THE HOME CIRCLE

THE MEN'S CORNER

By Peter Pry Shevlin

Trade Talks---The Government Clerk

In European countries the clerks in the government employ usually form the foundations for the bureaucracy, but though they are quite as numerous in this country, they do not exert so much influence as a whole. While political interference is to be found to a large extent, a strict civil service places government employ within the reach of the ambitious young man in the tiniest hamlet.

Will a conscientious young fellow of average ability, by strict application to the business at hand, by loyalty and honesty for 10 years in the government service, reach the same level he would in the ordinary business field? Will advancement and money reward come to him with equal facility? One is compelled to say that it does not—though a dozen exceptions to this dictum might be noted.

But the civil service is improving, the opportunities are improving, and the day of the young man is at hand. The government is at last waking up to a policy that corporations and business men have been following from time immemorial, i. e., promoting its executives from the ranks. At the present time not the very largest proportion of those who hold important government positions, in the postal or other services in Washington, the cities of the land, and in the Phillippines are those who have risen from the low rungs of the ladder.

By future indications a government career should be attractive to the average young man. If he has personality and backbone, he will rise promptly to his proper reward; if he has the jellyfish personality, and is not capable of commercial strife, it will also be a good thing for him—even if a bad thing for the government. In government clerkdom he can become a "cog in the machine," and grind on placidly until he gets gray hair and a pension.

The pay is good at the start; the standard of the examinations always being held in the principal cities is not overly high; the influence of politicians is being reduced to a minimum; the opportunities cover practically every field of endeavor, from stenographer to engineer. While the employe is more or less of a soldier, being amenable to a call to any section, it is usually quite easy for a determined young man to land in his own locality, and remain there.

Men Successful But Not Great

JOHN D. ROCKEFELLER

Certainly the richest yet probably the poorest man in the United States is that one Cartoonists delight to label "Oily John." He is at once the most powerful and most powerless of persons. A Sphinx, A Jekyll and Hyde that is one moment a senile, religious grandpap the next moment the business world knows a man behind a mask with a grip of steel.

Of a certainty, he is one of the most successful men on earth, but is he great? Has he made good? Can he? One does not have to be his enemy to brand him as a failure in all the essentials of humanity and citizenship. Painters of word pictures have been busy as well as caricaturists. Famous descriptions of Rockefeller are: "Money mad. Same in every other respect, but money mad."—The late Mark Hanna.

"This is the oldest man on earth—a living mummy."

"An Indian with a tommyhawk."

"Dead, dead like a devilfish."

"Under his silk scull cap he looks like an old monk of the inquisition such as one sees in Spanish picture galleries."

It is not necessary to note the physical harm he has done. His damage to our national morals is bad enough. He cannot even give away a tithe of his fortune without doing damage. When given it makes great institutions become "apologists" and loud defenders of the donor. So, it is not as a mere monstrosity—a money machine—that John D. Rockefeller draws censure. While his great company was fathering the trusts, he, as the preeminent type of the great churchgoer, the Sunday saint and weekday satyr, has been emulated widely by great business men. So engrained did this hypocrisy become that they could not realize that grafting was stealing, nor could understand that it was the public's business. Thus Rockefeller without ideals or personality himself, has managed to impress himself wickedly on our business character.

Possessed of but two ambitions to be very old and very rich, he has now rounded the sixty-eight mark. He is achieving both, but his face is not mask enough to hide the fact that it is one of the most pitiful, pathetic on earth—the tinge of pathos never leaves. He knows he is a failure in all worthy things.

Peter Pry's Philosophy

Be sure you are right, then be sure you are sure.

Magnates who tell you how they made money never put you wise to their private scheme.

We cannot help anybody a bit further up than we stand ourselves.

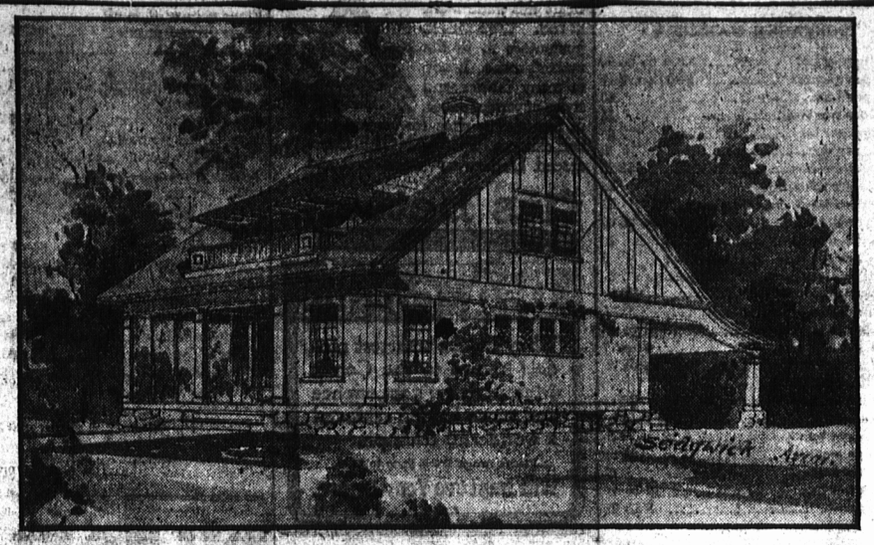
Rich men state their millions are merely the result of hard work. Quite true. It requires right hard work to be able to "work" the public so artistically that they annex you for it.

Blessed is the man who has found his work, the congenial task he loves, for many a man is a hobo because of being a square plug in a round hole.

It's all right climbing up the ladder of success, but the blame thing is full of splinters when you start to slide down.

OLD JOYS

Life today, with all its glory,
Has its drawbacks to my mind,
For the old time brought us pleasures
Children now don't seem to find.
Ah! my boy's a charming picture,
Always in a tidy suit;
But he never licks the kettle
When his mother puts up fruit.



An Attractive Seaside Cottage

Investing Your Money---Mortgages

Turning aside from the bewildering mazes of the stock market as outlined in former articles, let us "get back to the soil" which affords as good an investment, as the best bond, putting it quite mildly at that. What do the savings banks invest in? Real estate mortgages—in fact, some state banking laws admit as high as sixty-five per cent. of savings deposits to be invested in this fashion. The very fact that this sort of conservative investment attracts a bank, with all the financial knowledge and business acumen centered therein, should be the best argument in favor of the real estate mortgage to the wage-earner with his hard savings or the small investor.

Incidentally it may be mentioned that one of the greatest factors in the overwhelming success of the Jewish race in America is their unquenchable "land hunger." Outside of land's intrinsic value—and mighty rare are cases of decreases in value—it gives stability and credit to the man who would start in business.

Now to the real estate mortgage itself and to the modern business machinery that has taken the place of the old Shylock in the melodrama who foreclosed the mortgage on the old homestead in the last act.

A mortgage is a claim on land or some structure built on it, which is security for loan made by the owner of the property. It is accompanied by a bond which is a promise to pay at a certain date or provides for a renewal. The rate of interest charged is usually five per cent. Thus the bond is a sort of promissory note, the mortgage its security. In smaller towns the bank and the lawyer usually are the ones who handle these deals; in the larger cities the real estate or "title" companies have completely usurped thir field. While the business has started and continues on a big scale, in which one must have many thousands to get into the game, in the big cities the real estate mortgage has been brought within range of the small investor by a new and popular plan. These companies take a batch of mortgages, say for $50,000, and pool them, getting the usual five per cent. They then issue 100 real estate certificates at one hundred dollars each, paying four and one-half per cent. a year, payable every six months. The certificates are registered and sold like bonds, are first claim on the property the same as a mortgage, and are guaranteed principal and interest.

Companies have formulated this plan to create a wider market for mortgages. Getting five per cent. they pay out four and one-half per cent. and make a profit of one-half per cent., exactly as they would with the investor who has hundreds of thousands. These certificates usually mature in ten years, but can be paid up in five. In smaller towns the small investor, if wise, can buy his own mortgage direct and get the full five per cent. on property he actually sells.

The great title companies never lend more than sixty per cent. of the face value of property; no one should go higher than two-thirds. On unimproved property forty per cent. is conservative.

IN SUSPENSE.

Applicant (at Western newspaper office)—"I'm looking for a job. I can set type and write."

Editor—"Good! Just take a seat."

"Have you an assistant?"

"I can't tell yet. I sent him out to see a man and expect to hear a gun go off every moment."—Life.

ARBITRATION.

Wife—I want a hundred dollars for a new dress.

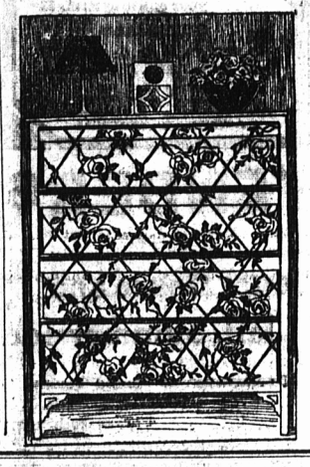
Husband—And I want fifty for a new suit of clothes. It's up to us to compromise and wear what we've got.—Bohemian.

A Seasonable Service

It is at this season of the year that paperhangers take possession of the house, after their work is completed there is a little service that the master of the house can perform—an aid to the housewife in her unending fight to keep the house spotless.

Common wallpaper may be made washable by applying this solution either before or after the paper is hung. Dissolve two parts borax and two parts shellac in twenty - four parts water, and strain through a fine cloth. Apply to the paper with a brush or sponge and when dry, polish to a high gloss with a soft brush. Washing will not remove or smear the colors.

FOR THE SUMMER BEDROOM.



A COLONIAL SUMMER COTTAGE

By Chas. S. Sedgwick, Arch., Minneapolis, Minn.

Cost, Exclusive of Heating and Plumbing, $2,000.00

As the "heated term" approaches, cottages at all summer resorts are in great demand, at the lake-side, in the mountains, on the seashore or in the quiet country retreat. The custom of moving out into the country from the hot and dusty city home is increasing rapidly every year, until nearly every city of considerable size has its nearby summer resort. The neat and tasty cottages built at comparatively small expense are found about this resort in rapidly growing numbers, and at present it seems impossible to supply the demand in any locality. It is heard on every side. Anything for a shelter, only so that we may get out into the open country.

In keeping with the demands of the season, we show to our readers in this issue a pretty, roomy and economical summer home, and one that can be made equally good for an all around year home. It is low and quaint, of a purely colonial type, having the appearance of a one-story cottage, with the advantage of four good sleeping rooms in the second story, light and airy, full height on all sides, and provided with ample closets.

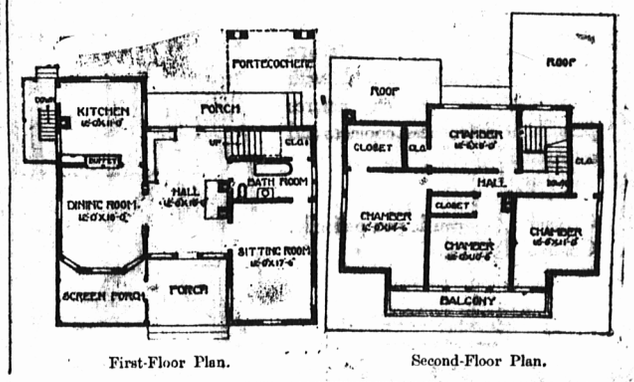
The roof is low and spreading, extending down over a broad front porch 11 feet in width, a portion of which is screened in with wire screen. There is a central entrance from either side, the hall being 12 feet in width, with a fire-place at one side. The rear porch connects with the portecochere, offering a pleasant driveway and entrance. At the right of the main hall is a good sized sitting room that can be used on occasions for a sleeping room. Opening on the left of the hall with a wide archway is the dining room, and back of this is the kitchen. There is a good bath room and closets opening at the rear of the sitting room.

The woodwork throughout is natural fine finish, giving a light and pleasing appearance. The exterior of this cottage can be built with stained shingles, and all the casings, cornices, etc., painted white and the roof dark green, or the sides may be clapboarded, or it can be finished with cement on the outside, which would make the most durable finish but would add about $300 to the cost. The foundation, that is low, should be built of boulder stone of various sizes, and neatly pointed with white mortar, the fireplace would make a very handsome feature if built of round cobblestones from 3 to 8 inches in diameter, well laid in cement and neatly pointed, carrying the cobblestone up to the ceiling, and using a wide heavy oak mantel shelf; also the chimney should be topped out with the same stone.

A dark green color for the exterior of this house, with white for the trimmings, would make a very pleasing appearance for a summer home. In planning to build a summer cottage or 'bungalow" the material used for the exterior will depend largely upon its locality. The author will be pleased to answer all questions and give advice regarding these matters, such communications being sent to his address at Minneapolis, Minnesota. This cottage could be built of logs very successfully; this would be particularly desirable if building in a pine country, either north or south. If cement is used on the exterior it should be placed on metal lath furred out from the sheathing with half-inch strips. To give a rough and rustic appearance, scratch the surface of the cement leaving it quite rough and jagged, and all exterior boards used in the casings and cornices put on rough from the saw without surfacing; this will give a very rustic appearance, and much after the English half-timber methods.

With the rough and rustic finish of the exterior climbing vines can be used with very artistic effect, and will add much to the appearance of the summer cottage. The English climbing ivy or woodbine are hardy and permanent and specially adapted with certain localities. The morning glories also look well and are of quick growth.

The front windows in the second story with the overhanging roof and balcony would be very pleasant if screened in with wire, and all windows and outside doors throughout should be thoroughly screened in.



First-Floor Plan. Second-Floor Plan.

New Kitchen Accessories

Even though only a small sum be spent annually for kitchen utensils, it may just as well be applied to those culinary accessories which show the latest improvements.

From time immemorial the tin pie plate has been a source of annoyance to the housewife. When she puts a pie or cake in the oven she is always afraid that it will stick to the pan, and frequently enough are her misgivings justified, despite butter, lard or paper.

Two forms of pie plates have recently appeared that altogether obviate this difficulty. The more widely used of these two is that one in which the edge is a ring with a narrow rim at the bottom supporting a flat disk. The newer pie plate is made with the sides and bottom in one piece, but there are two narrow openings or slots, through which a knife may be inserted if the cake does not readily loosen; and when the dough or batter is put in the pan, the openings are closed by means of narrow pieces of tin, which slide over the slots.

Most people are familiar with the gem pans made all in one block, which at the same time prevents the cakes from burning. Almost any form of miniature cake pan may be procured mounted on a metal base in the same way.

To cut a pound of butter into squares of uniform size there is a device which appears rather complicated, but which is quite simple to operate. It is a box-shaped contrivance, open top and bottom, and a trifle larger than a pound of butter. A number of wires cross it in one direction and these are again crossed by a single dividing wire. The butter is placed on a bread board after unfolding the paper all around, and by means of the handles at the ends of the cutter it is guided down over the butter; when it has gone clear through the butter and the cutter is resting flat upon the board, there i another wire that pulls across in a horizontal direction, bisecting the block of butter and doubling the number of patties. Have a bowl of cold water ready and invert the cutter into it; in a few minutes pour the water off and throw in some cracked ice instead. If it is not desired to use the entire pound at one time, a number of the cut pieces may be put away in the refrigerator on a plate, or if more convenient, a half, or even a quarter, of a pound may be cut at a time. As in summer it is almost impossible to serve the butter on the usual disk with the butter knife, the pieces should be cut beforehand and laid in a small bowl of ice, serving them with an oyster fork. If the cake of butter becomes soft in cold weather, it may be warmed a moment over the range, and the wires will pass through without difficulty.

The potato slicer is used to do another odd task in a new fashion. Fried potatoes served in fanciful shapes are considered a la mode at the home table, and one need not go to a high-priced cafe to be served with French fried potatoes in grotesque forms. The corrugated cutter of the new slicer produces all manner of flutings, according to the way the potato is manipulated. It may be drawn into navy ribbons, chopped into bits, curled into rings or spun out as fine "shoe strings."

A new nutmeg grater which takes the place of the old tin affair with a lid in the top is composed of a metal wheel rotated by a small crank. The nutmeg is held in place against the spikes of the revolving disk by means of a stout curved wire, which also serves as a handle.

SARA CRANFORD.

New and Seasonable Recipes

BY SARA CRANFORD.

BEET AND MILD ONION SALAD.—Slice, crosswise, two peeled Bermuda onions as thin as possible, sprinkle lightly with salt and pour a little vinegar over it. Let stand in a cold place for about an hour. Cook three red beets, plunge them into cold water to rub off the skins, then cut them in thin slices and the slices into narrow stripe. When cold put the beets into a bowl with the drained onions, sprinkle with salt and paprika and pour over four or five tablespoonfuls of oil. Toss and mix for some time, adding more oil, if necessary, to coat the whole thoroughly. Then add about two tablespoonfuls of vinegar and mix again. Serve on a bed of carefully arranged lettuce leaves.

RHUBARB MERINGUE. — Procure some fresh, pink-tinted rhubarb; peel and cut into inch lengths. Put a layer of stale sponge cake into a well-buttered pudding dish; on this put some rhubarb, and sprinkle this with sugar, a coating of candied orange peel and a few grains of salt. Continue in this order until the dish is filled. Cover the dish for the first ten minutes of the baking, which lasts half an hour. Beat the whites of three eggs till foamy and quite dry; then beat into them, gradually, three level tablespoonfuls of sugar. When the pudding has been cooled a little spread this over it and dredge the top with granulated sugar, then bake to a delicate fawn color in a very slow oven.

TOMATO SALAD.—Peel the tomatoes, cover closely and set in a dry part of the refrigerator to become chilled. For the dressing beat the yolk of an egg, add one-fourth of a teaspoonful each of salt and paprika, then two tablespoonfuls of vinegar and when well mixed, beat in one dessertful of olive oil, a teaspoonful at a time. Use an egg-beater to whip it with. When ready to set aside beat in one or two truffles, chopped fine. This quantity of dressing is sufficient for 12, so the quantities may be halved if necessary.

CHOP EN PAPILLOTE.—Procure some fresh lamb chops, trim them and lay them on buttered papers. Make a thick sauce with one cupful of boiling water, thickened with one heaping tablespoonful of flour and the same of butter, cooked together, and flavored with one-quarter teaspoonful of salt and one teaspoonful of parsley. Spread the sauce upon the chops in the papers, fold the edges, place in a pan in a moderate oven and bake for ten minutes. Serve in the papers.

SAVING HER FEELINGS.

Bringing an unlighted cigar butt into a car a man created about himself an area of discomfort.

"I do this," he explained to an inquiring soul, "lest some lady mistake me for a gentleman and be disappointed at my refusal to surrender my seat."—Philadelphia Ledger.

THE LATEST LINGERIE BLOUSE MODELS

The illustrations accompanying this article show several very attractive styles for sheer blouses of the more dressy class, all of the designs calling for lace, embroidery or hand work, but if one is clever at sewing the cost of even the most elaborate of the models sketched will be under three dollars. Of course, that is, provided the blouse is made at home, as it is the hand work and fine stitchery that makes the cost of such finished garments large, rather than the cost of the materials.

The making of these little unlined blouses in sheer wash materials is very pleasant work, however, and as a fine blouse is appropriate to so many occasions, three or four daintily made blouses should be included in every summer wardrobe. Then, too, several tailored linen shirts, and one or two tucked ones, to be worn with turn-down linen collars, are also generally needed. Do not make the mistake of purchasing cheaply made over-trimmed blouses ready made—in the desirable styles, and when the lace or other trimming used is of the finer grades these ready made blouses are very high in price, and twelve or fifteen dollars will be asked for a finely trimmed blouse with a touch of hand work. The plain tailored shirts can sometimes be bought very satisfactorily ready made, and in some shops delightful little simple blouses tucked dimity or crossbarred batiste, made without trimming, can be found at inexpensive prices. As a rule, however, it will be found much more satisfactory and the fit and style will be much more desirable if one's blouses are made at home, or by one's dressmaker.

Blouse in White and Pink Mull.

For wear with the tailored linen and serges suits, these plain tucked blouses of thin linen, dimity, lawn or batiste are very attractive, and an adjustable frill added down the front worn with an embroidered linen collar and smart tie, gives an added touch of distinction. Some of these simple blouses have the center plait edged with an inch wide ruffle of lace or lace edged hemstitched mull, but the separate frills are generally considered more convenient when the blouse is designed for wear with a coat suit. One of the newest ideas is to have these little blouses made of fine striped dimity, or of plaid, or crossbarred batiste, the frill down the front being daintily scalloped by hand in black or colored wash cotton. For instance, a blouse designed for wear with a light blue linen tailored suit was of white dimity, the frill of each side of the front plait being finely buttonholed in pale blue wash cotton, with a simple pattern of little dots above the scallops.

The turnover linen collar was of hevier linen, scalloped and embroidered in pale blue to match. The question of neckwear is, however, a subject of itself, and a discussion of the new models will be reserved for another week.

Val. Insertion and Hand Embroidery.

This use of colored hand work on white is also seen on a great many of the newest French imported models, delightful patterns in delicate flower and vine effects being worked on sheer material in pale blue, pink, lavender and green.

Another suggestion for the needle worker is the use of fine lace braids or coronation braid in place of hand embroidery to form designs on these separate blouses. Effective scroll and flower designs without too many turns or endings are chosen for this braid work with charming results. One lovely blouse recently seen was of sheer handkerchief linen, with a scroll design carried out in a small pleat edge braid.

Another idea is to couch this braid on with a double strand of colored cotton, one model of this sort having the braid all couched on with leaf green cotton, with graduated dots in three shades worked solid at intervals in the design.

To form the thin yokes and collars of such

White Lingerie Blouses

blouses cluny beading, caught together with fagotting or lace stitches, is exceedingly pretty, or val. insertion or overlapped edging can be used with very good results.

The first blouse shown was of white mull, trimmed with inch and a half wide Irish Cluny insertion. The little yoke was of of wash chiffon, that can be copied by a clever needle worker. The upper part of the blouse and the sleeves were trimmed with insertion of inch-wide German val. set in in points. Sprays of flowers and leaves were then embroidered over the lace at intervals in fine white cotton, the embroidery being done in what is known as "French convent work." This model could also be copied where the hand embroidery is considered too difficult by using very fine ready-made embroidered flower motifs in its place.

DOROTHY DALE.

Wide Embroidery used for Waist Trimming.

A man who gets a vision of salvation and rises to it, must not wait by the grave of his own past, nor return to it very often.—Home Herald.

Laundering Summer Dresses

(By Beatrice Carey.)

The thin white dress seems always associated with the idea of summer and it always looks well, whether worn by young or old, and moreover goes with any coloring. Save for very dressy occasions, these garments may seem an unwise investment to the ultra- practical woman, as they become easily soiled. Something of the first bloom disappears after the visit to the cleaners and the process of washing is supposed to be impossible.

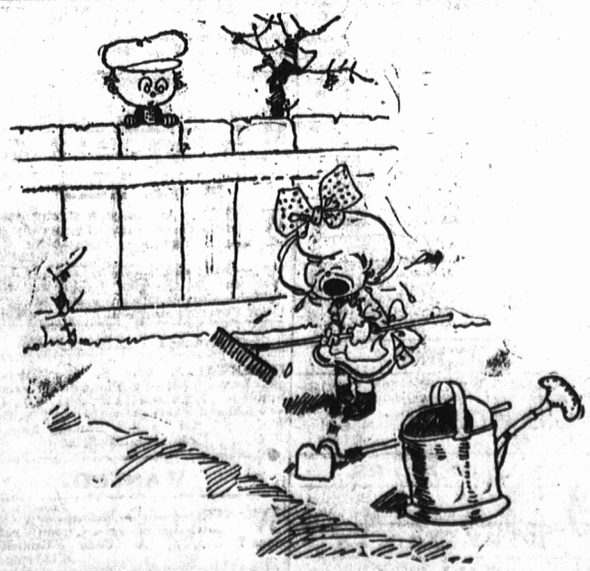
However, if the washing is properly done the material need not suffer in the least. Then the short skirts, which are worn now, remove one potent cause of soil, and even the heavy lace gowns, which have such a rich effect in ecru and deep cream, will wash beautifully in borax water with some good white soap. Women who expect to have their gowns last over into the next season will find it an excellent idea to have the lace ripped off and washed at the end of the season before putting it away or having it remodelled in the fall fashion, as the case may be.

This heacy lace should be washed in boiling water that contains four tablespoonfuls of borax to a tub of water. Soap should not be rubbed upon it directly, but should be made into suds first, and should be good white soap. The first rinsing water should contain one tablespoonful of borax to a tub of water. The water should be warm and ought not to be wrung out from the thin materials or lace they should be squeezed and shaken. The heavy lace can either be pressed on the wrong side with a hot iron, taking care not to pull or stretch it out of shape, or it may be pinned down on top of a sheet and spread out and stretched.

Nearly all of the thin lawns, muslins, and organdies, if washed in this way without much rubbing, will not suffer from laundering; indeed, they seem to come out with an added daintiness. Care must be taken, of course, in the choice of the lace that is to go on the washable dress, for some lace is very perishable. It is unlikely that the process need be gone through more than once or twice in a season, and these white dresses are capable of surviving many washings. It is the rubbing that wears out and destroys delicate fabrics, and the cleaning without friction makes the frock last much longer.

The cheaper cotton fabrics nearly all wash well—lawn, domestic organdie, dotted swiss and mercerized muslin can be done up each week, and with ordinary care and the least possible rubbing they will come out looking like new.

BEATRICE CAREY.



ALAS.

"Mistress Mary, quite contrary,
How does your garden grow?
Sticks and stones and rags and bones
An' dinner feeds in a row!"

6-8 Illustrations. Kent Street Near Prince, Charlottetown.