

The Home Circle

THE MEN'S CORNER

By A. RICHMOND PARKHURST, JR.

The Young Man's Era - The Old Man's Doom

Just whether Dr. Oaler's now famous utterance is responsible for it or not, the fact is, nevertheless, true that the age we are now living in is the Young Man's Era. Statistics of the large cities, whether they be east, west, north or south, show that the great majority of responsible clerical positions are held by men in and around 30 years of age. In the west and south the average is about 25 years.

These past middle life find it difficult to keep pace with the march of time, and, indeed, thousands of them count themselves fortunate if they can hold on to their old positions and, should they find it necessary to cast about for new berths, they find it difficult in the extreme to gain admission to the great army of the employed.

Bacon remarked that "young men are better fitted for execution than for counsel," and every day there is evidence that he spoke whereof he knew. The man past 30 finds the doors of the railway offices and other large corporations closed in his face. The nearer he is to 21 the better his chances for finding immediate employment. A visit to the great railway offices will disclose a sea of faces, and if a canvass of the offices is taken it will demonstrate that few of the men seated at their high stools are past 30 years of age, although the great majority of them have served the roads now employing them for a decade or more.

In one large room in New York city 45 clerks were seated. Twenty-three of these were under 25 years of age, 12 were between 25 and 30 and the other 10 but four were more than 40 years old, and but one of these had begun his present work after he had turned the thirtieth milestone.

Conditions almost similar were found to exist in the offices of the great utility corporations. In the employment of help for these days the universal demand is for the active mind of youth, capable of quickly learning and without the bias of former training and habits to overcome.

At thousands upon thousands of desks throughout the large cities, the same conditions are glaringly manifest, and where men are seen whose hair showed the frost of years it was learned that they had held their places for a number of years, but when they found the pace getting too fast for them and dropped out, the places would immediately be filled with young blood.

A visit to the municipal offices of large cities, and, in fact, to the federal offices of Washington will disclose just the reverse of these conditions. There the older men are in the ascendancy, blue, perhaps,

to the knowledge that they are being crowded out of the commercial fields and it, therefore, behooves them to bring to bear all the influence they can in their own behalf to secure some sinecure with Uncle Sam as their paymaster.

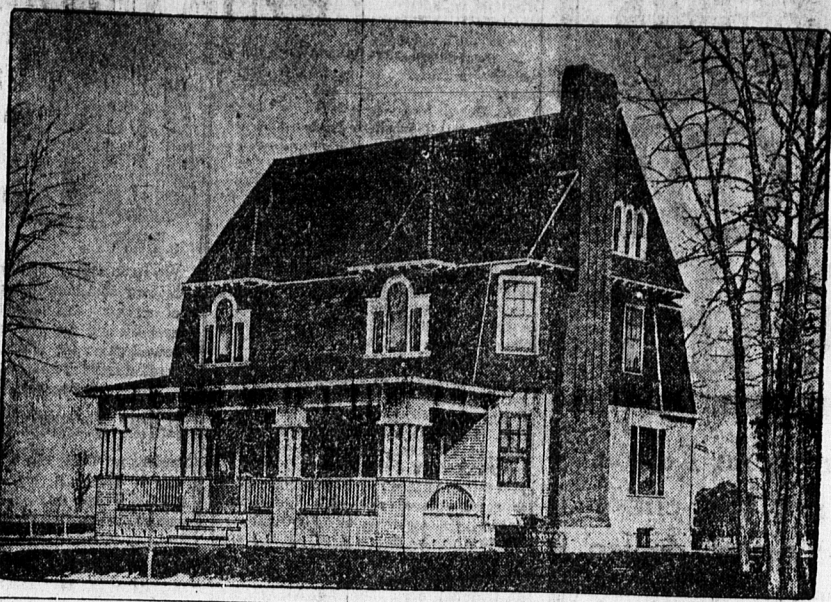
Investors Are Still Over-Cautious.

A new year has dawned and on every side is manifested a decided improvement in the financial condition throughout the country, although the more conservative element of business men and investors are waiting for the appearance of the annual statements from banks and other big corporations, who each year take the public into their confidence in this way. One notable feature now most apparent is the gradual return of confidence, and without this the affairs of the country must continue to stagnate. Banking interests, while greatly encouraged by the improvement in the money situation, take the view that this time is not yet ripe to permit a celebration in the nature of an active bull speculation in the market, and their views on this point are borne out by the stiff rates for call money which still exist and the almost complete absence of time accommodations. These conditions act as a deterrent in broadening the scope of business in general, and for a while will tend to cause some of the over-cautious investors to hold off until some of the more daring assume the lead.

Of course, intense interest centres in the dividends the industrialists will declare; but unless all signs fall there will be doubt as to the persons who will never forgive themselves for not having taken advantage of the recent prevailing low prices when they had the opportunity, for it is confidently predicted that all industrialists will start just as soon as it is discovered that the recent slump has not affected their earning capacity.

The preference for bonds as a medium through which to husband savings is still general, and the safe deposit vaults of New York and other large cities are fairly bulging with these bargains that have been picked up of late. One of Wall street's shrewdest financiers remarked a day or two ago that if he did not double his capital within the next year he would have only himself to blame. While this statement may be regarded as a very sweeping one, nevertheless there are many opportunities still left for the investor to reap a variable amount, provided he has a little capital and some capital.

Wall street is conscious that the eyes of the world are upon it, and operations of a saner, safer and more conservative nature are to be the rule for some time



Attractive Gambrel Roof Cottage.

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

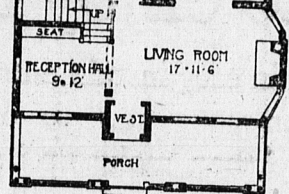
The gambrel roof treatment so much in vogue during the early Colonial years, has been revived and is today one of the most common methods of roofing a medium sized house, and it is often used for the large country villa, and one can be seen very frequently in the suburbs of our large Eastern cities and on the seashore. It admits of low porches, two stories, low roof over the central portion and the first steep pitch of the roof brought down low over the first story windows gives that peculiar cottage appearance that is quiet and restful and very much appreciated by a large portion of art-loving people.

In the house shown the detail of the cornice members and all other exterior moldings are very neat and refined, and all that portion above the first story windows and the small cornice moulds extending around over the main piazza is shingled, the lower section being covered with narrow siding. The windows are not over large and are well placed. The front of the cottage has a symmetrical appearance, the piazza is broad and liberal across the front and the interior arrangement, with reception hall and living-room in one, with handsome stairway, with kitchen connection and basement entrance at the grade underneath, all make up a very complete arrangement. The small passage way leading to kitchen with toilet is an added convenience, the arrangement of the dining-room, pantry, rear porch, space for refrigerator, etc., is well arranged and very convenient, the recessed sideboard in the dining-room, the small project, Dutch window with seat add much to the beauty. The living-room is in good proportion, amply lighted and has a broad fireplace at the end, carried on the outside of the house as shown in our illustration.

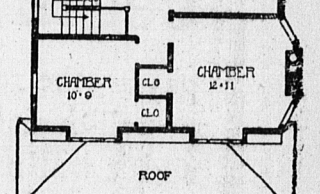
These lower rooms are finished in oak with dark Flemish oak through the front portion and for the staircase, and golden pine for the dining room. There are four pretty chambers provided with the closets in the second story, and a good bathroom, all finished in white enamel, with polished birch floor. There is a basement under the entire house for heating plant, laundry, etc.

The size of this cottage is 25x25 feet exclusive of piazza, and the cost varies from \$2,500 to \$3,000, exclusive of heating and plumbing. This house has also been planned with a small den. In this case the house is 35 feet in width, 30 feet in depth, exclusive of piazza. Built this size the house costs \$4,000.

The lower portion of the house on the outside is painted white, and all the shingles on the gables and roof are stained dark green. The chimneys are built of red brick.



FIRST FLOOR PLAN.



SECOND FLOOR PLAN.

In selecting shades for the outside tint, which shows from the street, a dull celt au lait or a pale ivory are both excellent, the reversed side being selected to suit the room's decorations. Where there is a great deal of sunlight and where the room has a southern exposure, where the walls are good for the inside shades when the walls or furnishings are in green tones, while in a room which does not get a great deal of warm light, a deep yellow tone is to be preferred for the inside color of the window shades. In a room which requires brightening curtains of thin yellow silk, run on small brass rods, are often used to take the place of the usual curtains of lace, as they add much to the cheerfulness of an otherwise rather dark room.

Wages Disproportionate to Cost of Living

The Bureau of Statistics at Washington will, in a few days, issue a report whereby it will be shown that the cost of living is not only steadily increasing, but furthermore, this increase is far in advance of the increase in wages. This will not be news to the laboring man, or even to the clerk compelled to support himself and family on the meagre weekly stipend he draws. It will be recalled that recently the paying teller of one of the wealthiest trust companies in New York walked forth from his cage and out of the building with about \$70,000 safely tucked in a suit case, and it was only due to a rare piece of good luck that he was captured and most of the money recovered. The president of that trust company, in the course of an interview, expressed the greatest surprise that this most trusted adding that the clerk in "gone wrong" adding that the clerk in question had long enjoyed the official's fullest confidence, and that he was drawing an "ample salary." Latter developments showed that the "ample salary" of the man who handled hundreds of thousands of dollars of the bank's funds each day was in reality \$300 a year.

This clerk's salary may be regarded as a sample of those paid to the average young men filling places of trust and responsibility today, and with the cost of living advancing at the present alarming rate it is altogether surprising that so many of them go wrong.

Living has advanced in cost about 40 per cent in the past 10 years, while wages have not increased more than 15 per cent at the outside. There is a slight decrease noticeable in the cost of foodstuffs just at present, but there is every reason to suppose that the old high levels will be reached before the winter has grown much older.

Instructing Boys How to Shoot.

Not very long ago it was generally commented upon that the use of firearms among women was becoming more general. Today it is equally apparent that children are becoming versed in the use of guns, rifles and pistols at far tenderer years than in the olden days, not excepting the times of our Puritan Fathers. A leading manufacturer of firearms of all descriptions remarked recently that the orders for weapons for children placed by their parents had reached such proportions of late years that this department in his establishment had already grown to one of great importance.

This is largely due to the long casualty lists arising from the careless handling of weapons by children. In this age of progress parents have taken a more practical view of the matter, and in consequence regular instructors are employed to instruct boys and girls in their use. Rifle ranges are now as popular as a place of rendezvous for young America as the dancing school used to be. One or two afternoons each week groups of little boys, some accompanied by some older person, gather on the range to indulge in target practice. First the child is given an unloaded rifle, fowling piece or pistol to handle, and he is thoroughly instructed as to the manner in which it should be held, loaded, carried and unloaded and finally in discharging it.

The innovation, while popular, fails to appeal to the more careful parents, however, who still cling to the belief that a firearm of any description is out of place in a child's hands.

Vaudeville Manager—I can't book your act—no profanity is permitted in this house.

Vaudeville Artist—There's not a profane word in our entire sketch.

Vaudeville Manager—I know, but we don't like our audiences to swear either.

"What kind of fish were biting?" asked an indulgent listener.

"I don't know what the natives call them," said the fisherman, "but they were big enough to be ichthyosaurs."

"Maybe they were whales, Frank," suggested an ironical member.

"Whales!" exclaimed Frank, with a look of disdain, "whales, indeed! Why, man, we were battling with whales!"—Life.

First Cookney—"What's the best way to catch fish, Bill?"

Second Do.—"It 'im on the lead when he come up to sniff."

The Midwinter Gowns.

BY DOROTHY DALE.

American women are quick to adopt new modes and ideas in dress, but they are by no means slavish followers of the French woman, who are generally regarded as setting the pace in Fashion. Therefore it is not always safe to predict ahead exactly what the modes of the American woman will be, as she is very apt to select only what appeals to her as becoming and smart, without strict adherence to the Parisian edict. This independence of selection is an excellent thing, and is one reason why our women are generally well gowned and becomingly so. Of course, there are certain types that can wear the extreme styles and can adopt new French modes with impunity, but this season especially there are a great many pitfalls for the unwary, and it is well to be a little conservative and to carefully study what is most becoming before deciding on the style of one's gowns. For instance, the Empire modes which are so much favored in Paris are at their best on very few women, and must be most cleverly made to do justice to the figure. Some of the evening and dinner gowns I have seen worn this season remind me forcibly of badly made negligees, the best points of the figure being hidden by the loose folds which are permitted to hide the lines of the waist and hips. I do not mean to say that the Empire gown at its best is not very charming, but it takes a skillful designer and an excellent dress-maker to successfully achieve one. I recently saw a charming frock, however, which had an Empire effect which would not be difficult to make, and which would look well in almost any coloring. The model was made over a tightly fitted bodice lining and sheath skirt of taffeta, the bodice being finished to hook over the

skirt, so that a small round waist line was given. The model gown was of cream-white meshing, the bodice cut square in the front and in a deep rounded shape in the back, and could be worn high-neck by tacking in a guimpe of Chantilly lace matching the lace which trimmed the gown. The lace used was a five inch-wide edging, the bodice being trimmed by long scarfs with wide square ends made by joining the lace together along the straight inner edge. These scarfs were folded into the top of the high girde in front, drawn over the shoulders, where the outer edge fell over the sleeves, and down again to the top of the very highest old forming the girde in the back, the ends of the scarf then being allowed to fall down on the train of the skirt. The front of the low-cut bodice had an embroidered piece of the same cut in a point in the centre of the front and in the middle of the side. The embroidery was done in rather heavy white silk, with the centres of the conventional flowers used in the design, done in light tones of pink, mauve, pale blue and yellow. This embroidered fall was edged with small white ball fringe, coaxed with strands of pale blue and mauve silk, a similar decoration being used in the back of the gown. The tops of the sleeves had pointed and scalloped strips of satin, edged with fringe, over which the lace edging of the bodice was applied. The Chantilly lace yoke, which was detachable, was made with a very high collar, cut up in points under the ears, and finished about the top with coaxed double strands of silk in the pale colorings used in the embroidery.

Where the scarfs were attached at the top of the high girde—which, made of folded bias strips of material, laid one over the other—small embroidered flowers were applied. The embroidered bodice pieces were applied. The Chantilly lace yoke, which was detachable, was made with a very high collar, cut up in points under the ears, and finished about the top with coaxed double strands of silk in the pale colorings used in the embroidery.

The princess gown still holds its own over here, although we were assured several months ago that it would soon be altogether out of fashion. It is so becoming to the majority of women, however, that it has reappeared in new forms, and not only do we retain the draped princess models, but close-fitting untrimmed princess frocks are also very smart. The close-fitting princess, however, demands a perfect figure, and is at its best only when there is a slenderness of hips and an absolute straightness of front. On almost all the gowns this season the upper part of the corsage and the sleeves are of transparent stuff, and as a rule of rich lace, embroidered tulle or sheer silk mull or batiste, although ring dot, tulle, hand tucked is seen on some gowns of marked distinction. Skirts of all gowns intended for ordinary street wear are made in trained length, and some of the handsomest models are made with skirts that are absolutely plain. This is especially noticed in the models shown in broadcloth or satin, velvet and such materials, the thinner stuffs usually being trimmed about the lower part with fringe, insertions of heavy lace, folds, braiding or embroidery. Despite the fact that the long transparent sleeves has heralded as the correct mode this season, the three-quarter and elbow-length sleeve is still much worn, although the long sleeve is undoubtedly smart. Among the illustrations are shown several excellent models for gowns of cloth or silk.

In the group drawing two very effective frocks are sketched, the starting point showing a model of light blue chiffon broadcloth, the bodice inset below the yoke with fillet insertion, over which the broadcloth opens. The bodice had a lace collar piece, with the edge laid over velvet in a slightly deeper shade of blue, and outlining the collar was a braided strip of cloth with buttonholes. Buttons of the material, with imitation buttonholes, were used on the bodice, the two-piece circular skirt being trimmed by a deep bias band, which formed a point in the middle of the front and in the back. The other figure shows a very novel design for a bodice, the crossed fronts, with passementerie ornaments, being very pretty. Apricot broadcloth was used for the model, the braided trimmings and pendant ornaments being of the same color. The collar was of black velvet with gold and apricot soutache. The skirt of the gown was long and trailing, with a deep hem set on the outside of the skirt like a deep band. The blouse pictured was of black panne velvet, with fronts slightly crossed. The bodice was braided with gold and black silk soutache, and had a vest of tulle lace with a jabot fall.

A FISH STORY.

The talk around the table shifted to fish and fishing, with the usual consequences. "Well, gentlemen," said the man who was fortunate enough to tell the best story, "the best day's sport I ever had was



Importance of Proper Curtaining.

BY BEATRICE CAREY.

Anyone with even a slight experience in house-furnishing is soon brought to a realization of the importance of correct curtaining and hangings in successfully furnishing a room. It is not always necessary that the materials used for the hangings be especially handsome and fine, but the coloring is most important and the style of making and hanging curtains and portieres must be carefully considered.

In country houses or in the more informal rooms of a city house there are a great many artistic and effective materials to be had in the cotton materials, and then there are other inexpensive stuffs in combinations of cotton and silk or linen and quilts, which have excellent wearing qualities and are especially made for such use.

Of course, the curtaining of a room must follow the general characteristics of it, and should also conform to the style and type of furniture used.

As a rule, looped effects and draperies should be avoided, although they are permissible in smaller rooms. To drape a curtain which should hang straight would mar an otherwise perfect room, and too many curtains should be avoided, as they give a stuffy look to an apartment. If the room has many doors, it is better to leave some uncurtained, and the effect will be much more airy. Where the wall is covered with flowered paper the draperies should be plain in color, but where the wall is plain or is done in two-toned or simple stripes the figured or flowered draperies are most effective. In bedrooms curtains and hangings of flowered chintz or ermineos which match the wall paper are often most successful, but careful selection is necessary if such a plan of treatment is decided upon.

Where the room is in colonial style, straight draperies of lace, madras or net are used at the windows, with overdraperies of broad silk, damask, taffetas, or chintz, as the requirements of this kind make necessary. In hangings of this kind more draperies are permissible than in a room of the arts and crafts type, for instance.

The little drawing shows a very handsome window curtaining for a formal drawing-room or a library or dining-room, where the furnishings are more or less formal and rich.

Short pile silk velvet was used for these curtains, edged with dull gold galloon and finished at the edge with dull gold bullion or silk bullion fringe to match. The valance was also of the velvet, lined and stiffened and ornamented with a design in gold galloon and cord. In some rooms a less elaborate valance may be preferable, and if a simple treatment is preferred the ornate gold braiding may be omitted and the edge of the valance finished by the flat braid or by the fringe. With such curtains Italian or Spanish silk lace is most appropriate for such hangings at the windows, although in the long French window shown in the cut they are omitted.

In discussing window treatment, the kind of shade or blinds to be used is first to be considered. Of course, these should show the same color on the street side as

