THE EVENING TIMES, ST. JOHN, N. B.

THE MEN'S CORNER. PETER PRY SHEVLIN

Christmas and the Financial Scare.

Although Christmas, the season when we all prepare to loosen our purse strings to a greater or less extent, is nearly here, the effects of the financial squeeze that has been felt all over the country have not entirely vanished and a few timid ones still cling tenaciously to the hobby that the country and its credit are going to the demnition bow-wows. Of course, "financial stringency" is on every tongue until thousands of people who never had a bank account in their lives and whose incomes do not vary one dollar in a decade enter earnestly into the discussion and insist that hard times are upon us; money was never tighter, and unless radical steps are taken at once starvation stares us in the face. The croakings of persons of this type, coupled with the misstatements and gross exaggerations of the yellow journals, have more to do with present conditions than anything else.

In every panic, or financial disturbance, it is invariably the poor who suffer, and nine times out of ten those who have never entered a bank and have not the vaguest idea of the methods of banking are the ones upon whom the burden falls. The wealthy bank depositor receiving change for a clearing-house certificate from

Heard Only in the Army



Helpful Hints for Christmas

With Christmas less than two weeks away the average man is racking his brain with the eternal problem: "What shall I gloves, camera, collar and cuff buttons and books."

be check on Monday morning, and he has solote in the thought that his job still and a still drearier Sunday were his, although he had worked just as hard and carned just as much as he did in weeks when financial stringency was not the hobby of the hour.

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New Motor Cars Hark **Back to Former Models**

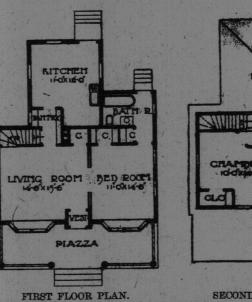
The national horse show recently held in New York is now but a memory, and

A Five Room Cottage Home

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

Here is a peculiar type of cottage that | bers with closets. The estimated cost of well adapted for a summer home. It this house, exclusive of heating and plumb-

is well adapted for a summer home. It is planned without basement, built on piers with open panelling below the floor for circulation of air, it is also planned with foundation and small cellar under the kitchen portion. The main portion of the house is 28 feet wide by 17 feet deep, the kitchen portion 15 by 13 feet. This is a very convenient, snug cottage and an ideal home for a small family or for a young couple just starting home life. The front is symetrical with central vestibule entrance and wide piazza across the front. On each side of the front is a projected oriel window with wide sill on the inside convenient for plants.



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Things Worth Remembering
Did you know that—
Football was introduced into England by
the Romans and long antedates the advent of cricket?
That the day of rest with the ancient
Greeks was Monday; Tuesday the day of
public worship for the Persians, while
Assyrians selected Wednesday, the Egyptians Thursday, and the Moslems have

ever clung to Friday as the most sacred day of the week?
That, due to greater evaporation, the sea is much more salt in the tropics than in the northern latitudes?
That peaches, called Persian apples, were known in Europe before the Christian era?
That before the days of coined money the Greeks used copper nails as currency?

Attractive Gowns for Holiday Wear.

Attractive Gowns

BY DOROTHY DALE.

The Christmas season is always a gay one, and it is a wise plan to look overone's wardrobe before the busy holidays come, and see that one's gowns are in condition and plan any new ones that will be required.

In this week's article the illustrations show some of the new designs for bodices or separate blouses, such little fancy corsages being very much liked this season for wear at the theatre, or informal afternoon teas, bridge parties, luncheons, etc. It is an excellent idea to have a couple of these trimmed waists made which will be in harmony with one's cloth street gown—the models pictured being especially appropriate for such use.

Some of the corsage or blouse models, especially liked, show trimmings, straps or motifs of the cloth of which the cost and skirt are made, worked into the design of the blouse, but in a great many instances the cloth selected for the built of the victor of the cloth, are chosen.

For instance, the blouse pictured at the left of the page was designed for wear with a striped broadcloth suit, the effect



and the revers on either side of the front were finished with passementerie buttons. If the blouse is made up in crepe, chiffon cloth or such soft material these revers may be omitted, the material merely being laid in soft plaits into the folded girdle.

The long sleeves shown in this model are a feature of some of the newest French blouses, many of which come with the arm well defined to within a few inches of the shoulder, transparent lace, mull or sheer batiste being used for the long sleeves. This fancy for the long transparent sleeves. This fancy for the long transparent lace, mull or sheer batiste being used for the long sleeves. This fancy for the long transparent sleeves are more becoming to the average arm than are the short sleeves, so much in vogue for the past couple of seasons.

This season the popularity of the furcoat has created a demand for cloth and velvet dresses, which can be worn in the street in the afternoon, such costumes being very smart as well as convenient for club wearing and other day time festivities. There are a great many lovely shades, which are shown for the first time this winter, which are delightful for such frocks, and although the very light tones are not especially good with a dark furnity of the first that the form and the past of the content of the past one of the low-necked dinner gowns recently seen, and it must be acknowledged that these sleeves are more becoming to the average arm than are the short sleeves, so much into the past outpet of seasons.

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