, and the French bird and flower patterns are also very artistic. It is not necessary to use any lining and the frame finished either by a varicolored cotton or a gilt fringe or by a flat gilt braid, which comes especially for such use. This braid has rather a dull finish and costs in the inch and a half width about thirty cents a

yard. For a tall lamp, a cretonne circle about a yard in diameter is about right, the collar being of the braid in two rows, stiffened with a band of buckram, covered with the braid. The wire foundations to these frames should have the wires wrapped—the white silk seam binding which comes at ten cents a bolt being easy to use in this way.

The second frame picture would be charming for a drawing room, and could be made in various colors. The model shade was made on a rather deep frame, and was of cream colored silk, which was neatly laid in flat plait all around the frame, the frame being divided in pairs, effect by the half inch gold braid with a wider band about the top and bottom. Such frames are usually used with electric lighting but if for an oil lamp, it is advisable to have an singless or asbestos collar made to protect the upper part from heat.



HIS BUSINESS.

(From Tit Bits.)

An Irish lawyer, noted for his wit, was engaged by a lady to defend an action her husband was bringing for judicial separation. While cross-examining the plaintiff, he asked:

"You wish to leave this woman because she drinks?"

"Yes, sir."

"Do you drink yourself?"

"That's my business!" angrily.

Whereupon the unmoved lawyer quietly asked him:

"Have you any other business?"

(Illustrated Bits.)

Gayboze—"When my wife saw the condition I was in when I got home from the club last night it just staggered her."

Martini—"I'm not surprised. You know you drank enough for two, old man!"