The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

Investing Your Savings.

Saving the "First Thousand."

Though Russell Sage has gone the way of all things mortal, his name is still a synonym for great wealth and ready cash. Inasmuch as saving usually precedes investing, it is fitting to reiterate an aphorism delivered to the writer by Mr. Sage several years ago. It is exceedingly trite but eternally true:

"Making money?" said Uncle Russ. "The most difficult problem in making money is the laying aside of the first thousand dollars."

As if in parenthesis, he added:

"In my early days it was the first hundred, later the first five hundred dollars. Under modern conditions, I should say that after the first thousand dollars has been laid up—and invested!—the cornerstone of riches has been laid."

The first step is to get the thousand dollars, just as the recipe for rabbit stew is "first ketch your rabbit." Advice during this chase of the nimble dollar may be of some actual value to the one who is naturally inclined to be a spendthrift, who really wants to lay aside money but finds that his lack of system and shiftless habits have so sapped his vertebrae that he can't save. Such a one, by catering to man's inborn delight in the grotesque, can evolve a very profitable saving plan from the experiences of others.

For instance, one young professional man is saving a small but steady sum daily that runs into a fine figure every year. How? He never spends a cent.

"Let me correct myself," he will laughingly explain, just when you take him for a miser. "I never spend a copper coin. In these days of cut rates, practically every particle bought comes at bargain figures like 98c. This means coppers in change. After buying the morning paper, the newsboy hands me back more coppers. Instead of despising this 'chicken-feed,' it all goes into a separate pocket, I saved over $50 last year through this plan."

There are a hundred other plans, likewise freakish, but actually educational to their possessors or inventors, who later can be brought to a more dignified and logical plan. It also encourages the same saving in other branches of life's game.

There is another man who shaves himself, but not as a "charity job," He demands of himself the usual scale of prices, occasionally he is pleased with his work, he gravely tips himself. This money goes into an old mug. Net results last year $47.35.

Sometimes the first baby will encourage thrift. There is one happy father who has put his baby on the pay roll, starting him at $1 a week for the first year. The father's salary was small, but even if he had to skimp himself during the week, he declares that the laborer is worthy of his hire. Accordingly every Saturday night, he gravely presents the Infant Autocrat with his pay envelope. It means $53 the first year, and by doubling the weekly toll a total of $156 the second, etc.

There is another parent who is not attempting such an ambitious project. Upon the first birthday of his child he put one dollar in bank, the second year two dollars—a trifling sum deposited only once a year—yet on his twenty-first birthday his son, through compound interest, will have $306.16 in bank.

Then there is the man who has followed the ponies" for years and has the gambling mania in its most virulent form. In his plan the average observer will think that he is "playing with fire" but at any rate he is saving money. He decided that if he had to bet on the horses, he might as well keep the money in his own pocket, so he adopted a Dr. Jekyll and Mr. Hyde sort of personality. As Mr. Better he "dopes out somethings" from the newspaper charts, then as Mr. Bookie he offers odds and takes the bets. It is a constant lesson to him that his Bookmaker-self is always "ahead of the game," while his Better (or worse) self is always "dead broke."

There is another man who looks over his loose change every evening after coming home from downtown. Every nickel found therein is promptly laid aside. Somewhat in the same way, a department store clerk, lays aside every new coin—that is every bright shining 1907 piece, be it penny, nickel, dime or quarter.

There are a thousand and one ingenious schemes in vogue—all childish inasmuch as they are for those who are mere children in saving propensities, yet all leading up to a time when the possessor of these habits will become really thrifty and be able to lay aside a tithe of his income as a duty and not a game.

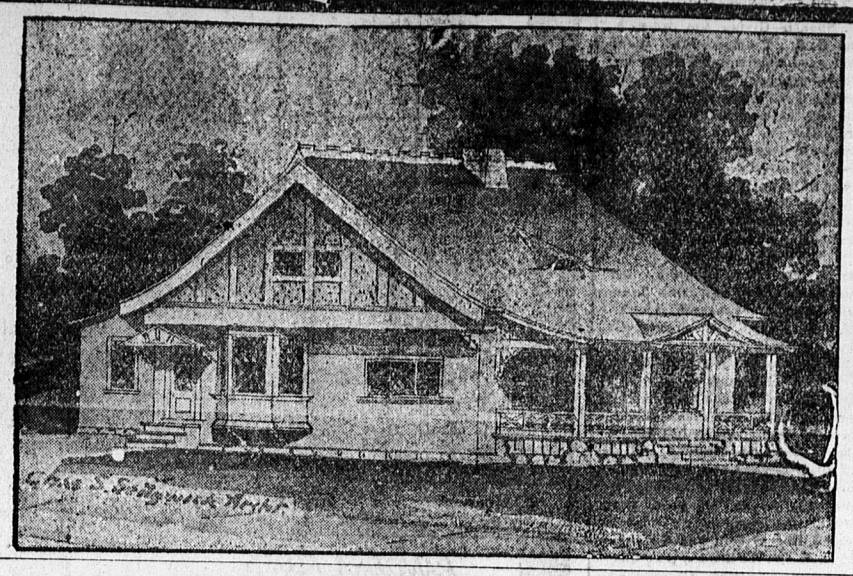
All of the foregoing would seem to indicate the plausibility of hoarding up coin in toy banks, old mugs, stockings, etc. Leaving aside the danger of loss by theft, there could be nothing more silly from the economic standpoint. All the money should go to the savings bank as soon as it assumes the proportion of dollars. A secret hoard is an economic sin, for it keeps money out of circulation and out of interest.

The thrifty man and the miser are as far apart as the Poles. As a matter of sound fact, a miser is a riotous spendthrift. He has $1,000 hidden away. Accordingly, by keeping it out of the bank or investment, he is throwing away $10 the first year, $41.60 the second year, and so on, as compound interest climbs.

The beginning of all investment is the savings bank.

The story of American achievement is dazzling and in its tales of success almost melodramatic, but when the tinsel of this golden age wears down to basic strength, the record will be found to be based on men who realized at an early age the virtues of thrift, in the consciousness that it is not what you earn but what you save, that starts you on the way to wealth.

Opportunity can wear out her knuckles knocking in vain on a man's door—unless he has the wherewithal to entertain her.



Presidential Possibilities.

CHARLES JOSEPH BONAPARTE.

In the natural course of events, Charles J. Bonaparte, descendant of Napoleon, and at present Attorney General of the United States, and the head of the Department of Justice, may be a presidential candidate.

Bonaparte has been pictured to the public with so many strange qualities, that it is not strange that he is regarded by most of the population as an enigma, but one that delivers the goods to the satisfaction of all honest men. He has been cased a Nemesis and credited with all the unhealthy imagination of a Sherlock Holmes in running corporate and political criminals to earth. He has been portrayed as an untitled prince who is linking the exciting past of the Napoleonic family with the strenuous present of American trust-busting.

In truth, all of these characteristics to a certain degree are found in the attorney who is directing the legal fights of Uncle Sam. More succinctly, he might be described as a hard worker, a cogent thinker, a just investigator and a fearless andser of conclusions. He possesses that quality which few public prosecutors or reformers possess, absolute justice, even to a sinful enemy.

Before becoming the director of what is now one of the most important and hard working departments of the government—ranking with the Supreme court as the country's safeguard—he was selected to settle the acrimonious Indian land question and after that conducted the investigation of postal frauds.

Bonaparte was born in Baltimore 56 years ago and was the son of Jerome Napoleon Bonaparte, who in his twin was the son born of the union of Jerome Bonaparte and Elizabeth Patterson, the Baltimore beauty.

Graduating from the Harvard Law School, young Bonaparte plunged into law and politics simultaneously. His entry into politics was not dictated by the usual motives of ambition or advancement, but by the purest quixotic impulse, and the whole state marvelled that the young man, socially elect and wealthy, should face the mud-flinging characteristic of the dirtiest era of Maryland politics. For twenty long years, from 1875 to 1895, Bonaparte throughout every election fought the gang that held Maryland in its clutches stuffing ballot-boxes brazenly and counting in their tickets regardless of the majority of legal votes cast. On the reformer's card-tail, while others hurled invective, Bonaparte arose and stated plain, logical, dove-tailing facts that were in themselves damning to the spoilsmen, and always winding up by seeking out some injured citizen or group, and taking legal action for their redress.

While apparently happy only when fighting wrong, the heat of battle has never carried Bonaparte away as it has some more prominent men. He seems to combine the fire of the prosecuting attorney with the cold prospective of the judge on the bench. One might venture to say that his utterances 30 years ago would tally with his principles today—a statement that could hardly be made of any other politician.

Persians are fond of fine clothes. The usual costume for men includes a collarless shirt of light, pretty material, cut low at the neck, and with long, loose sleeves, a vest that fits closely to the figure, also with wide, flowing sleeves.

A discolored steel knife may be brightened by drawing back and forth between two slives of raw potato.

Trade Talksr.

The Bookkeeper.

Bookkeeping still continues in its popularity with the young man seeking a trade — if the prosperity of the many business colleges and correspondence schools that feature this branch in their curriculum, is any criterion. Then, too, the girl stenographer is rapidly figuring as the girl bookkeeper. So great is the output of these accountants, that it is very flattering to this country's mercantile growth that there has been no serious overproduction of workers.

Among the old-fashioned bookkeepers, the School of Experience was reckoned the best teacher, but withing the last ten years, so rapid has been the incursion of new and speedy systems that this condition is found no longer. Time was that the office boy was gradually initiated into the mysteries of a set of books as an entry clerk, but the average young man will find now a special education necsary to secure even a foothold. School courses can be completed in less than eight months at an average scholastic cost of about $10 per month. Night classes furnish other opportunities, but a common school education is necessary.

Salaries are not fixed within any limits, but run the gamut from $60 to $100 per month, though special knowledge or long service may greatly amplify the stipend.

Even here has machinery entered to compete, at least in part, with the wage earner. The adding machine — that mechanical marvel — will in some cases cut down a staff of bookkeepers fully ten per cent.

A list of figures that may total perhaps 1,200 separate items, and which might engage the energy of a good bookkeeper for several days, on this machine can be punched out and accurately totalled in [illegible] bookkeep-

er is usually in one of three directions: expert accountant, auditor or department head. Expert accountants or consulting bookkeepers have brought their mental acuteness up to be almost a profession and one exceedingly well paid. They are called in by business houses, just as a doctor would be summoned by an individual, to straighten out inaccuracies in books and to evolve suitable systems. Many small firms call an expert accountant in regularly once a month.

The auditor is the up-to-date name for the head bookkeeper. In great corporations his responsibilities are tremendous,

A ONE STORY COTTAGE.

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

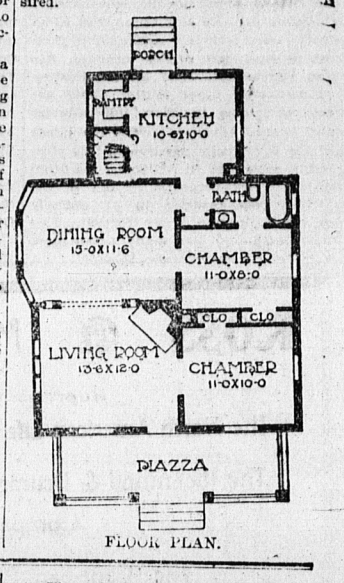
In some sections of the country one story cottages are very popular and where a large number of rooms are not required, it makes a very pleasant home to live in at comparatively small outlay. The one-story cottage has its advantages. You have the comforts of a home on one floor that are so much enjoyed in a flat, no stairs to climb and everything easy of access, few steps for the housekeeper.

In the accompanying design we have a very pretty home of this description. The front or living room opens into the dining room with a wide columned arch and on the right hand side of each of these rooms is a bed room with a central chimney and fire-place, each of the bed rooms provided with a clothes closet. Back of the bed rooms is a convenient bath room with a small passage way leading to kitchen. There is space under the roof that can be used for storage purposes or in case of necessity two small rooms can be finished in the second story in which case, it would be necesary to introduce a small staicase leading up.

The two large rooms are finished in hard wood with polished hard wood floors, this same floor extended throughout. The other three rooms are finished in pine and varnished.

The gables on the outside are in half timber and cement with hanging virge boards. The house is painted white on the outside and the shingles on the roof are painted either red or dark green.

This is an ideal one-story cottage and costs to build $1,800, exclusive of heating and plumbing. The main roof is carried with a sweep out over the front piazza, which is broad and liberal and in the same manner the roof extends out over the rear kitchen portion. There is a basement under the rear half of the main part for heating and fuel with an outside entrance and cellar under the kitchen that can be converted into a laundry if desired.



FLOOR PLAN.

Outline of the Trust Standpoint.

Louis F. Swift, practically the head of the Meat and Provision Trust, has just given out this statement. It is a defence, yet a complete outline of the public's rights in regard to the average corporation.

"Now, more than ever, great corporations must take the public into confidence. These policies express my idea of ideal corporation beliefs and practices.

1. The public has a right to know that every safeguard surrounds the product.
2. Government inspection is recognized as this safeguard.
3. The public has a right to demand that prices are not excessive.
4. The public has right to know that they patronize a company that is complying with the statutes, and not an innocent accomplice to law breaking.
5. The public must realize the difference between a firm selling to a few people and one with thousands of stockholders, tens of thousands of employes selling to millions in a thousand towns.

Friezes for the Child's Room.

BY BEATRICE CAREY.

There are friezes for the nursery that tell long stories in clear black outline, filled in with bright flat colors, and the whole thrown into high relief by a one toned background. These pictoral friezes always tell a winsome tale. One of the most popular is the Pierrot frieze.

Pale grey is used for the background, against which Pierrot's white costume makes a clear, dainty contrast. The various trials and happinesses in Pierrot's existence are depicted in the series of long oblong pictures, running lengthwise under the ceiling. The colors are introduced in vivid little flashes—in a ribbon or mandolin, a rosette on white slippers, the feathers of a bird, or a Columbine costume.

Little Dutch children perform all sorts of pranks against clear pale blue or dark blue backgrounds that set their yellow sabots and white caps gleaming. In one picture, the group is being chased by a rooster almost as big as they are; in another they stand awed before a snow man; in another, the mischievous little band is marching to bed, each holding a candle; in another a row of little maidens, reaching the length of the picture, stand swinging hands.

Mother Goose tales have supplied the painter of friezes rich suggestions for decoration and color, but each scene, however intricate it is, is marked by extreme simplicity of treatment. Noah's Ark toys too, furnish materials for very taking frieze decoration.

It is not difficult to imagine the joy that these frieze-tales give to children from the delight they give to children of the grown-up sort who see the friezes in the House-furnishing stores. One house which had no nursery had one of the Pierrot pictures set into a panel in a white mantelpiece, just under the shelf.

Dainty Articles for the Baby.

The illustrations show several new and pretty things for the baby. The little cap is hand embroidered and made in a new style. The jacket was of cashmere buttonholed and scalloped by hand in silk to match. These little sacques make charming gifts for a baby and are very easily made. They are often embroidered with tiny bouquets or sprays of flowers, and are pretty either in pale pink, blue or white. The little coat mack is another article very simple and attractive to make, the moire frame being prettily covered with gathered ribbon.

The bib was of nainsook with a pattern of hand embroidery, finished with lace frills. The baby carriage cover was of pique, embroidered and scalloped in wash cotton.

BEATRICE CAREY.

Modern Dining-Room Furnishings.

Dark oak is now one of the most popular woods for the dining-room furniture, though nothing can compare in beauty to mahogany, when it can be afforded. The oak so widely used is of dull finish, a shade lighter than the Femish and darker than the cathedral. The prevalent style is known as modern English, somewhat similar to the Mission, yet having a few curves, of which none are permitted in the strictly Mission furniture. A set includes the table, sideboard, china-closet, serving table, and as many chairs as are requisite. Of course two armchairs are furnished.

In shape the table is round, with centre standard and legs, a particular advantage being the way the legs are set well under, so that they do not interfere with the persons seated. It is easier to decorate a round table, and this style permits of more general conversation than is possible at an oval or oblong one. For a small family, the small and medium sizes are excellent, neither is it necessary to have a large number of leaves, as a carpenter will fit the table with a large top to be used for an entertainment and stored away at other times.

The new sideboards are, properly speaking, a combination of sideboard and buffet. It is not so massive and clumsy as the old-fashioned sort of sideboard, showing more of the graceful lines of the buffet, yet it is more roomy than the latter, and better adapted to serve the needs of the ordinary household than either of the other two alone.

Across the entire width of the space below is a linen drawer of large bureau size. Just above that are two bottle closets, one at each side, and between them two smaller drawers. The three smaller drawers for silver and napkins ones catch the crumbs and are too difficult to clean to make serviceable dining-room floor coverings.

As to the dining-room wall, there are many different treatments now in vogue. The paper is either self-toned, or perfectly plain ingrain or burlap. The styles have undergone a radical change since last year, for instead of striking colors the new papers show soft pastel shades.

The plate rails which were formerly placed at six feet and a half are now either omitted altogether, or else set eighteen inches from the ceiling. In some cases a narrow molding is used where there is no plate rail. This serves to reduce the height, if the ceiling is too lofty, as is the case in many of the old-fashioned houses. The plate rail must not be made a "jumping off place" for any and every sort of stray bric-a-brac, but its ornaments should be in keeping with the scheme of the decoration, and serve to display the taste of the decorator.

Photographs of the family or friends are out of place here. These are in better taste in the living room, bedroom, or perhaps the library. Small or medium sized watercolors may be set on the plate rail, but it is more advisable to have no pictures at all in a dining-room of this style, but allow the brass ornaments and china on the rail be the sole wall decoration. If the paper is more or less plain, however, and there is no plate rail, dining-room pictures may be used without any breach of taste whatever.

Perhaps the most pleasing windows for the dining-room are those of casement variety, leaded, or else made up of small panes, and set in a little recess. A window of this sort has a wide sill, on which potted plants may be set with charming effect. Curtains of net and lace are very appropriate and attractive for these windows.

The lights of the dining room, whether of gas or electricity, should have plain, dull, side-light fixtures. The softly-shaded globes or the ground glass ones suffuse a mellow, clear and subdued light in which both the furniture and the occupants will be seen to best advantage.

BEATRICE CAREY.

Useful Dressmaking Notes.

BY DOROTHY DALE.

The proper cutting, fitting and finishing of a dress can be done only after thorough practice. Accuracy in the small details will do much to make the garment perfect; another matter which is often neglected is the careful handling of the parts, so that they are not stretched out of shape. Carelessness about this latter will cause the dress to fall into unsightly wrinkles at the seams.

The last-mentioned fault is particularly comon among beginners, and when committed is very difficult, and in some cases nearly impossible, to remedy. Every piece of figured material must be cut out separately, and not on the double, even though the pieces be identical in shape, for this materials seldom folds quite evenly. Velvet and all such pile materials should appear dark when held against the wearer, and checks and plaids match both lengthwise and width-wise in every piece. Stripes may either be cut on the straight and treated the same as plaids, or cut on the cross and the lines made to fit with each other.

It always pays to shrink cloth before making it up, for by this, later damage by shrinkage is prevented. Wring out an old sheet in water, leaving the sheet quite wet, however, and spread it out on a tabel; then lay the cloth, unfolded, on the wet sheet and roll up the cloth and the sheet at the same time. Let the sheet remain this way over night, then spread it out and press it smooth.

Cut out the pattern after it has been laid on the cloth, and mark the perforations out with chalk. With the help of correct patterns some of the difficulties incident to fitting may be avoided. However, very few figures follow the normal lines exactly, and a certain amount of overfitting is by no means uncommon. Sometimes this is caused by the alteration of one part, thereby throwing another out of line. When this occurs the whole garment has to be refitted.

The sketches on this page show some fall models. The drawing of the tailored gown will give an idea of one of the most desirable models for street wear. The coat of the suit is semi-fitted, and is cut much larger than were the coats of the past summer. The sleeves have their fulness at the top, taken in flat darts, and there is a pocket on each hip, and at the left side of the front. The skirt is plaited and stitched about the lower part to give almost the effect of a bordered fabric.

The smaller illustration pictures the bodice of a frock of striped wool batiste. The model was in black, and a band of silk braid, intermixed with jet, formed the vest of the yoke, the rest being almost concealed by velvet ribbons which cross, under box plaits, over the breast from the armsides, and tie in a loose knot with fringed ends. The yoke and long undersleeves were of mousseline tucked and inserted with narrow Cluny.

Grape Catsup.—Cover two quarts of wild grapes with vinegar and cook until soft; strain, add one cupful of sugar, one tablespoonful of cinnamon, one teaspoonful each of cloves and allspice, and a little bit of paprika. Store in bottles when it has become thick.

Samuel French, of Dedby (Conn.), is probably the oldest man in the state to whom a hunter's license has been given. Mr. French's age according to the license is 84