

The Home Circle

THE MEN'S CORNER

PETER PRY SHEVLIN

The Stock Market

A week or so ago it was advised in this column to purchase standard stocks when they could be obtained at the prevailing low prices. Since then Wall Street has been amazed at the volume of business there transacted. It has been brought home to all who have watched the stock exchange and made them realize that the confidence of the people, is still unshaken as to certain phases of the "boom" and is nevertheless solid as to the prosperity of the country and hope for the future.

The condition of affairs is the result of steady buying of railroad and industrial securities by the small investor, the man who at first became alarmed and after overweighing his savings in a chimney corner and then left it until he discovered how groundless his fears were.

Along these lines it might be well to quote the words of President Roosevelt who issued a statement bearing on the money stringency three weeks ago.

"What is necessary just at present is that our citizens should realize how fundamentally sound business conditions in this country are, and how absurd it is to permit themselves to get into a panic and create a stringency by hoarding their savings instead of trusting perfectly sound banks. There is no particle of risk involved in letting business take its normal course, and people can help themselves and the country most by putting back into active circulation the money they are hoarding."

This is logic pure and simple, and those who will heed the advice therein given, will find their bank accounts materially fattened at the end of the year.

Statistics from the most reliable sources indicate that in the last six months the number of stockholders of record, of some of the standard railroad and industrial corporations has increased 50 and 75 per cent; and in a great many instances the unprecedented increase has developed principally during the past month and even while the panicky conditions were at their height.

These increases in stock purchases have been noted in the opening of new accounts in the stock transfer companies, and have been averaging 25 and 30 shares and have been in many cases as low as one, two and three shares.

This condition of affairs can have but one meaning. The people who are buying these stocks in small lots are doing so with a view to selling them away in safe deposit boxes and holding them for the increase in value which is sure to follow, and this speedily. The people are regaining their confidence and profiting by it.

By carefully scanning the industrial and railroad lists many fine opportunities for investment may still be found and with the annual crop yield at high water mark, wheat must soar, there to stay.

Man and His Clothes

Fall and winter fashions are never really shown to an appreciable extent until the clarion call of the bugle resounds through Madison Square Garden announcing to the assembled multitude that the National Horse Show of America is formally open, and then, as the thoroughbred prance over the tan bark, New York's smartest dressed and best groomed men assemble at the ringside and there display the latest creation of the tailor's art.

Startling indeed were some of the creations shown this year, all of which tended to demonstrate that man, mere man, is bestowing as much care these days to his wardrobe as My Lady devotes to the mysteries of her toilet.

To gaze upon some of these young blades of the Metropolis one could almost imagine that the resurrection of Beau Brummel had been accomplished and that delightful "reign of fashion" had strolled into the Garden. Of course, extremes, and many of them, were noted. For instance a young man was noticed wearing a green top hat. But there is consolation in the thought that the jester that greeted his appearance beneath the Emerald hue elyptical flight to the nearest gutter and there purchase another hat. Waistcoats for morning, afternoon and even for evening wear represented every hue in the rainbow, and these, too, brought forth the unfavorable comment they so justly deserve.

A well known man about town wore a suit of evening clothes of blue broadcloth, adorned with solid gold buttons, but when someone asked him if he had the liver of one of his club flunkies he was only too glad to make his next appearance in the conventional suit of black.

A well known wear a coat that is much in favor is the bell-shaped frock, the collar and lapels of which are heavily braided with a broad silk facing. This innovation was noted on cutaway coats as well and they will be much worn for morning and afternoon functions this winter.

Coats for all round wear are cut with a fullness this winter that borders on bagginess, and arrange to say this rule applies to the garments of the short, fat man, as well as to the tall thin person.

The turn down collar, cut high and fitting close to the neck and throat is universally worn in the day, but to be in good form a standing collar, with turned over flaps must be worn with evening clothes. Another inviolable rule is that which pertains to the tie foregoing evening. This must be a string tie, daintily embroidered, but the wearer must either tie it himself, or have his valet do so for him, as the ready made tie is under no circumstances permissible.

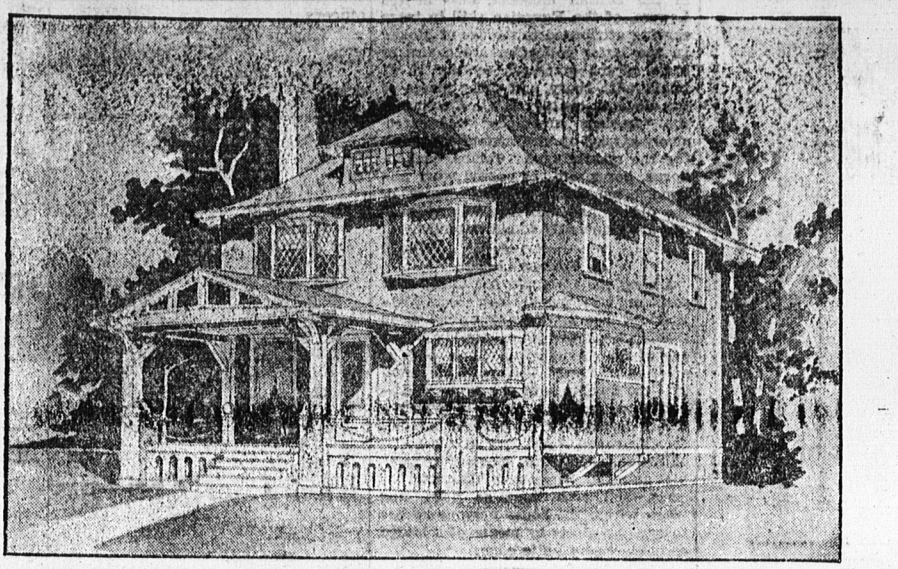
ABOUT MEN AND THINGS.

The Philippine mules are apparently furnishing Tait with more excitement than any other mule in the world.

Movement is on foot to keep the Jamestown Exposition open another year. That will at least give us an opportunity to see it in completed form.

The Mauretania steams nearly a knot and half an hour faster than her twin sister, the Lusitania. It did not require long to relegate her to the second class ranks.

Grand opera stars are loud in the cries against lack of American appreciation while on the other side of the Atlantic, but there was no decrease in the influx of foreign born nightingales who come in quest of the American dollar.



Making the Boy Self-Reliant.

Many fathers are assailed with the dread fear that their sons, if too long tied to their mother's apron strings, will develop into that type of undesirable citizen characterized by President Roosevelt as "Mollycoddle." The problem of making the boy self-reliant and manly, without impairing the good effects of the home influence, has been one which every parent has given more or less thought to, but it has remained for a father residing at Metuchen, New Jersey, to hit upon a plan which has been the subject of world wide comment of late.

The man in question is one possessing ample means and occupies a beautiful home with his wife and four boys. These youngsters range in age from nine to fifteen years and all attend the public schools, where manual training is included in the curriculum. A few weeks ago these boys were called into their father's study and told that the time had arrived when they must interest themselves in pursuits other than those of sports and play and that hereafter they would be compelled to do for themselves and wait on themselves; that their mother was in delicate health, due in main to her devotion to and never ceasing care of them.

"Henceforth you are to live in your own home and that house you must build yourselves," he told them.

Accordingly lumber arrived in a few days, all beawn and sawed and it only remained for the boys to fit the joints and erect what is today one of the most complete and perfectly appointed bungalows in this country. Their house completed, the boys, and all their effects, were relegated to the bungalow and there they live, coming to the house only at meal hours, but their studies and pleasures are all pursued in the little domain over which the rule supreme. Each boy has his work cut out for him according to his age and strength. They take care of their own home, do all of their own housework and the house is daily inspected by the father when he returns from the city, and the boy who has failed in his respective duty

Prohibition's Headway.

The rapidity with which the prohibition sentiment is sweeping over the country inspires a leading New York daily newspaper to make the assertion that should a good, clean, safe and sane southern born man be nominated on a prohibition platform next year, he would be elected to the presidency of the United States by an overwhelming majority. Prohibition's greatest gains have been in the South in the last decade, but the sentiment is not confined to that territory by any means. In fact the West and the Middle West are rapidly embracing the sale of liquor from their midst, and even the states of the East are strongly advocating this step. In those states whose population is made up largely of a foreign element, the sale of liquor is productive of as much evil as it is in the South, where in order to hold the negro labor in check the saloon has to be abolished. Prohibition or light license will be the main issues in the campaigns of many states in the near future, and like the wave of evangelism that has surged over the civilized nations of the world in the past decade, prohibition will make even greater headway in the near future than it has done in the immediate past.

MOTHER KNEW SOME.

(Philadelphia Press.)

"It seems to me, Mabel," said the girl's mother, "that you've become very fond of Mr. Prettyman in a very short time."

"Why, mother?" exclaimed the blushing girl, "how can you say that?"

"I overheard you telling him last night that he was too hateful for anything."

TRULY TRIVIAL.

Railroad retirement has been the cry of late. Yet despite this the Baldwin Locomotive Works turned out 300 locomotives in October.

John D. Rockefeller has taken up the study of criminology, which leads one to believe that he places no dependence in heredity.

In Berlin they characterize grafting as "Americanizing." Lincoln Steffens should lose no time in being himself to the Fatherland and set the untutored German straight.

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A Cemented Hip Roof House.

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

Here we have another design for cement on the outside of the house. The general style partakes of the Italian with wide projected cornice, low roof and front porch treated in the same manner, the main foundation will be carried around the piazza and terrace floor.

The question of the use of cement plaster on the outside of frame construction is one that is very frequently asked, and although it has been explained and answered repeatedly, still it is a new question of construction to the majority of people. I will attempt to give in this article a brief idea of this method of construction. First of all it is thoroughly good construction when properly done. I will not attempt to say that a hard plastered cement wall on top of a timber construction will not crack, because this statement would be untrue and misleading. Many constructors make this mistake, either from ignorance or from an attempt to deceive the people.

Under the most favorable circumstances, with a good foundation, framing done in the best manner, timber seasoned, good matched sheathing on the outside well seasoned, covered with one or more thicknesses of water proof paper, furred with wood strips and lathed with the most approved metal lathing with the cement mixed in the right proportion put on in the best manner, rough cast or sand finish, still this wall when thoroughly dried and the dampness thoroughly dried out of the woodwork and the building has set for six months or more, then, and perhaps before this, you will find that cracks will appear in the cement. This does not prove that it is poor work or poor material, but it only goes to show that it is not possible to hold plaster and wood together without more or less cracking.

I still consider this method of construction for medium cost houses more durable than an exterior covering of wood siding or shingles. It does not require paint. It keeps out dampness and cold equally well. After the first six months have past, the owner must not be disappointed if small cracks appear but take a thin wash of cement and go over the outside surface with it, this will fill all small cracks and in course of time there will be no more cracking.

A still better way is to veneer the outside with common brick, laying the courses in and out making a rough surface on the outside and then putting the cement directly on the brick. This adds somewhat to the cost but makes a better structure.

Houses of the type shown in the design are especially well adapted to this kind of construction, simple in outline with plain wall surfaces and not too large openings, with the casings, cornices and pilasters, woodwork painted white and good green roof with green window blinds and you have a very pretty combination.

In regard to the comparative cost, there would be about \$150 difference in the cost of this house and using cement on the outside, the cement costing the most. This additional cost would soon be made up by the saving in painting of the outside.

This plan shows a well arranged eight room house with a good sized living room opening across the front with sliding doors into the dining room with a fireplace opposite the sliding doors in the living room. The stairs lead up from the opposite side of the vestibule with basement stairs underneath and outside grade entrance. A handsome stained glass window lights the staircase platform and the second story hall. The pretty den opening back from the living room is also an attractive feature. The chambers are provided with good closets and the bathroom is conveniently located over the kitchen. This house can be built exclusive of heating and plumbing for \$3,200. This price will vary in different localities and is only an approximate estimate.

The interior of the house is finished with polished hardwood floors, the ceilings of the second story are of pine and painted or finished in white enamel. The finish of the living room and den are in Flemish oak, the dining room in golden oak, the kitchen and rear portion finished in natural pine. There is a good basement under the entire house with cement floor, good laundry, heating and fuel rooms and outside entrance at grade under the main stairs. The attic story has ample space for storage purposes, a good room for amusement and servants' room.

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