

THE HOME CIRCLE

THE MEN'S CORNER

By Peter Fry Shelvin.

Invest Your Savings--The Government Bond

Though the phrase "as safe as a government bond" is a true one, inasmuch as this type of bond assures absolute security to the investor, it has long been the subject of common remark that these bonds are not held to any great extent by the people. At the first glance this condition is remarkable, for abroad you will find the very opposite. In English homes of the middle class you will find one or more British "consols," 2 1/2 per cent, and there their possessors take a certain pride in them as they feel that they are taking an integral part in the finances of their government. Among the thirty French people of even humbler circumstances, hidden away in the peasant's hut or the laborer's tenement, will be found the government "rentes." This government bond is issued in small denominations and pays three per cent interest annually.

After scanning the foregoing--apparently an indictment of patriotism of the people--the query naturally arises: Inasmuch as the government is by the people and for their benefit, why should not its bonds be held by them? There are very good reasons why our government bonds cannot appeal to the average investor who wants an adequate return for his investment, with absolute safety. The price is too high; the yield too small. Industrial opportunities are so great and so well safeguarded that the investor would be paying too high a price for absolute safety. A government bond that only pays two per cent, sells at more than its face value. There is, of course, a reason why the government can afford to place these securities outside the realm of the individual, and that is historical, though it remains in vogue, slightly modified, at the present day. The United States, right after the drain of the Civil War, found itself with much debt and little credit. Of course, the only way to raise money was to issue bonds, which was an easy task compared with getting people to buy them. Thereupon the then secretary of the treasury evolved a plan whereby all national banks that wished to issue their own paper money (or bank notes) were to buy and deposit with the treasury, government bonds equal to the amount of bank notes issued. Inasmuch as these notes are a good advertisement, they have always proved popular with national banks. Accordingly when you have a bill bearing the name of a bank on one side, it means that its value in government bonds has been deposited in Washington by that institution.

Bonds are exactly like any article in great demand, they rise in price. Accordingly, another government bond, reduced vitally necessary after the Civil War, made government bonds even more in demand by banks. Uncle Sam has always a lot of surplus cash in the treasury, which is available for deposits in the national banks of the country. When a bank wants to bear the enviable title "United States depository"--which indi-

cates a certain importance and prestige to the general public--it must deposit in the treasury enough government bonds or other gilt-edged security to cover the deposit of government money, dollar for dollar. If the bank fails, the government loses no money.

This little talk on government bonds is of up-to-date interest, because on July 1, a government issue of \$98,000,000 will mature. These bonds pay four per cent, because they were issued in 1870, when the government had to pay a high rate of interest and also because they were used to refund war-time bonds that paid even a higher rate. This issue is probably better distributed among individual investors than any other--and it means that the government is getting ready to distribute \$98,000,000 in cash to its financial friends of the '70's, or to refund the old bonds for new ones that only pay two per cent, maturing in 1930. The national banks who issue a small cottage house, constructed of hollow cement blocks in the first story, with half-timbers and cement above the first story. The wide projection of the eaves and gables and the timbered treatment of the same, the sweep of the roof with its curve at the eaves and the similar treatment of the front piazza, and the projected portion of the front story are in harmony with the material that is used and the Swiss style of architecture, so little of which is seen in this country.

WORKERS OF THE WORLD.

Most of the leading comic artists and cartoonists on newspapers are young men still in their twenties. Few have much art training, most haven't any. The salaries they receive range all the way from \$2,000 to \$10,000 a year.

When someone asked Edison how he could stand the strain of from 15 to 18 hours' work daily, the wizard replied: "My work is my pleasure. If I don't work I get tired. But most of us would not only get tired--but hungry."

Hanging over the desk of one of the greatest advertising experts in these United States is a card that bears the following quotation from Bulwer Lytton:

"Nothing is as contagious as enthusiasm. It is the real allegory of the life of Orpheus. It moves stones. It charms brutes. Enthusiasm is the genius of sincerity, and truth accomplishes no victory without it."

Boston is not a bit too literary and eschews to have an eye open to the main chance. We are getting technical school galore, but that city has added a course of scientific salesmanship to the curriculum of its high schools. Why not? The world is divided into those who manufacture and those who sell.

Nothing more pungent was ever written than the definition of luck given by Max O'Rell, the famous French essayist who wrote books about the United States and England, which indicated that he knew more about our fables than our national writers. Here it is:

"Luck means rising at 6 o'clock in the morning, living on a dollar a day if you earn two, minding your own business and not meddling with other people's. Luck means appointments you have never failed to keep. Luck means trusting in God and your own resources."

A Swiss Cottage in Cement Blocks and Half-Timber

By Chas. S. Sedgwick, Architect, Minneapolis, Costing \$3,000.00, Exclusive of Heating and Plumbing.



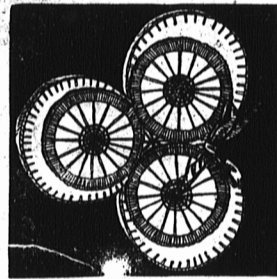
For the benefit of those who desire to use cement in the construction of their homes we are illustrating in this week's issue a small cottage house, constructed of hollow cement blocks in the first story, with half-timbers and cement above the first story. The wide projection of the eaves and gables and the timbered treatment of the same, the sweep of the roof with its curve at the eaves and the similar treatment of the front piazza, and the projected portion of the front story are in harmony with the material that is used and the Swiss style of architecture, so little of which is seen in this country.

The house is small, being only 23 feet in width by 28 feet in depth, exclusive of piazza, and a considerable portion of the rear part is one story in height. This design is specially well adapted for the rural home. There is a basement under the entire house, and the foundation is extended out around the piazza, the cement blocks being carried up from the grade line to the top of the first story windows. These blocks should be of hard, durable material and hollow, and in order that the walls on the inside may be perfectly dry they should be furred with 2x2 inch strips of wood, making a 2-inch hollow space between the walls and the plaster.

Above the cement blocks the frame is carried up with 2x4-inch studs, sheathed on the outside with 1-2x2 inch wood strips, nailed to the sheathing, lathed with expanded metal lathing and covered with a good coat of Portland cement mortar, that may be troweled smooth, or may be left with a rough sand finish surface, or it may be left with a pebble dash finish, the pebbles being thrown in as the walls are being cemented.

The central, triple, dormer gable is projected beyond the face of the main wall 2 feet, carried on timber brackets, and the cement showing in the panels and between the timbers. The hollow blocks being carried around the piazza, are extended up at the outer angles forming piers, with columns of blocks carrying up on the corners of the piazza roof, supplemented by wooden columns on each side. This combination of treatment makes a jaunty and pretty home for the country or suburbs. The outside wood trimmings, cornice, beams, etc., should be painted white, the roofs dark green, shingles, slate or tile. The pointing between the cement blocks would look best in white mortar, although black is frequently used. In the judgment of the writer it is too somber in connection with the grey tone of the cement.

As indicated somewhat by the treatment of the design, climbing vines and foliage grouped about this house will give a very picturesque effect. There are three rooms on the ground floor and two chambers with bath-room on the second floor. The front of the house is symmetrical, with a central vestibule opening into a liberal living-room across the front 14x22 feet in size. Opposite the entrance is a broad, open fireplace, to the right of which is a wide opening into the dining-room. To the left of the



fireplace is an open combination stairway leading to the second story, with the basement grade entrance and sectional stairs up to the platform from the kitchen. The dining-room connects with the kitchen through the pantry, there is a recessed sideboard and china closet in the dining-room, and a commodious rear porch.

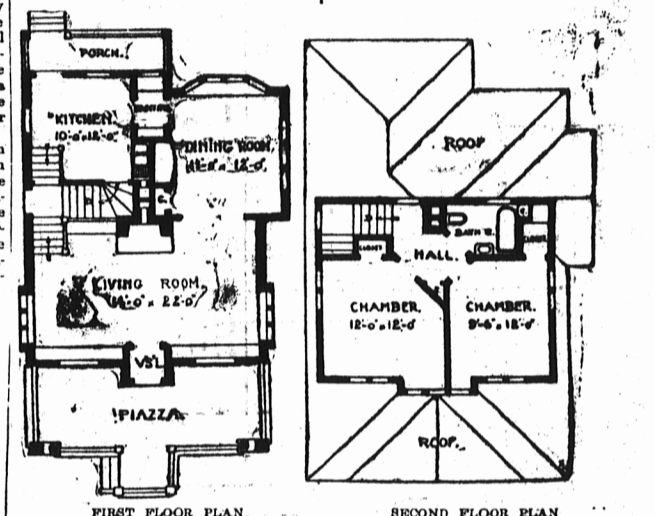
This house could be nicely finished in Washington fir, stained dark Flemish in the front room and golden oak in the dining-room, and all other interior wood-work in the natural color, varnished. The floor to be of red birch, filled and varnished. If the entire house were to be two full stories in height it would increase the cost \$500 and afford two additional rooms in the second story.

The little needlebook shown is made of six rings, neatly buttonholed with green way, with the three remaining rings, as shown in the illustration.

Trade Talks--The Newspaper Man

There is probably no other occupation in life, excepting, perhaps, the stage, so much sought after by ambitious and romantic young men than that of the newspaper man, or, as the tyro likes to say, the "journalist." The similitude between the stage and the press does not end there, however, for just as the eminent theatrical star always advises beginners from the stage, so the average newspaper man is never known to hold out bright hopes to the beginner. In his moments of leisure he prates bitterly about being a mere cog in the machine; in his moments of work he is a being of enthusiasm, acuteness and high ethics, with a devotion to duty in all its phases rarely seen in other professions. A newspaper man, even though doing "leg work," wherein agility in covering a district is more important than brains, is usually made a depository of damaging confidences, and rarely does he break faith. There is a certain romance and taste of excitement that clings to the work even in this practical age.

The "cub" reporter in the smaller towns usually starts at \$12 a week, his only equipment being a well-grounded education, an ability to see through sham and state facts without prejudice, doggedness of purpose and a personality to inspire confidence among men of authority, from whom the main body of news is secured. First, last and always that "sixth sense" of the "fourth estate" (as the profession is called)--i. e., "a nose for news." It is the clean-cut young man who's wanted, not the poetic personage or the long-haired dreamer. To be able to "hammer" a typewriter is a great virtue, but not an absolute necessity. A knowledge of short-



hand is not at all essential, fully 50 per cent. of newspaper men are knowing strokes of it. In all cases, however, it will prove useful, and in many cases be the feather that turns the tide to success.

From the "cub" to the full-fledged reporter is a gap that may be bridged by the beginner in a few days or a few months, according to aptitude, or more especially "circumstances," which may be divided into two classes--emergencies and "shake-ups." It is these emergencies, always recurring, that make the beginner begin to like an exotic in a night. It is the fascinating kind of immediate opportunity. The "shake-up" is a polite euphemism for wholesale "firing." The pay of the average reporter is from \$18 to \$30 a week, but he enjoys a prestige greatly in excess of that figure. "Desk" men--that is, men of literary or executive ability--earns around the \$50 mark, together with editorial writers, humorists, cartoonists and specialists of all kinds. The wage of the Editor is only limited by the personality and ability of the man. These figures are not of much value, as in every case they are the accurate reflex of the newspaper man himself, and they are increased with a rapidity that would be astounding in any other trade or profession.

Inasmuch as most reporters eventually become specialists, doing "markets," "financial," "politics," "courts," they are in daily contact with leaders in business and professional life. The clean-cut man finds it comparatively easy to secure business and political berths with great future. The college man is particularly at home in this field, but the present generation of newspaper men were bred by hard work in an atmosphere of printer's ink.

The Popularity of the Linen Costume

By DOROTHY DALE.

Every well-planned summer outfit should contain at least two or three linen costumes of different kinds, and so attractive are the new weaves and colorings of the season's linens that a selection is often bewildering to make.

The new linens come in various designs in stripes, checks and embroidered dots, as well as in plain browns, and the colorings are unusually beautiful. Delight-

ful pinks and coral tones are used both for tailored suits and elaborately trimmed frocks, as are the various other colorings in greens, violets, and blues. The string color and biscuit tones are particularly popular for tailored coats and skirts, and are also used for very smart looking frocks elaborately braided with white soutache, with added touches of hand embroidery. Soutache braiding is much used in trim-



ming linen costumes, in many cases braid matching the color of the material being used in preference to white. English eyelet work and heavy ruffled embroidery are also effective, medallions or insertion in Irish crochet or Cluny lace also being much in evidence on the more elaborate linen suits and frocks. Embroidered buttons of linen to match the frock are also used very effectively, and half fringe is seen on a great many of the little coats and fancy wraps.

The bodice of the linen frock sketched on this page shows to excellent advantage the heavy hand embroidery used as ornamentation.

The yoke and sleeves were of valenciennes combined with heavy venise lace, the belt and sleeve bands being crossed with fine white cord. The model was in violet linen embroidered in white, with the fine white cord couched on about the edges of the bands used in trimming the bodice.

The second drawing was sketched from a young girl's costume of pale blue mull trimmed with bands of pale blue and white embroidery to match. The waist and skirt were joined by a riddle of the embroidery which was also used to trim the skirt, as shown in the sketch. This design would also be very practical for almost any thing material, insertions of lace being used instead of the embroidery.

DOROTHY DALE.

Many Uses of the New Cretonnes

The charming effects that can be gained by the use of cretonne in home-furnishings have been realized by clever housekeepers for sometime; but the new cretonnes are especially interesting when considering furnishings for summer homes. For the city house cretonne curtains and other draperies are generally considered more appropriate for bedrooms; but in the summer cottage, where furnishings are always of a more informal character, the use of artistically designed cretonne is also much in evidence in the downstairs rooms.

What could be more charming than a dainty little reception-room or living-room in a summer cottage furnished in cool tones, preferably green and white, with hangings and chair covers, cushions, etc., of flowered cretonne in gay, softly blended colorings? Wicker or grass furniture is particularly attractive for such use, the seats and backs of the chairs, divans and so on, being cushioned with the cretonne.

Then, sometimes in a rented cottage, when the furniture of the "parlor" or living-room is of the hideous, stuffy upholstered kind, slip covers of pretty cretonne can be made at small expense to complete the disguise of the offending furniture and save the room from being quite impossible artistically.

Various smaller articles can also be made of cretonne, such as desk-and-bureau fittings, boxes, trays, photograph frames and numerous other novelties; but especially attractive are the lamp shades on a wire framework covered with cretonne. These are for sale in the fine home-furnishing shops and are very expensive in price; but the majority of those seen to present few difficulties to the homemaker, and could be copied with very small expenditure.

One of the newest and most attractive of these lamp shades is also one of the easiest to make. The wire frame is one of the simple, round shapes, and costs about 35 cents. The wires of this frame should first be covered neatly, and to do this silk seam binding, which comes at ten cents a bolt, can be used very conveniently. The cretonne used for the cover should be of rather heavy quality, and should have very well-covered design over a cream-colored or tinted ground.

The imported cretonnes showing rich fruit and flower patterns are generally used for this purpose, but well repay the expenditure. The lamp shade referred to is made by cutting a circle of the cretonne about six inches larger than the outside of the wire frame. An opening, or hole, is then cut in the middle to fit about the top, or collar, of the shade. Gilt tapestry braid or cretonne fringe is used as a finish, the braid being especially liked, as it has the advantage of being a novelty. Especially in favor are those cretonnes 50 inches wide and of Elizabethan pattern, the individual design of which is a carnation about three and a half inches across, combined with a conventional flower and an irregular ribbonlike dove vine effect on a plain background. Some of the color schemes are lavender and soft old yellow, pale yellow, and drift blue, a deep red, a rosea green.

A certain establishment renowned in this kind of work displays bedroom suits upholstered in 35-cent-a-yard cretonnes, and they represent the very latest novelty in the combining of cretonne and wood. In these sets the bed, dresser, chiffonier and tables, as well as the chairs, sofa and screen, are upholstered in cretonne.

A new dressing bureau is almost entirely covered in cretonne. It has a square mirror and two shallow drawers at either side. The front is hollowed out so that the mirror may approach nearer the mirror, which is beveled at the edge. Its only border is a turned strip of wood covered with a gathered puff of cretonne. The sides of the bureau and front of the drawers are covered with the cretonne, put on plain, and a plaited valance hangs below the drawers. The top of the bureau is of plain enameled wood.

The apple patterns show spheres ranging in size from one and a half to three inches, in many shades of red, crowding each other among green vines on a white background.

Tafteta, which belongs to the cretonne family, is a weave which is used to introduce some of the daintiest and at the same time the most inexpensive hangings of the season. Plain tafteta, usually of a cream or cream-white shade, instead of being plain, presents a broad surface of very tiny figures or dots. For this reason it is especially suitable for window draperies, a pleasing variation being made by adding an applique border of roses and vines or any favorite flower cut from a patterned cretonne and applied to the goods. A clever woman can do this herself.

A bedroom in a country house was upholstered in mauve cretonne, showing a white ground well covered with a design of mauve orchids and tiny yellow primroses tied with narrow mauve ribbons which followed a continuous wavy line all over the cretonne, and the window and door hangings were of plain cretonne finished with an applied border of mauve and yellow flowers.

A white enameled bedroom suit was upholstered in a cretonne which retails at 35 cents a yard and which is known as the rose block pattern. On a white background is shown an oblong block pattern, each block being about eight by seven inches, and is outlined by a one-inch-wide vine of green leaves shading from a palest rose green to a bronze.

More leaves and one or two roses decorate each block, the colorings varying from a purplish crimson to a firecracker red. This prevents monotonous uniformity of pattern, the hues of one block being different from those of the next, but all blending in a harmonious whole.

In the fashionable country house the majority of the rooms are upholstered in cretonne. The leaning this season is toward very gay colorings, the walls corresponding in this respect to the furniture.

The Cleaning of Antique Rugs

The cleaning of antique rugs can be done at home if care be used in the operation. If it is done twice a year the rugs will never look dull and full of dust. Semi-annually they should get a good scrubbing to freshen the colors and to clean out the dirt, which settles in so that the ordinary cleaning does not dislodge it.

First, brush the rug--never beat it--taking care to keep in the same direction as the nap lies. Then dump the rug into a bathtub filled with lukewarm water using a castile or pure white soap. Soak for a number of hours in the tub, then scrub with a soft brush and soap until it looks clean. Rinse well in cold water, and then lay a dull, flat stick over the rug and press every drop of water out. Then, when thoroughly rinsed, tack firmly to a frame such as is used for stretching lace curtains, and then place in the air to dry.

If the rug happens to be a very large one it will, after first being soaked, have to be scrubbed on the floor; but this is rather too much of an undertaking. It had better be sent direct to an expert for the operation. Dry cleaning is preferable to washing for rugs of certain weaves, but that also had best be done by one who thoroughly understands the process.

BEATRICE CAREY.



Young Girl's Frock of Pale Blue Mull.

The New Summer Parasols

