

The Home Circle

THE MEN'S CORNER

By PETER PRY SHEVLIN

Trade Talks--The Advertising Man

The advertising field not only offers great possibilities because of its limitless horizon, but for another reason appeals to the young man. This is because the advertising business is like the newspaper field inasmuch as it offers an immediate chance of a living salary to a young man with no other equipment than a good education, but only when accompanied by an alert mind and an instinctive knowledge of humanity. Practically every other profession is closed to the intelligent young man if he doesn't possess the special training of the business college.

It is needless to make any claim for the advertising expert, for he advertises his success wherever there is printer's ink and billboard paint. The field is roughly divided into the man who creates advertisements and the solicitors who secure them for the magazines and newspapers. The advertising writer must possess a certain amount of literary ability and an artistic eye. An advertising solicitor, however, must bank on business ability, persistency and a certain amount of "holly." It stands to reason that as the advertising solicitor of a publication is the man who directly brings in the money, and has to cross with the sharpest business men of a community; that the openings are greatest and most plentiful in this particular field.

The foregoing assertion that the advertising and newspaper business do not require special training may be slightly misleading. As a matter of fact, there cannot be too much special knowledge and training for each, it being a case of "the more the merrier," but in the last analysis success is largely a matter of native ability and climbing from the lower rungs by hard work. Study in the numberless advertising schools, acquaintance with the many advertising magazines is bound to make this climbing easier and quicker; it may help win success for a person who could not have attained a like fulfillment solely through native ability. It is the prime desideratum.

Salaries run as low as \$12 a week for the beginner to \$30 for the middle class, or "average" man; in most cases percentage money, based on results, comes as a bonus. From \$50 to \$100 run the gamut of men who have achieved substantial success; after that, the horizon is limitless.

One great virtue of the advertising business is that it will appeal to the young man in that it is much unlike more staid professions where a man may work years before he can expect to see the fruits of his labor. A month or two will tell the advertising beginner whether he is a success or not, and tell the story conclusively, via the pay envelope or dismissal. The pace is so fast that if quick work is not in command, one is given a month's notice to get out of town. It is something that may be more congenial to every community, holds lots of young men who have an inclination for literary work, for which hard-headed editors have not a high inclination. To them it is suggested that they go to several small newspapers in their vicinity, after first studying each business equally, before settling on one. A man who has a few "changes of coat," i. e., a set of new ads that are more crisp, catchy and more appealing to the public. Small merchants have not the time to frame their own ads even if they have the ability. Regular advertising men are young men who wish to test their abilities in the line may secure five or six merchants who

will pay enough in the aggregate to re-quire the beginner for advertising at least his regular work or studying hours. But, above all, if you would be an advertising solicitor have tact, magnetism and persistency, if you would be an advertising writer have an artistic eye for type display and a knowledge of business nature coupled at all times with new ideas.

PETER PRY'S PHILOSOPHY.
Don't starve your brain to stuff your pocketbook.

Many a "successful man" at heart knows himself to be a miserable failure.

A rich father is no excuse for a young man to be worthless.

Anticipating tomorrow and regretting yesterday is a foolish way for a man to spend his time.

"Isn't the country air perfectly lovely?"
The modern girl shrugged her shoulders coldly, rejoining: "Oh, I don't know! I had my time inhaled with this morning and I don't notice much difference."

A Petition by the Worker

These are the gifts I ask
Oh Thee, Spirit serene!
Strength for the daily task,
Courage to face the road,
Good cheer to help me bear the traveler's load.

And, for the hours of rest that come to thee,
An inward joy in all things heard and seen.

These are the things I find
Would have thee take away:
Aid and sudden hate,
Sorrow of the lowly, envy of the great,
And discontent that casts a shadow great
On all the brightness of a common day.

Great Business Axioms

Though Marshall Field, the greatest merchant in the world, has been dead slightly over a year, his business philosophy will long endure among the men of the nation.

Never give a note.
Never borrow.
Work always on a cash basis.
Never buy a share of stock on margin.
Buy for cash and sell for short time.
Never heavily mortgage real or personal property.
Hold customers to strict enforcement of their contracts.

Labor

Toll swings the axe, and forests bow,
The seeds break out in radiant bloom,
Rich harvests smile beneath the plow,
And cities cluster round the loom;
Where towering domes and tapering spires
Adorn the vale and crown the hill,
Stout Labor lights its beacon fires
And plumes with smoke the forge and mill.

Pride may go before a fall, but it is just when they that the right kind of pride puts a man upon his feet again.

Of course, there is always room at the top--if you can push the other fellow off.



A Modern Eight Room Brick House

Financial--Tricks of the Trade

Newspaper exposures and government disclosures have been proving for the past few years to the great public that their investments have often been in stocks which were given fictitious values by great manipulations; that even bank statements and market reports were judged to strictly the puppets that danced without knowing the real reason why, whenever the master hand pulled the string. So dramatic have been these regulations and their effects that the ordinary reader has but glimpses at the mechanism that made them possible.

One of the best-known and most widely practiced methods of fleecing the investor is "watering" stock. This means placing a fictitious value on a corporation. The "water" is the amount of stock issued in excess of intrinsic value. There is no legal check placed on this procedure, though explained this way on the witness stand: innocent and thieving. E. H. Harriman is the present-day conscience brands it as quite naïve.

"It is capitalizing the future," he said. As a matter of fact, nearly every corporation stock in the country has been plentifully "watered" by its promoters at some stage in its history. Many of the companies whose future has thus been capitalized have been blessed with such a natural increase in business that this "water" has been gradually squeezed out. Even in those cases the original stockowner has been mulcted, for in this interim his stock would have otherwise earned large dividends and attained higher market value.

The second and most popular pastime of the great stock manipulator is known as "rigging the market," and it can be subdivided into a hundred tricks, known and secret, of forcing stocks up and down, making the "lamb" buy when the stock is high, scaring them into selling when the stocks slump low.

One of the most brazen of these methods can only be practiced by a certain élite of millionaires, sometimes called the "Standard Oil group" and other names quite as misleading.

Any five of these men, through the great railroads and corporations they direct, may directly or indirectly control \$4,000,000 in the national banks. On a cer-

What to Bring Home from Abroad

The average woman who goes abroad with a small amount of money to spend and the intention of bringing back as much as possible without having trouble with the customs, perfume, lotions, creams, powders and toilet articles, which are extremely high in price in America. A clever shopper can buy in Paris for a franc (twenty cents) soap toilet articles cost in much the same proportion.

If these articles show any signs of use, or the wrappers are broken, they will be classed as personal property, and in all likelihood will come through without duty. Here alone who have the means who do not indulge in these dainty toilet accessories, and their large cost in America is well known to American women.

The woman who wishes to purchase advantageously abroad can put these articles first on the list. Combs and brushes as well as very low in price and high in quality abroad; but these may be bought better in London than in Paris, and are made to last a lifetime.

Leaves can be had on the other side for prices which simply amaze the woman who has come to look upon real leaves as quite out of her reach. A well costing perfume six francs in Paris sells for five dollars in New York.

Though cheap, it must be remembered that the London gloves and Paris corsets do not fit the American woman. This is true of the French gloves, for this reason corsets, gloves, shoes and ready-made lingerie should be procured by the American abroad.

Benighted silver and jewelry of all kinds seem to be much cheaper abroad than here. These things will have to pay duty, but there may be bought better in London for one's own use are allowed free of duty, however.

THEN SHE WROTE.

Mrs. Dunn Wright (after a violent quarrel over her weekly money)--"I'll have the last word though I should die for it."

Mr. Dunn Wright (quietly)--"You can have it, my dear, on those terms, and welcome."

Lady (at telephone)--"Are you there? Are you Mr. Frizzle, the barber? Well, I want my hair done for a party this evening."

Mr. Frizzle (at the other end of the wire)--"Certainly, mum; I'll send a boy round for it in five minutes."

tain day, it will be found that 23 millions have been transferred from the banks to the trust companies. The next day the bank statements are issued, and (as trust companies do not figure in the label "bank" week--the New York money market is apparently "used up" Stocks accordingly take a downward plunge, "lamb" frantically sell at the lower price, financiers gladly buy. Next day the millions are returned to the banks and stocks bob up again.

Probably the most popular way to judge a particular stock is by "wash," or make-believe, sales--a trick possible to the smaller fry of promoters. For instance: two promoters with P. D. & Q. stock to show a lively upward movement, to indicate a "boom" that will attract investors and get it off their hands at a good price. Promoter A goes to his broker and tells him to try and sell for him 10,000 shares of P. D. & Q. stock. There is no hurry, he instructs him, but he wants the highest price possible for them.

At the same moment Promoter B is talking another stock broker he must have 10,000 shares of P. D. & Q. stock. "I must have them," he declares; "buy them at any price."

This broker makes a hurried call for P. D. & Q. stock and finds another broker has it for sale at a higher price than the market. Being both innocent they declare earnestly for their clients.

Accordingly Promoter A has the money and Promoter B the stock. A day or so later the two wily promoters meet and exchange their possessions, and matters are the same as before. When these "wash" sales are multiplied and magnified through a number of other brokers, a high or market value is put on the stock, day by day. Every day sees it quoted higher and the scramble of the lambs to buy it commences. Then the promoters unload at high prices. Brokers are forbidden under heavy penalties from dealing in these "wash" sales; but it is harder for the broker himself, much less the public to know that they are "wash" or fictitious.

Our "ups and downs" are only the hills and valleys we cross in our eternal quest for happiness.

A Two Story Modern Brick House

By Chas. S. Sedgwick, Arch., Minneapolis--Costing \$5,500.00

Exclusive of Heating and Plumbing.

Good, hard brick is a material that will never pass into disuse, and the prospect of homebuilding is always wise to think long over the question of the use of brick before discarding it and using wood for the exterior of his future home. In the early colonial days, when everything about was new, lumber was plenty and cheap, brick was scarce and expensive, there was every reason for building the houses entirely frame construction. The rapid disappearance of timber, the increase in the price, the increasing amount of brick being made every year and the great variety has brought the brick question down to the medium-sized and even small houses.

The first cost is still more than wood, even at the advanced prices, but the difference is not nearly as great as it used to be. The use of brick as a veneer on the outside of frame structures is an old practice, and was in common use in the outlying districts of New York City 50 years ago, and this method of construction is frequently employed at the present time. In the judgment of the writer, it is far better for homes of medium cost than either siding or shingles, and the cost is not much greater. It has become quite common of late to build modern homes and the more expensive residences with a very rough-faced vitrified brick, variegated in color and of rugged appearance, and to trim the same with either smooth-cut stone or terracotta. The plain smooth trimmings relieve and give a finished appearance to what would otherwise be a rough and ugly appearing exterior.

Cement walls have been used in all countries to a greater or less extent for many years, and the use of this material for exterior in our own country has rapidly increased during the past ten years, but this will not do away with the use of brick. The majority of people prefer the looks of a well-treated brick wall to a cement surface.

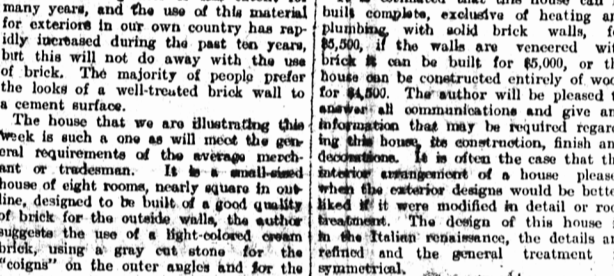
The house that we are illustrating this week is such a one as will meet the general requirements of the average merchant or tradesman. It is a small-sized house of eight rooms, nearly square in outline, designed to be built of a good quality of brick for the outside walls, the author suggests the use of a light-colored cement brick, using a gray cut stone for the "colours" on the outer angles and for the

foundation, waterable, sills, etc. The roof is to be covered with a green Spanish tile or with good shingles stained dark green, the trimmings, chimneys, window frames, sash, etc., all to be of pure white. The floor of the piazza should be of concrete, with either a cement top or tiles, and the steps of cut stone; the brown glass doors across the front and on one side back to the dining-room, with steps down at the rear to the lawn.

The size of this house on the ground is 31 feet by 34 feet. The first story is 9 feet 6 inches in height. The front of the house is 24 feet wide, the second 8 feet 6 inches in height. The front of the house is symmetrical in design, with central vestibule entrance, opening into a reception hall, at the right of which is a small den. Opposite the entrance is a fireplace with the main staircase leading up at the right of the same. The sitting-room opens at the left of the dining-room with a wide arched doorway. The sitting-room is the dining-room, and at the rear of the reception hall is the kitchen, connecting with the dining-room through the pantry. There is a convenient laundry opening out of the rear hall. The main staircase is made with the combination of the stairs to the basement, and grade entrance and rear stair connecting, and thence up to the second story.

In the second story are four good chambers, one with fire-place, the corner chamber with alcove, and opening in connection with the chamber over the dining-room, single clothes closet, bathroom and stairs to third story. The third story is arranged with a large playroom and servants' rooms. The floors throughout are hardwood, hardwood finish in the first story and marmal finish in the second story. The basement is finished with laundry and drying-rooms, vegetable cellar and furnace room.

It is estimated that this house can be built complete, exclusive of heating and plumbing, with solid brick walls, for \$5,500. If the walls are veneered with brick it can be built for \$5,000, or the house can be constructed entirely of wood for \$4,500. The author will be pleased to answer all communications and give any information that may be required regarding this house, the construction, finish and decorations. It is often the case that the interior arrangement of a house pleases when the exterior designs would be better liked if it were modified in detail or roof treatment. The design of this house is in the Italian Renaissance, the details are refined and the general treatment is symmetrical.



FIRST FLOOR PLAN SECOND FLOOR PLAN

Meals for the Invalid--By Sara Cranford

When a member of the family becomes suddenly ill there is usually found to be few or none of the little things which go so far toward making an invalid comfortable in the house. Very few are prepared with suitable dishes, the small hemmed tray-cloths, the number of little things that are at once found to be necessary. Every housekeeper should have these things ready at hand, to be put in use at a moment's notice.

The first essential is the table for the sick. The table should be fitted with short legs to be had at a reasonable price, but perhaps the best of the tray holders is the white enameled iron table, standing on a support, which consists of a long leg, which reaches under the bed, to give a solid base, and an upright which may be heightened or shortened at will, so that the table top fits down snugly over the lap.

Many small covers are needed for the tray itself. These may be bought quite cheaply, or may be made from a tablecloth which has been better days. Enough must be provided so that each meal may be served in clean, white, as they are simply hemmed around the sides to about an inch in depth, they are easy to make and launder easily.

Some of the suitable invalid trays are, however, very tempting. This one illustrates a tray made of strong light wood, with handles, all enameled with cream-white, and set with "cinnamon" dishes edged with gilt. The tray held a pretty sugar bowl, a little coffee pot, a covered

dish, an egg cup, and an attractively shaped cup and saucer; besides this there is a broth set with a good-sized covered bowl and a teat tray.

As to the invalid's food, there are certain staple dishes which it is well to know just how to make. Of these one of the simplest is:

BEEF TEA--Chop fine half a pound of raw lean beef, cover with one pint of cold water and let stand in an earthen dish in a cold place for some hours. Cook over the fire, stirring constantly, until vapor begins to rise, then remove from the fire. Strain through a cheesecloth, pressing the liquid from the meat. Season with salt.

POACHED EGGS--Add a few grains of salt to the white of an egg, beat until dry, and turn into a buttered glass or china bowl; form a nest on the top for the yolk. Set the glass on a trivet, in a covered dish of lukewarm water, and let cook until the egg is set and rises in the glass. Do not let the water boil around the glass.

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Summer Gowns and Materials--By Dorothy Dale

Some charming designs for summer wash materials are shown in the group drawing. The figure at the left shows a costume of pale pink batiste, trimmed with bands of cream-batiste embroidered in pink, these bands being used both on the skirt, bodice and open sleeves. A design in hand-embroidery in pink and cream white decorated the bodice front, the little yoke or scalloped collar being outlined with narrow cords of black taffeta silk, which give a most becoming touch to the all-pink of the batiste. Black taffeta buttons and cords add contrast to the back of the bodice. The chemise is plain and under-sleeves were of very sheer white mull and Valenciennes.

The waist pictured is an excellent design for heavy linen, the model being in white, with the little revers showing a design in hand-embroidery done in white wash cotton. The little plaited frills down the front and about the waist were of sheer white lawn and lace, and were so made that they could be laundered and replaited separately.

The third sketch shows another practical and very attractive design, the dress being made in a plain good dress material that it can be unbuttoned down the entire length, and laid out flat on the table for ironing. Hand-embroidered scallops and mother-of-pearl buttons trimmed the skirt, the little bodice showing in sections of fine lawn and basinet. This frock was of white linen, the scalloping being done in white wash cotton, and is especially practical for seasons wear.

In buying colored linen it is economy in the end to select the better, and consequently more expensive grade, as the cheap imitation linen weaves are apt to fade very quickly. In the all white materials, however, there are excellent imitations of linen, especially in the heavy qualities to be had, which can be made up with just as good effect as the expensive real linen. I have seen several delightful little frocks made of a cotton material called "cotton cloth," which comes at 12 1/2 cents a yard, which had the effect of much more expensive linens when a cleverly made and ornamented with hand embroidery. This material is also excellent for a white short-skirt, and launders perfectly. All linens

and heavy cotton materials should be shrunk first before being made up, and if any cotton blends or embroidery cotton are used they should also be shrunk before using.

The materials shown this season for warm weather gowns are unusually artistic in coloring and design. There is a decided fancy for pattern and bordered fabrics, such as flannels of pale blue, lavender or pink batiste, trimmed with deep flounce or insertion of mull or lace, embroidered in white, are also much in favor. These frocks are rather expensive in the initial cost, but as the making is not difficult, and no further trimming is required, they really cost little more than a plain material. The bordered cottons are less expensive, and are delightful when properly made. A favorite pattern shows large, round dots about the lower part, with design in graduated sizes above, which dots being printed in color on a white ground. A new idea in making up these bordered patterns is to use the material cross-wise, instead of lengthwise, as is common with these extra wide-bordered fabrics. The border, used in this way, is placed at 10 from a front panel running the length of the gown, shaped closely by plain about the waist, but falling loose at the lower part of the skirt, the effect being repeated in the back. This lace insertions or shirring heading usually ornaments the bodice of such a frock, a sheer yoke and under-sleeves also being introduced.

Other bordered fabrics show lovely flower designs, and is the very sheer stuff, such as mousseline or cotton, many of the model gowns show home and garden black mousseline let in just outside the flowered border. Where the material itself has not this black border the dressmaker often adds it by inserting a band of black lace, plain, brown or green, or any of the lighter colors in harmony, can also be introduced in the same way about the bottom of the skirt, and about the gulleys and sleeves.

This is undoubtedly to be a "color" season, and even the white costumes in a great many instances show the introduction of color in some way. For instance, many of the sheer white blouses or frocks are embroidered in some light color, and mention has been made in former articles of the use of these bands of tulle or organdy in color on gowns of white material.