

# The Home Circle

## THE MEN'S CORNER.

PETER PRY SHEVLIN

### INVESTING YOUR SAVINGS.

#### Money and Its Savings.

During the last few months guesses and facts about the condition of "money" and the money market have been getting prominent positions on the newspapers' front page alongside the "thrillers" of the day, instead of the financial page, where the condition of money market is always told to those interested.

The moral of this is simply that the money market is now in such a condition that it should be of popular interest, and perhaps of profit. To the average citizen money is—well, money and a dollar is a hundred cents. To the world of finance the meaning of "money" is entirely different. It is a commodity, to be bought and sold like wheat or potatoes—and when transformed into the asset called credit, one dollar may be expanded into six dollars.

Therefore money, like vegetables, must have a market—and that market is New York. Since the Gotham banks make fully one-fifth of the loans in the country, the prices for money that this market makes rule throughout the land. With money the astute ones can usually make money. Business men, cities and corporations are constantly in need of money for improvements and the demand for the golden commodity is created. The greater the demand and the smaller the response to it, the higher the price paid for money. The price is interest. When money is plentiful, the price is cheap.

At first glance the plenty of money appears to mean prosperity, but by a financial paradox, it is usually prosperity that causes a scarcity of the where-withal. Despite political allegations, such is the explanation of the "tightness" of the money market just now.

A period of great prosperity has produced a great deal of money, and this money has been promptly absorbed in new enterprises and business improvements. This confidence in our prosperity has caused much of the ready money to be invested—and when corporations want money they have to pay a higher rate for it because it is scarce. Just as this time the scarcity is accentuated, for in the fall millions of dollars in cash must be sent to Western banks in order to "move the crops." Thus in a couple of weeks' time there is this sudden call for money to pay the farm hands, railroads and other expenses connected with harvesting a billion dollars' worth of crops. The treasury usually comes to the relief by depositing its surplus funds in these localities—as it has done in the present instance.

How does this "tight" condition of the money market affect ordinary small investors? It means that they can buy bonds and short-term notes at lower rates than ever before. Why? Because the banks that usually invest in bonds find it now profitable to

loan out their surplus funds as cash, because money is yielding larger returns. Naturally there is a falling off in the demand for bonds and a consequent decline in price.

Not only that, but the great corporations, wishing to float loans, quite naturally do not wish to borrow cash or issue bonds under such conditions when they must pay extra high for the privilege, and so issue short-term notes that run but a short time and which pay interest far greater than the bond. Of course, the object is to pay high interest during this time in three or five years, while with a bond the interest would run a much longer period. This short-term note, properly investigated, is about as attractive to the small investor as an investment can possibly be.

### "Chain" System of Small Stores.

While the "chain" idea of small stores is nearly a score of years old, a recent investigation of the retail trade indicates that it has not nearly reached its limit. In fact, by all tokens the "chain" of small stores is only upon the very threshold of its coming triumph in merchandising.

Practically the only thing that can hamper the spread of the "chain" idea is the lack of men capable and trustworthy enough to be managers. Many of these companies are putting into new towns throughout the country a store about every month—so that the problem of finding worthy managers for them is a heart-breaking task. They are usually chosen from clerks who have made good, so that in this field the wide-awake young man can jump rapidly.

Thirty-odd years ago an Irish lad, fresh from Kilkenny, landed in New York and secured a job in the steward's department of a big hotel. He soon learned the art of buying supplies cheaply, and later opened a small store where he bought good groceries cheaply and sold them on a small margin. Soon a second, then a third store added to his economy of buying and advertising. He now controls 180 grocery stores in Greater New York and other large group in Philadelphia and Pennsylvania towns.

One of the largest chains of shoe stores in the country is represented in every large town—was started by a young salesman for a Boston shoe house, who was crippled in a train wreck and opened a store in order to make a living.

The largest chain of cigar stores was inaugurated by a lad who tended the cigar stand in a hotel in Upper New York State. He now is head of 300 stores in 53 cities.



### Most Powerful Party.

After a city, state or national election, there is always a comfortable feeling that comes to the man who happens to be on the winning side—even though he has no hopes of any emoluments from his party. Probably the most powerful party now in existence is one which is without any name, yet every member of it gets his pro-rata share of cash reward at the election twice a year. The party might be called the Saving Bank Depositors. Its elections are interest days.

Do you know that of a population of over 85,000,000 only 8 millions or less than one out of ten, are depositors in the savings banks. Yet this one-tenth of population is really the backbone of the country, for it has on deposit 3-1/2 billions of dollars, averaging \$433.79 for each depositor, and earning 122 millions every year.

Have you the average amount—\$433.79—due to each of these depositors to your credit?

### Thoughts for the Worker.

Don't grumble if you tumble; a false step teaches you a safe one. Letting well enough alone is small satisfaction for the man who knows that better can be done.

A great many people fail because they are sure that they are going to it. It would be a shame to disappoint them. Couple on to the "everyday opportunity" and you will be all the more able to hitch on the better chance when it comes along.

Meet misfortune with a smile the first time, meet it with a grin the second time—and the third time you'll be able to give it the laugh.

### Trade Talks---Advertising Solicitor.

In many lines of trade, the man who is out of a job, however skilled and willing he may be, sometimes has to walk many blocks and open many office doors for many days before he lands another job. Particularly in this case if his job is of the "white collar" kind—for under present conditions it often happens that a young man in securing gifted employment, so called, has to make concessions that the mechanic in overalls would despise.

The advertising solicitor faces no such handicap. He is a very necessary cog in the machinery that grinds out newspapers and other publications and in the publicity that fills the stores with purchasers. Accordingly the advertising solicitor need never be out of a job.

Roughly speaking, the advertising solicitor is divided into three lines of endeavor; the newspaper, the magazine and the advertising agency. His rewards may run from \$25 to \$200 a week, according to his ability and the class of trade his experience qualifies him to solicit. Usually he is given a commission that is no small item in addition to the regular stipend.

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### Learning the good qualities of a certain soap or a line of leather goods, must know the value of advertising space, have a nose for ads just as the reporter has, "nose for news," and have such a pliable mind that he can enter into the business policy of many merchants so as to advise and suggest to them, not only the advertising itself, but reasonable goods to advertise. Handling the steady ads of the big merchants is often a matter of routine, for they usually know when, how, what and where to advertise. It is the man who can charm the non-advertiser, who can create new business, that is held in esteem by publishers.

Men of this calibre watch production, supply and demand like a "store buyer," note the news like an editor and try to forestall every whim of the public.

The newspaper advertising solicitor usually has a regular "route" like a reporter, handling perhaps the credit stores, the department stores, the classified, etc.

The man engaged with magazines is more of a travelling man and has one or more states to look after.

The advertising agency is usually devoted to "foreign" business, that is, the advertising which comes to newspapers and magazines in cities or sections where they cannot afford a staff representative. These agencies not only sell advertising space, but they buy it advantageously for the big advertisers, write and illustrate ads and conduct a general scheme of publicity for them.

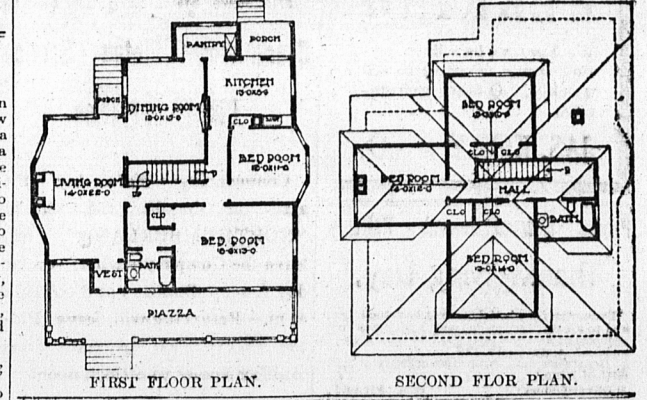
There is only one rule of success and that is "make good," not only with the paper but with the advertiser who uses it.

## AN ATTRACTIVE BUNGALOW.

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

The type of house shown in our illustration is such a house as is in frequent demand for the Southern and warmer climates, the middle states, California, the seashore and mountains. The appearance is low with a spreading roof and wide projected eaves. The exterior of the house is finished in cement in the first story with shingles above the top of the first story windows. It has the appearance of a one story cottage, at the same time there are three good chambers that are full height and have the appearance from the exterior of dormer gables. Size 30 by 37 feet, exclusive of piazzas.

The first floor is liberal in its appointments, with a broad piazza across the front, and a vestibule entering directly into a large living room, 14x22 feet with a broad fire-place at the side and lighted with windows on three sides. From the rear of the living room at the side are sliding doors opening into the dining room 12 by 12 ft. 6 in. and forward of these doors is a single door opening into a side hall with stairs leading to the second story. From this hall are two bed



FIRST FLOOR PLAN. SECOND FLOOR PLAN.

### Questions and Answers.

There are a lot of what may be called "fool" questions being asked these days by promoters. They are so bold, after a braggart preamble on the subject of 62-1/2 percent-year stocks that their utter fallacies sometimes go unnoted.

First Sophistry: Mr. Investor—Why let your money lie in savings banks at a paltry 3 or 4 per cent., when the banks are making 8, 10 and 15 per cent. on your money on deposit.

Exactly what it ought to do with my money—is that something more than I can often force myself to do.

Question: Why buy bonds that will yield you only 4 or 5 per cent. on your investment, when the railroad or industrial corporation is making probably 20 per cent. out of your money?

Answer: So they may, but I haven't the facility or facility to do so. The reason that I buy bonds—good bonds—is that they are amply safeguarded under the law and are as safe—if not safer—than a bank.

Fortune loves the bold. In the business world we call that quality initiative. The world reserves its big prizes for the man who exercises initiative, which is "doing-anything without being told," but, of course, doing the right thing.

### Southern Bread Recipes.

Maryland Biscuit—Sift together two quarts of flour, one teaspoonful of salt, and one level teaspoonful of baking powder, with the tips of the fingers work in one-fourth a cup of butter; then using one and a half to two cups of ice-water, mix to a dough; beat twenty minutes, cut into rounds, prick with a fork and bake about thirty minutes.

Virginia Spoon Cornbread.—One-half cup of breakfast hominy, 1 quart of boiling water, 2 teaspoonfuls salt, 2 tablespoonfuls of lard, 2 tablespoonfuls of butter, 3 eggs, a cup of milk, 1 pint of cornmeal, 1 1/2 teaspoonfuls of baking powder. Add the salt to the water, stir in the hominy and cook thirty minutes; then add the shortening, the eggs, beaten and mixed with the milk, and lastly the cornmeal, sifted with the baking powder. Bake in a buttered pudding dish about forty-five minutes and send to the table in the dish in which it is baked.

### SMART COWNS FOR STREET AND HOUSE WEAR.

BY DOROTHY DALE.

For gowns not of the strictly tailored order the thin woolen materials and the transparent voiles, et cetera, lead in favor, and this season some of the most attractive design are especially adapted for these light weight soft materials. A great many of these fabrics necessitate a silk lining, which of course adds to the expense of the gown, but there are also a great many very smart materials of like character to be had, which, though light in weight are actually close in weave to dispense with the silk underlay. This is true of two of the gowns shown among the sketches, although the frock of checked voile illustrated at the left of the group would require a plain lining of soft taffeta. This model was, however, not an expensive one, although it was extremely effective and strikingly odd.

The centre figure also shows a simple but smart little frock, — this model being especially practical for street wear during the early fall. The material was thin black ladies' cloth, woven with a tiny shell stripe over its surface. The skirt was plaited and trimmed at the bottom by a five-inch flat fold or applied hem. The bodice had straight "kimono" sleeve caps, edged with tiny black silk ball fringe, and had the fullness of the blouse stitched in

flat plaits almost to the bust line back and front. The edge of the "V" shape opening over the vest was trimmed with a three-quarter inch fold of bias silk in a wide black and white stripe. The vest and undersleeves were of fine allover in a combination of Valenciennes and embroidered batiste. The edge of the sleeves was finished by narrow bias bands of the striped silk.

The third costume was of light weight serge in a charming shade of Alice blue, trimmed with strappings of broadcloth to match and soutache. The skirt had a narrow front panel striped across with lines of soutache, with a similar band enclosed in narrow bias bands of the cloth, at the lower part of the skirt. The bodice was fashioned entirely of the broad trimmed serge, strapped with bias bands of cloth. Silk ball fringe to match was used as trimming, and the yoke of the neck and lace was outlined by a band of the cloth

embroidered in shades of blue. This design could also be successfully carried out in mohair, taffeta or any of the silks of the bob, ponce or rajah order, in combination with strappings of chiffon broadcloth and braid to match.

A study of the fashions of the coming season will show that the smartest models are little applied trimming, and that even the most exclusive models aim for an air of simplicity. A great deal of exquisite trimming is, however, worked into the fabric in the form of embroidery or braiding, but usually this work is massed on the bodice alone, the skirts of most of the new costumes being quite plain, except possibly for a few folds or a border of the material itself. These plain skirts are especially liked for the chiffon broadcloths, which depend for distinction on the exquisite coloring and on the excellent line of the cut and fit. On the costumes of crepe de chine, marquisette or satin

ing efforts to certain bulbs that are particularly accommodating. The safest investment for the inexperienced florist is the big narcissus bulb, usually known as the Chinese sacred lily. The bulb is cheap, comes readily into bloom and is hardy in a sunny window will produce its spikes of fragrant flowers with great certainty. As a house plant it has the drawback that its foliage looks so much like spring leeks to be ornamental. The way to get round that is to grow them in a shallow box or pot, so that the bulbs are together in a Japanese bowl or other receptacle that will have an ornamental effect. No earth will be needed in the growing bulbs in a covered with pebbles or coarse sand to keep them from tipping over under the weight of the foliage they will throw up, and then the receptacle should be kept filled with water. It is always well to keep the bulbs in a cool dark place for two or three weeks until root growth is well established before they are brought into the light bloom. I have often left my bulbs to sprout in the dark, so that when I brought them out the shoots were well advanced and the flowers were already in a cell, but they color up promptly when brought into the light.

Another bulb that is easy to handle and which produces delicious clumps of fragrant blooms is the Paper White Narcissus grandiflorus. They too grow in the big narcissus bulb and light to come into bloom, but in practice it is better to put them in a sandy soil, putting several bulbs to a pot. They can be placed so close that they will nearly or quite touch. Keep them in a dark, cool place until they have made a root growth and then bring them into the light. It is a good way to leave them in the dark until the sprouts are well up and the bulbs in a cool place. Provided that frost is kept out it can hardly be too cool. When the flower spikes are well up and are ready to open an atmosphere as warm as the ordinary living room in winter will be proper. It is not in the habit of keeping our bulbs in a warm and if we accustomed ourselves to temperatures in which green house flowers would be happy it would be better for us.

For a trial trip in bulb growing in the house, the amateur florist should start with two of the bulbs that have been named. They are sure producers and will give satisfaction under conditions in which tulips and hyacinths would fail. And yet the latter would respond to the same treatment if care is taken to get good pump bulbs that will flower easily. The florist's catalogues may be depended upon to indicate the right varieties. A point that needs attention is the disposition of the spikes from these bulbs to stick fast just as they push out. The way to guard against this is to invert an empty flower pot over the growing bulb so that it will have to stretch its neck to reach the light. Or, instead of the flower pot, cones of paste-board may be used. Hyacinth growing in glasses made for the special purpose is well known and the process is successful if given strict attention, but single spikes of bloom obtained in this way have rather a forlorn aspect to me. I like to get winter flowers in bunches and I get them easily from narcissus in the way described above.

Old Virginia Bitter Bread.—Stir one pint of cornmeal into one quart of scalded milk; stir and cook to a "mush." Let cool a little, add a teaspoonful of salt, half a cup of sugar and the well beaten yolks of three eggs, and lastly fold in the whites of the eggs beaten stiff. Melt two tablespoonfuls of shortening in a baking pan, pour in the mixture and bake forty minutes.

The sun is growing steadily smaller and will eventually shrink to a small globe. It, however, is only shrinking five miles every hundred years, and as its present diameter is 300,000 miles across present theory need not become alarmed—this

finish silk, inset motifs of lace dyed to match the material are greatly favored. Trimmings of self-toned taffeta and chenille or soutache embroideries are very beautiful. It will be seen by a study of the drawings how popular are the little ball fringes and trimmings, and ornaments hang from many of the broad ornaments decorating the fronts of coats, et cetera.

DOROTHY DALE.

### Good Designs in Furniture.



The public taste has during the past few years become more educated as to house furnishing; still to the uninitiated there are many pitfalls in selecting furniture and furnishings. Never buy any of the cheap machine carved, over decorated and upholstered furniture that is still unfortunately so much seen. The best house furnishing and decorating shops are often the cheapest for the reason that the value of an article lies in its make, finish and quality of durability, and a reputable firm will not carry any of the cheaply made, badly designed furniture so much seen in many of the shops. Examine the way in which furniture is put together before making a purchase. The thing that has made mission furniture so popular is that it is not glued or nailed together. It is joined in the strongest possible way, so that it cannot come apart. Also examine the springs, stuffing or filling of upholstered articles. Many of the hand-some chairs and divans, et cetera, are sold with muslin or cotton coverings over the upholstery, so that the buyer may select any material or coloring desired for the finished cover. The fashion of buying "second" or "third" hand furniture is unfortunately almost entirely abandoned, although hideous "parlor sets" made of "imitation" mahogany and cov-

ered with various shades of "imitation brocade" are still occasionally seen in the cheaper department stores.

The present fashion is to select each article individually, although in harmony with the other pieces and furnishings. The three pieces of living room furniture sketched illustrate this idea—each piece being on the same general design and in the same wood (mahogany) but each being covered with a different material. An excellent effect is insured by following a certain color scheme, planned to suit the walls and woodwork of the room. Shades of green, reds and soft yellows are charming for a living room, and great variety may be gained by the use of different fabrics for chair coverings and hangings, all on these tones of color. The larger pieces, such as lounges or divans are best in plain velour or rep, green being especially recommended. Color can here be introduced by the use of gayly covered pillows. The chairs may be in brocade, plain or figured in flower bouquet or other graceful designs, and the two tone striped velours, upholstery taffetas and brocades are also very decorative.

BEATRICE CAREY.



### Bulbs For Winter Blooming.

By Beatrice Carey.

BY BEATRICE CAREY.

Florist's catalogues are seductive reading, especially those which are brought out in the fall telling what one can do with bulbs. It is charming to read of the wealth of flowers that one can have to brighten living rooms while outside all Nature is still locked fast by Winter's cold. "Easy to force" is the legend that accompanies numerous varieties as a cultural note, and sometimes the still more attractive statement appears, "fine for home culture." The best of it is that it is all true. There are many bulbs that it is easy to grow in the house and bring to flower outside the snow may still be flying.

Probably amateurs who make the attempt are more likely than not to reap disappointment instead of pleasure.

What makes the growing of bulbs easy is the fact that both flower and leaf are there already, coiled up in a snug bundle, surrounded with a stock of nourishment, so that about all they need to develop is sufficient warmth and water. A stock illustration in florist's catalogues is a sectional diagram showing the flower tucked within the layers of plant tissue forming the bulb, ready to pop out when duly invited, just as the round buds of the horsechestnut tree throw out a bunch of leaves when the warmth of Spring unseals the envelope that has enclosed them. All quite true, but the conditions while simple are exacting and unless they are complied with, failure will result.

Amateurs who undertake to grow bulbs should note that one great disadvantage under which they labor is compared with the professional florist is in the matter of light. It is rare that a dwelling house or apartment can furnish any amount of light, and light will even approximate that which comes in steady supply through the glass roof of the florist's greenhouse. But the rule is that while you can get plant growth without much sunlight you can rarely get flowers. So the curtains and window draperies, which are the usual appearance of living room arrangements, make against satisfactory results in growing bulbs in winter blooming. Another disadvantage from which the house grower usually suffers is that the air is too dry. With exceptions not worth considering from the standpoint of the ordinary amateur, all plants require a moist atmosphere. Lack of that is the usual cause of the afflicted condition which pains ferns, and even the tolerant rubber plant soon display after they have been moved in doors for the season. I kept a rubber plant in splendid condition all last winter, so that when it was brought out for service as a porch ornament in the spring, it was in finer condition than when it went into winter quarters. The secret of it was that I had been able to find a place for it in a well-lighted bathroom where the air was always moist. The great cause of mortality among house plants is dry air, which makes them sickly, and then casual exposure to a draft of cold air in the street, and siring the room administers the final stroke. Such is the usual fate of house palms.

But even under ordinary house conditions, without any special appliances for the purpose, it is quite possible to have winter blooms from bulbs, by going about the matter in the right way and limiting

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