

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

The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

Investing Your Savings--Bonds \$50 Upward

The average man thinks that only the rich can afford to buy bonds--and never was there a more costly fallacy, for the man of small savings, with the desire for investment in his hand, turns to the "by-night" companies, that offer his stocks at any price from five to ninety cents. Much of this money could be diverted to legitimate channels and reap the reward of the country's prosperity, if these small investors knew that their investments would be welcomed by the great and reputable corporations, not only for the share stock, but for the eminently dignified and conservative bond.

In this respect the French, Dutch, Swiss and similar thrifty people are far wiser than we, for even the peasant there is not satisfied with his "rent" or government bonds, but is ready to empty his stocking or chimney place hoard at any time for an attractive offer--even in far off American bonds. And he is not misled nearly as often as Americans who have similar capital and ambitions. This example has had indirect benefit and some few of the railroad and corporation bonds are issued at from \$50 upward. Why? Because they wish to be sure of the investor who shares in the prosperity of the country.

In the city of Pittsburgh, for example, Holland capital controls absolutely all the car lines, most of the electric lighting and all manufactured gas.

Most bonds and short term notes, it is true, are issued at \$1.00, and a few scattered ones are listed at \$2.00. How to purchase them on the installment plan will be explained later on.

Municipal bonds are an excellent investment, and if they were widely purchased by the average citizen, they would have the effect of correcting abuses more quickly than a dozen reform movements. To a great extent the credit of a city relies on honest administration, and the investor will always vote in the safeguard of his pocket book. It is regrettable that citizens do not enter more into the finance of civic government. It is even more regrettable that their path is not made easier to buy municipal bonds.

New York city issues bonds in lots as low as \$10 at 4 per cent, and higher. They are tax free, as is becoming the case with

Trade Talks.

Machinist Apprentice.

Glance over the "help wanted" column of your newspaper and you will find "mechanics wanted" predominant, for such is the unending development of machinery that not only in the great industrial centers, but also in smaller communities is the mechanic in demand. At all of the skilled trades the young man must face an apprenticeship preliminary to attaining that skill and knack that will assure him a livelihood practically anywhere in the known world. Let us follow out the experiences of the average apprentice.

Jack wants to become a machinist. Maybe his father--presumably dead for the sake of the story--was a machinist, or his uncle, or some one else. Jack develops a natural love for machinery. The first thing, of course, is to find out what you have to do and what you get for doing it. As an initial step you hunt a job, which means finding the owner or foreman of a machine shop that wants your services as an apprentice, for there is no royal road to learning--though your earning capabilities may be quickened by proper books.

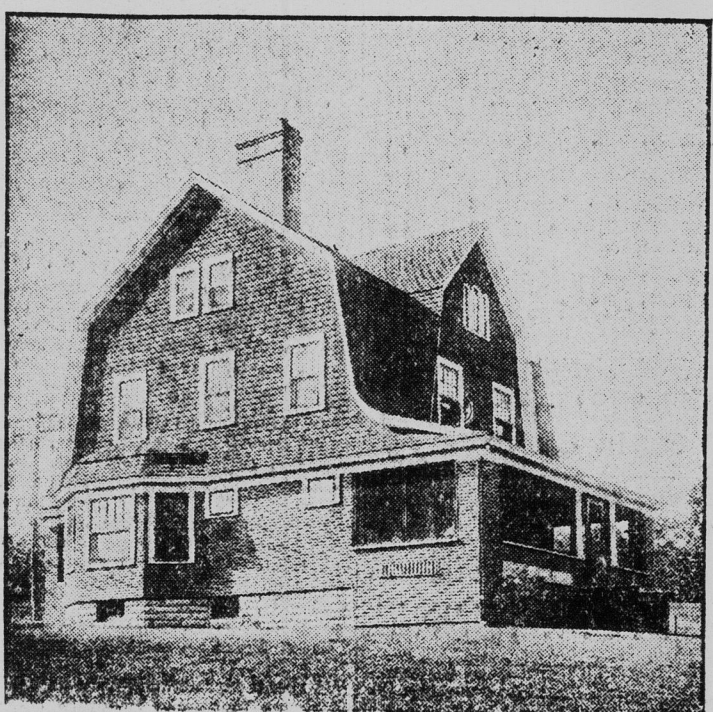
With the owner or manager of the machine shop you sign a contract to serve for two, three or four years, usually four. Taking the average prices paid, you get contract to work the first six months at 45 cents a day; the second six months at 55 cents; the second year at 65 cents; the third, 85 cents, and the fourth and last year at \$1.00 a day.

In the first year you will be put to work chipping castings, smoothing off rough edges and doing work that you cannot spoil by the unskillful use of the hammer and chisel. Then you will be put on the least responsible machine in the shop. If you show special ability you will get a better machine or will be given a chance at two or three machines to widen the scope of your knowledge.

In the third year, if the ones who control your destinies have a proper regard for your future, you will be able to work a shaper, lathe or drill press, and later on you may be put on the "floor" doing the important work of finishing and assembling.

The fourth year of the machinist's apprenticeship is the time to watch for an opportunity, as the apprentice, with very rare exceptions given simply journeyman wages after the termination of his contract. At this time his plea for better pay to his foreman is based entirely on ability. His demand for a man's wage will be granted to the tune of \$2 or more a day, if the shop management knows it cannot afford to lose his services.

The average pay of the journeyman is about \$2.50 a day, and runs considerably



higher up to the \$4.50 and \$5 a day that toolmakers sometimes get.

After serving their time, (the jail-like term given to apprenticeship), many machinists, taking pride in an all-around technical ability--have gone to other shops where a different kind of work is done, changing about until they have become skilled in all the departments of the machinist's trade.

As long as the United States is supreme as a manufacturing country, so also will the mechanic never necessarily lack a job.

Electricity--Its Beginning

When we speak of "volts" in electricity, we pay oftentimes an unconscious tribute to Alexander Volta who, in Paris just one hundred years ago, made public a contrivance that assured a steady flow of electricity. His discovery remains practically unchanged to this day. Previously a current of electricity had been derived from a series of pieces of zinc and copper, each bit of metal wrapped in a cloth saturated with acid. Volta improved this by putting each zinc and copper plate in a cup by itself filled with acid. From this "crown of cups" a steady current was produced--and it is this voltaic cell that has taught the modern electrician his business.

Business Beliefs.

In business, little else never stay small. The fear of man is the beginning of stupidity.

Education does not consist in merely knowing a lot of unnecessary things. There is always room at the top, if we are able and care to push the other fellow off.

When a fellow gets to be boss--well, he'll do about what his boss did. Sometimes he acts worse.

Nearly every great achievement in this world has been evolved from a crank's theory.

By Sweat of the Brow

Edison, wizard and workaday wonder, was sitting in his office surrounded by a half dozen instruments and tools that told of untiring work. He was likewise surrounded by newspapermen sent to interview him on a new nitrogen theory.

A cub reporter broke in with: "Don't you think genius is inspiration?"

"No, genius is perspiration!" retorted Edison.

A Gabriel Roof Colonial Design.

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

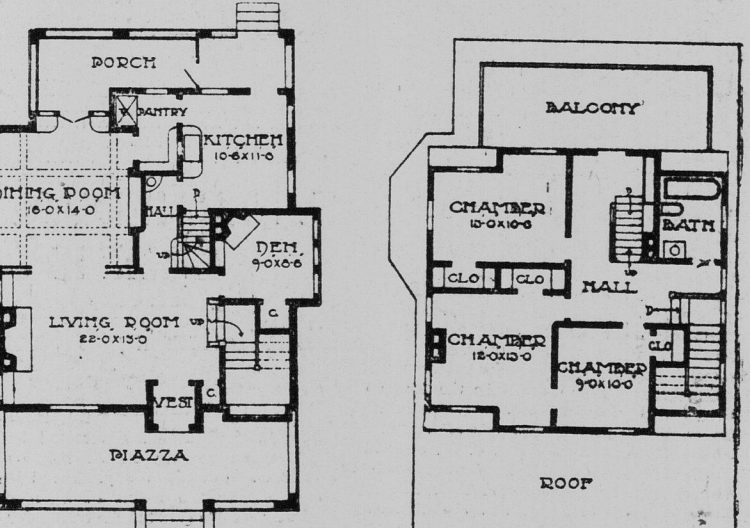
A well designed and conveniently arranged house may be very simple in detail and still be attractive. The house shown is a good illustration, the detail of corners and windows is plain and simple and the general appearance is neat and artistic. The first story is covered with narrow siding and all above is shingled. The size of house exclusive of piazza is 30x32 feet.

The arrangement of the large front living room with dining room back and a pretty den will be very attractive to many. The treatment of the stairway also is worthy of special mention. This broad fire-place and book shelves at one end and stair-case opposite.

The second story has three good chambers and a bath room.

The question of building at the present time is quite a problem with most people owing to the high prices of materials and labor. The author is often asked whether it is better to build by day's work or contract, and my answer is decidedly by contract, both for the saving of time and money.

Are you going to build? If so obtain a



JOHN D. S. CALL TO YOUNG MEN

Here is John D. Rockefeller's call to young men to take up the opportunities that he says combinations of capital, in short the trusts, have created for their special benefit.

"The reduction of the work of the world to scientific principles has opened possibilities for young men in a thousand different lines."

"Our material progress is only at its beginning, and it is the rising generation of young Americans that we look to carry this work along."

"Young men of brains, ability and stamina are absolutely necessary if the great interests which have been created are not to fall into decay and oblivion."

GOWNS FOR THE FALL BRIDE.

BY DOROTHY DALE.

Of course much depends on the kind of wedding in prospect in planning the gown for the occasion, and what would be very charming and picturesque for a large church wedding would hardly be suitable for a small home affair. This especially applies to the choice of the bridesmaid and maid of honor--the bride's gown being very much the same style whether the wedding be a large or small one--that is the conventional white, made with a sweeping train.

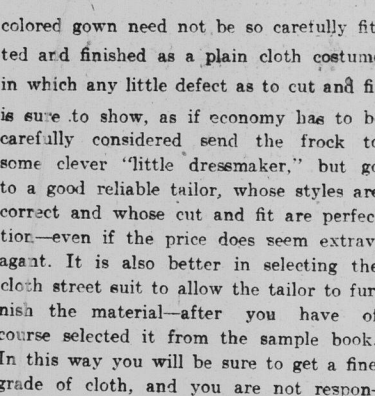
Various materials are now fashionable for the wedding robe--such as chiffon, chiffon-crepe, satin finished crepe and various other semi-transparent fabrics, but after all nothing is more elegant and essentially "bride-like" as ivory white satin. The bride gown shown in the drawing is an excellent design for a bridesmaid's gown, the effect of the model being decidedly unusual. White satin of a soft quality was used, the bodice being decorated with applied embroidery in delicate pastel colors. This embroidery was used on the wide Japanese sleeves, the edges of which were finished by a bias fold of pale blue satin. There was also a straight band of the color applied across the lower part of the bodice, back and front. The plastron and sleeves were of flax lace, and above the girdle was a crossed band of a folded bias strip of pale blue satin, as explained by the drawing. The skirt was in graceful train length and had a six-inch band of flax lace inserted above the deep hem. The hat worn with this costume was of pale blue satin, trimmed with white feathers and aigrettes.

If in copying this frock, it is found rather difficult to find the colored silk applique trimming, a charming effect could be gained by using bordered satin for the sleeves or cetera, or lace applique, which comes now worked in with delicate colors could be used. If anyone is clever with the paint brush, exquisite results can be gained by painting a border in water colors, introducing a little hand embroidery into the design here and there.

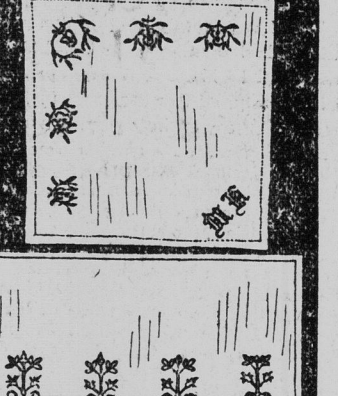
The third gown pictured was designed as a bride's going away costume. The model was in hyacinth blue chiffon broadcloth made with a bolero coat with Japanese sleeves. The front of the little bolero was crossed, ending in tabs, and there was a shawl collar and belt of corded silk of the same shade. Stoutache braid and little braid drop ornaments trimmed the coat, and silver buckles of antique design fastened the tabs to the girdle in front. The skirt was worn in graceful folds.

This model would be suitable for reception or theatre wear and could be copied in various colors.

A discussion of other trousseau frocks will have to be postponed to some future time, as the subject is rather a long one; nevertheless a few suggestions may be of use. First of all a cloth street gown should be considered, and it is generally the better plan to economize on the making of the more elaborate afternoon and evening frocks, than on the plain street frock. For one thing, a fuselly made, light



colored gown need not be so carefully fitted and finished as a plain cloth costume in which any little defect as to cut and fit is sure to show, as if economy has to be carefully considered send the frock to some clever "little dressmaker," but go to a good reliable tailor, whose styles are correct and whose cut and fit are perfect--even if the price does seem extravagant. It is also better in selecting the cloth street suit to allow the tailor to furnish the material--after you have of course selected it from the sample book. In this way you will be sure to get a fine grade of cloth, and you are not responsible for any mistakes as to cutting, in case material runs short or anything of that sort. The tailored suits this fall are rather different in style from those of last season--the coats are longer and although the severely plain monish styles are still the most in vogue a great many new models are made with vests and shawl collars of silk, the opening in front being rather deep. Plain, rather closely fitted sleeves are worn, the plainer cloth suits mostly have the fullness at the top taken in by darts. Most sleeves for street wear are long. Skirts are both plain and gored and are made to clear the ground by two or three inches.



CROSS-STITCH EMBROIDERY WORK.

BY BEATRICE CAREY.

The fad for useless, showy needlework is happily over, and one rarely sees nowadays the multi-colored embroidered sofas, cushions, table covers, and centrepieces, which used to be considered very "artistic" by the majority of women who did "fancy" work. Fine needlework is probably more in demand during the past few years than ever before, but there is no wasted effort now in embroidering many shades of the embroidery cottons, some of exquisite tints; and the needlewoman who first finds inspiration in the cross-stitch book of the shops soon learns to do her own designing, and thereby makes her work individual.

Although the delicate tints of the cottons are the most fascinating, still the various deep reds and blues are, after all, more quaint, particularly when done on the homespun linens and heavy canvases. The blue-red color scheme gives just the old-fashioned touch desired, and we know the colors will live to see their twentieth birthday.

In making the design, carefully rule a sheet of paper into tiny squares, just as the cross-stitch book is ruled. It is well to make the squares of the same size as the squares in the book, so that the size of the design may more easily be estimated, then draw in the flowers, monogram, or whatever design is desired, and fill in with the cross-stitch.

The canvas known as the "road" is the kind most used, and the shape brings this

Old Fashioned Preserving Recipes.

Select apples free from defects; pour over them boiling water, which removes the skin. Core them with a strong goose quill, weigh and take their weight in granulated sugar, then lay them into a preserving kettle and cover with water. Let them simmer slowly until soft, drain well in a sieve, and make a thick syrup. Lay in the apples and let them slowly simmer for fifteen minutes. It is a great improvement to have nicely scraped green ginger boiled in syrup; it imparts a fine flavor to the syrup.

When the apples look clear lay them in jars; return syrup to the fire after the apples are taken out, and let it simmer for 10 or 15 minutes; when cold pour it over the apples. Cork tightly.

Preserved Citron Melon--Pare the melon and cut it in any shape desired; put it to boil in strong ginger water. After it has boiled 10 minutes take it up, make a syrup, allowing a pound of sugar to a quart of water. Add slices of lemon. Cut them and put them in the citron; when clear it is done.

Preserved Quinces--Choose fine large quinces, pare, core and quarter them. Cut out carefully those parts which are defective. Put the fruit in a preserving kettle with as much water as will cover them and let them scald until they become soft, but do not allow them to break. Take them out, lay them on a dish, and to each pound of fruit, put one pound of granulated sugar.

To each pound of sugar add half a pint of water; the quinces were boiled in, put it over the fire, boil and skim it until perfectly clear.

Put in the fruit, let it cook until it appears clear and of an amber color; then take it out and put in tumblers, and pour over the syrup while warm.

When cold cover with handy paper and tie or paste close.

To Preserve Green Tomatoes--Gather those that look clear, of medium size, put them on to boil with plenty of water. Pour off this water then add more water

and some green ginger; let this boil until the water tastes very sharp of ginger. Allow three-quarters of a pound of sugar to a quart of juice; make a syrup and put in the tomatoes; let them boil until clear. The syrup when boiled down will make excellent jelly.

Peach Marmalade--Peel the peaches and remove the stones. Then cook until tender with just enough water to prevent burning. Press through a very fine sieve. Return to the fire with three-quarters of a pound of sugar and the juice and rind of a lemon for each pound of pulp. Cook until all the water has evaporated, stirring the while with a wooden spoon, or until the marmalade will not spread out when poured on a saucer. Store in hot glasses. Apple or quince marmalade may be made in the same way as the peach.

SARA CRANFORD.

Tomato Salad.

A very delicious tomato salad is served cold. Ripe and firm tomatoes are chosen, peeled, chopped and rubbed through a sieve. Soften two tablespoonsful of gelatin in the same amount of cold water, add a cupful of hot water, and when the gelatin is melted, add it to the tomatoes. Add a scant teaspoonful each of salt and paprika, and two tablespoonsful of lemon juice. Beat it until stiff, then pour it into a melon mold. Tie down the cover of the mold and bury in equal parts of ice and salt for four hours.

When ready to serve turn out on a bed of lettuce and put mayonnaise dressing about the tomato. Another way is to chill the tomato in a ring mold and fill the center with lettuce and mayonnaise.

NEEDED NO ASSURANCE.

The Veracious Verger--In this far corner lies William the Conqueror, blind the origin when you can't see 'em are the terms of Guy Fox, Robin Hood and Cardinal Wolsey. Now, does that guide book, as I see you 'ave in your 'and, tell you who is livin' here, sir?

The Spectral Tourist--No; but I can't guess.--London Opinion.

