

The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

Trade Talks. The Bank Clerk.

The quiet young man with eagle eye behind the bars at the bank, as he receives your money or counsils it out to you is the outward expression of the magnificent mind far reaching banking system of an institution with dozens of highly skilled men in its employ. Banks educate their own men into the knowledge of the bank business, and by the old—some might say, apprentice method of "working your way up" have evolved the American bank clerk of the most splendid types of our business life—this is quite a highly advertised fact that the occasional weeding is faithless to his trust. In fact, it is one of the wonders of the world, taking into consideration the vast amount of money handled, that so few bank clerks are faithless to their trust. In this respect, the bank clerk is a life and even their financial superiors. How can I become a bank clerk? What are the initial and successive steps? Where is the widest and quickest opportunity? These are questions being daily asked by clean-cut youths who have high ambitions.

Invariably the first step is to be appointed a bank messenger. The usual salary is \$25 a month and the duties consist in carrying checks, drafts and money to and from depositors. Banks employ from one to ten of these messengers.

The next opportunity—salary increasing a stated amount every year—is an assistant in the bookkeeping department, opening the mail or seeing it, with a chance to learn the auditing system. He may be put as the bank's sorter of checks on the "clearing house" or become an assistant in one of the many departments. Incidentally the sorter of checks, the greater opportunity for the young clerk to gain a good general knowledge. This is particularly true of country banks. In the large institutions a young clerk may get into a certain department wherein the way of promotion is blocked except through the death of his immediate superior, and he is to be congratulated in this dull routine all his days.

After four or five years the bank clerk may expect in the neighborhood of \$100 a month. As the head of a department, his salary will later run from \$150 to \$200 a month—though larger stipends are very frequent in his absence through sickness or business trip, will be laid aside to await his return. If addressed "John Smith, Treasurer," or with an official title appended they are recognized as the firm's business and promptly given attention.

DESERVES SUCCESS.

Our ancient, present and friend for aye, "Bilby" Shakespeare never "got off" a better thing than: "The road for mortals to command success; But we'll do more, Somponius, we'll deserve it."

Trite, Yet Valuable Hints.

In enclosing a stamp in a business letter, never put the stamp as it will probably be ruined in removing. Cut a small "u" in the paper and slip the stamp into the clip thus made.

Do not take money from anyone, banker, merchant, father or best friend, without consideration. You may fear to give offense and say that they are honest, but did it ever occur to you that people of probity occasionally make mistakes. Vice versa, when paying out money, say "Count it!"

If you have a bill or account to pay, it is safer and better to pay it with a check on your bank, provided you have enough money on deposit. A check is first, evidence that the debt has been paid, and no receipt is required. Second it shows when and how much has been paid. Third, parties cannot claim you did not pay them enough or gave them bad money.

Sending money by mail is a dangerous practice, one that can be done once too often. The various methods by which money can be safely forwarded are as follows:

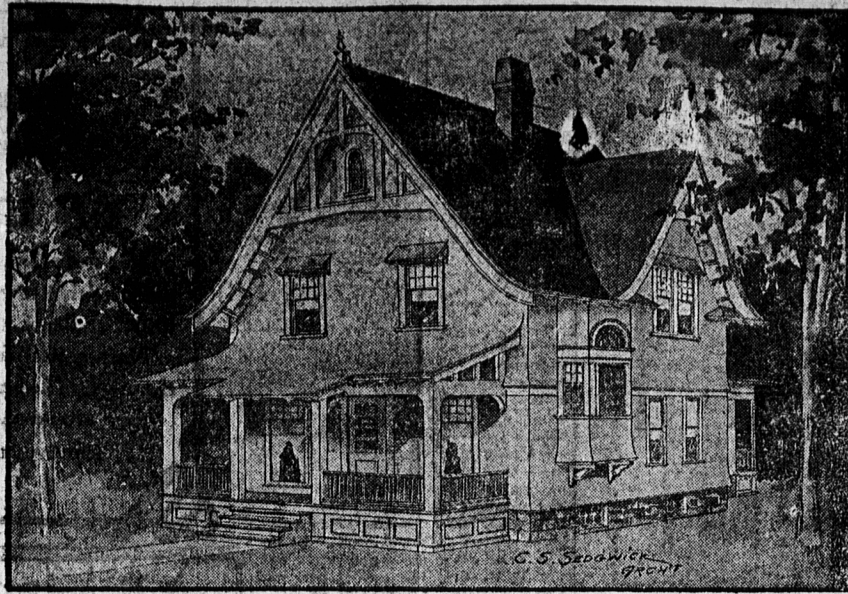
- 1—Bank draft, payable to your order, and endorsed over to the order of the party you wish to pay.
- 2—Through express companies in moderate sums.
- 3—By postal money orders in like manner.
- 4—By telegram, rather expensive, but a most safe and quick method.

When replying to a business communication, do not assume that your correspondent will remember circumstances (one among a hundred) at a glance. First quote the date of the letter to which you are replying, with a brief resume of the matter under consideration before plunging into the subject matter.

When writing to any company, society or institution on business, do not address your letter to one of its officers or employees personally. All letters addressed "Mr. John Smith" are supposed to be private and in his absence through sickness or business trip, will be laid aside to await his return. If addressed "John Smith, Treasurer," or with an official title appended they are recognized as the firm's business and promptly given attention.

The death rate would be lessened if we could banish persons who say disagreeable things.

A saucepan coated outside with dirt or soot will take as long again to boil as one that is perfectly clean.



Investing Your Savings.

Methods of the Bucket-Shops.

In the industrial, mining and other lines that are framed up to gently separate investors from their money, comes the bucket-shop, than which none is more pernicious or persistent. In the fake or shaky stock, there is this difference, it appeals to actual, even if foolish investment. The bucket-shop habitue is no more an investor than the man who places his money with a bookmaker on a 10-to-1 shot on the ponies. In fact the parallel is absolute. "Bucket-shopping" means that the operator bets against his customer on the rise or fall of stocks, just as the "bookie" bets against a favorite on the race track.

As a famous epigrammatist of Wall street once said: "There is as much difference between a genuine broker and a bucket-shop operator as there is between a national bank and a faro bank."

With infinitesimal exceptions, those who patronize bucket-shops, buy stocks on margin. A margin usually means putting up 10 per cent or less of the actual value of the stock that you are then "supposed" to own. This game appeals to the small trader who puts up from one to a hundred dollars at a time—and thereby gains the privilege to bet on the movement of stocks worth ten or twenty times that amount. If this stock goes up you will make a little money, if it goes down,

the broker calls on you for margin. As such a slump goes on, the calls for more money continue to "protect" your stocks. The moment you fail to meet this demand, you are "wiped out," and lose all. This opportunity to try financing on a dollar or two very often proves a lure to wage-earning women. The proprietor of the bucket-shop is so certain in his bets against your chances of winning that he seldom goes through the formality of buying the stock. As in the case of the race track, the odds are mighty long against the patron, yet no one can deny the thrill and lure of fluctuating stocks or horses "on the stretch."

The bucket-shop operates in stock, grain, cotton or any other commodity, according to the tastes of its patrons. In no case do the millions monthly expended there have the slightest bearing on the money markets or industrial greatness of the land.

EQUALITY OF ALL.

Give me your hand, sir, my friend, my brother. If honest, I guess that's enough! One hand, if it's true, is as good as another. No matter how brawny or rough. Not less in the sight of his Heavenly Maker. Is the man who must sweat for his

bread; No more, in the sight of the grim undertaker. Are millionaires shrouded and dead. Let none of us jeeringly scoff at his neighbor. Or mock at his lowly birth. We are all of us God's. Let us earnestly labor. To better a suffering earth.

A Want Ad and a Moral.

As a young man, seeking an opening in a business house, do not attempt to dictate terms and the manner of your occupation. The man who is "on the job," no matter how humble his status, gets the coveted chance. Here's an example of this spirit, in a Want ad that appeared in a newspaper day after day without getting a single reply:

Wanted: Situation by practical printer, who can take charge of any department. Would accept a professorship in any of the colleges. Have no objection to the teaching of ornamental printing and penmanship, geometry and many other sciences. Have had some experience as a lay preacher. To a dietist or chiropractor would be invaluable; or would cheerfully accept a position as a bass or tenor in a church choir.

At length there appeared an addition to this ad: P. S. Will saw or split wood at usual rates. He secured a position—and it was a worthy one—immediately.

High Pitched Gable Roof Cottage

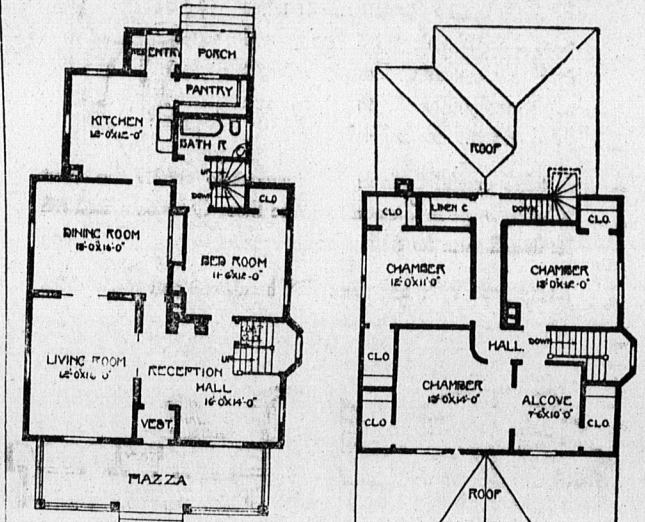
Designed by Chas. S. Sedgwick, Architect, Minneapolis.

An economical cottage home, with accommodations for a good sized family, is one of the perplexing studies in the architect. Many large families in the small villages and on farms in the country, require homes, having ten or more rooms with all modern conveniences and they must be obtained at small cost—which necessitates economy in size, height of studding, height of stories, number and size of windows, etc., and rigid economy in the material used and manner of finishing the interior.

The cottage shown in our illustration is well adapted to the wants of such a family, being arranged with bedroom on the first floor and bathroom convenient, with the living room and kitchen, with ample pantry space, the rear portion of house being one story in height.

The second story has four chambers and ample closet space. The height of stories is 8 feet 6 inches and 8 feet, the second story rooms being full height, the roof being constructed with a high pitch and carried down with wide sweeping cornice and low eaves, the roof cutting off

at an angle through the closets at each side of the second story. If this house is economically finished in pine and painted throughout it ought to be built for \$2,700. Such houses are especially adapted for rural homes. Surrounded with trees set back on slightly elevated ground, such a cottage would make a very pretty home. The side walls would look well shingled and the shingles stained brown, with red roof and the ash painted white. If outside blinds are used they should be painted a darker shade of brown to harmonize with the shingles. This house would also look well cemented on the outside with rough cast finish, in which case the trimmings, casings, cornices, etc., might be painted white with red roof and dark green window blinds. The high pitched gable roof is quite a change from the more common method of building houses with low pitched hip roofs. The gable roof is more picturesque and if it is well treated, the cornices have a nice sweep to them and a good projection, it makes a very pretty house. This kind of roof will never go out of style and will always have its friends.



FIRST FLOOR PLAN. SECOND FLOOR PLAN.

Peter Pry's Philosophy.

Sell your goods, not your customers. A wise man puts the shoulders of other men to the wheel.

A poor man's wife never cries over sentimental novels. She hasn't time.

Don't mind if people say you have a

big head. There may be nothing in it. Nearly every great achievement of humanity was evolved from a crank's theory.

The lucky man puts his best foot forward instead of depending on the hind foot of a rabbit.

Refurnishing the Summer Cottage for Winter.

BY BEATRICE CAREY.

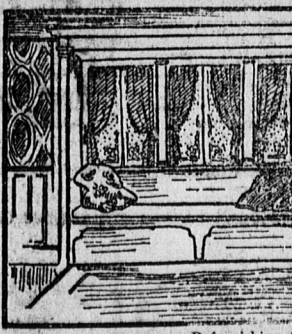
With the coming of November a great many summer cottages are closed and the move is made from the country house to the city one. Still every year we find the living for country and suburban life is increasing, and a great many people stay out of town until severe winter weather sets in. Then, too, a great many suburban cottages are lived in by their owners the year round, thus a few suggestions for refurnishing the summer house so that it will be comfortable and tenable even in really cold weather.

The average suburban home is furnished in a summery manner, as especially fitted for occupancy during the warm weather. In the better class of houses, hardwood floors are the rule, and small rugs take the place of the old time carpets. Fine wall curtains are hung in the windows

window shown in the sketch was treated in this way, the panes first being hung with flat blind panels, and then curtains of velour, finished with a tiny fringe draped as illustrated.

Woolen rugs should be used to replace the matting and fibre rugs of summer, and the halls and stairways especially should be made to look warm and comfortable. A strip of wool carpeting should be used down the stairway, and the halls should also have a carpet strip or plenty of rugs.

A great many of the new suburban houses are equipped for steam heat, which simplifies the question of heating during cold weather. Open fireplaces, where a log fire is provided for is usually found in at least two or three rooms, and portable oil or gas stoves may be very satisfactorily used in the other rooms when necessary. Cotton batting, stuffed securely



into the interstices of the windows may be used in lieu of weather strips, in many of the larger rooms, where the necessary ventilation can be secured through the open fire-place.

GRAPE SPONGE—Soak a quarter package of gelatin in a quarter of a cupful of cold water, and dissolve by standing the dish in hot water. Dissolve three-quarters of a cupful of sugar in one cupful of grape juice and strain the gelatin into the mixture. Set in a bowl of cracked ice and water and stir occasionally until the mixture begins to thicken; then add, gradually, the whites of the eggs, beaten to a stiff froth, and beat the whole until it is light and stiff enough to hold its shape. Fill a glass serving dish, and serve very cold with flavored whipped cream. SARA CRANFORD.

THE MAN WITH WORRIES.

Usually the worried man is not the one who actually has troubles, but the one who is looking for trouble.

He is very accommodating. He meets trouble half way—though he knows it is his, worst enemy—one that will shatter his nerves quicker than strong drink.

Go down in the slums and observe the persons who have real worries. They are always so busy making the best of things that have already happened that they haven't time to worry over things that may happen.

The Separate Waist Still in Popular Favor.

BY DOROTHY DALE.

The decline in favor of the separate waist has been predicted year after year, and still each season it reappears in new and attractive forms, and continues to hold its own in popular favor. It is really indispensable for wear with the tailored suit, and this fall several new models have appeared that are especially designed for wear with the cloth street gown. This new blouse shows some definite touch, either in color or trimming, or material which brings it into direct connection with the coat suit. In morning attire this is not so noticeable, as the white washable shirt continues in favor for morning use, but the more elaborate blouse is so trimmed that it is an essential part of the gown to which it belongs and cannot be worn with any other frock. For instance, many of the new blouses are especially designed for wear with a coat and skirt of broadcloth, and are made of fine net or lace dyed the same color, with straps or cut pieces of the cloth of which the suit is made introduced about the lower part of the bodice. The yoke and undersleeves are usually of thin white or cream colored lace, embroidered batiste or mull.

Silk crepe, chiffon cloth and such materials, exactly matching the cloth of the suit are also used for these three piece costumes. Soft finish taffeta, and other silks, satin and such fabrics, are used, and allover laces, nets and the new spotted tulle are also in vogue.

The morning waist is cut on simple tailored lines and shows little trimming, and is made of wash silk, fine albatross, or wash flannel or of linen, dimity lawn or other sheer white materials, very much the same as those seen during the summer. These blouses are smartest, when made very plainly, with long sleeves, cut

in moderate size, closely plaited along the lower arm into a straight band cuff. Some of the silk and also the wash blouses have the center plait edged with a fringe of the same material buttonholed in black or some contrasting color, the cuffs being finished in the same way. These blouses are usually made for wear with a separate turnover collar or stock although a few of the flannel blouses, intended for house or country wear, have attached low turn-down collars of the material, with which a silk Windsor tie is worn.

The separate waist for more formal wear is also cut on shirtwaist lines, and trimmed moderately or elaborately, according to its purpose. Its sleeve is elbow or three quarter length, as preferred, and the front closes in the back, leaving the front unbroken for decorative treatment. The collar is almost invariably of some transparent material, such as thin lace, mull, batiste or tulle, and there is generally a little yoke of the same.

The illustration shows three of the new blouses, all of which are of the more elaborate order, although none of the designs would be difficult to copy. The blouse in the middle of the plate is sketched from a model in chiffon cloth, trimmed with a cutwork decoration made of taffeta silk to match. This cutwork is not at all difficult to make and is a very inexpensive trimming. The design is first drawn on stiff paper, then transferred to the wrong side of the silk, and cut out with a small scissors, leaving a small edge to be turned under. After this edge has been neatly basted down, the design is applied to the blouse and either very carefully stitched on by machine or else couched on by hand with a close over and over or chain stitch. The upper part of the model blouse was made of tiny bias bands of the chiffon, caught together with

BUSINESS BELIEFS.

A man's brains can do more than both his hands.

Next to knowing a thing, is to know where to look for it.

A man's business conversation? Have something to say. Say it. Stop mere talking.

Today is your opportunity; tomorrow is some other fellow's chance.

When a man ceases to grow greater, he begins to shrink smaller.

Energy, without knowledge, is simply a runaway horse.

The world pays a salary for what you know; wages for what you do.

"My wife's mother has only paid us one visit in five years."

"Ah, you're lucky! When do you expect another visit?"

"She hasn't got through her first yet, confound her!"

In ventilating a room open the windows at top and bottom. The fresh air rushes in one way, while the foul air makes its exit the other; thus you let in a friend and expel an enemy.

The Art of Being Agreeable.

BY BEATRICE CAREY.

Everyone wishes to be liked—to be popular, but few people are born with a power of fascination that is irresistible—therefore the average person must study closely and work hard to be agreeable. After all to be agreeable is an art and depends largely on finesse and delicacy in handling people, not too much or too little, but flattery always.

It is dull to tell disagreeable truths. They are so apparent it takes no cleverness to discover them. It is the nice things that have to be dug for and when found should not be greedily kept to oneself. Flattery does not have to be offensive.

Who with a grain of sense would not rather be flattered and perhaps even made sport of, than to go through life on the watch for insincerity, and afraid to be stroked the right way. That fear of ridicule has spoiled many an otherwise attractive personality—it is small matter and depressing simplicity is the great thing. Another great habit is a belief in the kindness of people—there is much more of it about than is often recognized.

Sympathy is another magnet of popularity and this is easily learned. Inject a quaint life of conversation at odd moments and at once you are called clever. When cornered make others talk, and they will probably fail to note your actual ignorance. In other words, start the bonfires and watch the flames and at the proper moments pour on oil or water according to the amusement you are deriving. Most people are dull and easily handled and a little cheer and a few stock phrases will go a long way.

Popularity, that art of compelling liking is largely a trick. A woman is seldom so plain that she cannot be fascinating if she devotes time and thought to it. A great majority however do not realize this—they just accept themselves as they are and as other people seem to find them and quietly submit to it, trudging through life only half enjoying it.

Beauty of course is a valuable asset. Still it is most encouraging to look back over the world's history and find that most of the great women have not been beautiful, and that their power has been from within rather than from without. They have stirred nations with their wit, their personalities, their charm. Charm—how much that word means. What a gift of the gods!

Remember that in this busy world, people are apt to accept the surface. If a woman sets herself up to be charming, and has a reasonable amount of kindness and some insight, to back it with, her success is assured. Some may ask why she is charming, but the general impression remains that she is. Then all she does is search through rose tinted glasses. It is truly wonderful what reputation will do, and how an idea set in motion will develop.

To be original and interesting, to compel admiration and respect is surely worth some thought and study.

RECIPES WITHOUT EGGS.

Here are some excellent recipes, which may be commended to the economical housekeeper, in that none of them call for eggs, which are at this season of the year high in price.

Roly Poly—The filling of this pudding may be composed of any suitable materials that one has in the house.

One pint of flour, one rounding tablespoonful of baking powder, one tablespoonful of shortening, one half tablespoonful of salt, two-thirds cup of water. Add the baking powder and salt to the flour, sift once or twice, add the water carefully. The dough must be soft, not wet. Knead quickly and roll out into a very thin sheet. Brush with melted butter or melted suet or oil. Sprinkle over blackberries, huckleberries, raspberries, currants or chopped dates, figs and raisins; in fact, almost any combination of fruits may be used. Sprinkle with flour, tablespoonful of sugar and roll up; place in a baking pan; brush the roll with water, and bake in a moderately quick oven three-quarters of an hour. After the roll has been baking half an hour, draw it from the oven, brush it quickly with a tablespoonful of sugar, dissolved in two tablespoonfuls of water, and return to glaze. Serve hot with hard sauce, or it may be served with sugar. If dry fruits are used for roly poly, they must be soaked over night and chopped fine in the morning. Do not cook them before putting them into the pudding.

Apple Pone—Pare and chop fine one quart of sweet apples. Pour a pint of boiling water into one quart of granulated white corn meal; when cool, add sufficient sweet milk about one pint, to make

a very soft batter. Stir in the apples, turn the mixture into a greased shallow pan cover and bake in a moderate oven for at least two hours. This same recipe may be turned into a molasses steamed three hours and used as a pudding.

Ginger Sponges Slices—One-half pint of molasses, two ounces of butter, one level teaspoonful of soda, two cups of flour. Heat the molasses slightly, dissolve the soda in two tablespoonfuls of warm water, add hot molasses, then the butter, melted, and cook in a moderate oven 30 minutes. Serve warm, cut in squares, with lemon or ginger sauce.

Perfection Cake—Two cups sugar, one cup butter or lard, one cup cold water, one-half cup cornstarch, one teaspoon cloves and cinnamon mixed, one cup seeded raisins, one teaspoon vanilla, three teaspoon baking powder, enough flour to make soft dough. Bake in layers.

Soft Gingerbread—One cup lard (very hot), one cup brown sugar, one cup New Orleans molasses, one cup boiling water, three even teaspoon ginger and any other spice desired, three teaspoon soda in just enough hot water to dissolve it. Mix with enough flour to roll easily. Cut in shapes and bake.

SARA CRANFORD.

STILL SOME BLACK SHEEP.

There is no Riding, however defended, But one black sheep is there. Who thinks elections never were intended To be begun by prayer.



THE SEPARATE BLOUSE OF THE SEASON