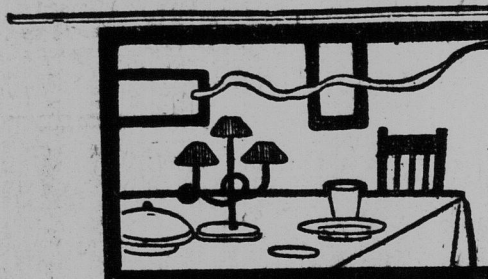


THE EVENING TIMES, S. JOHN, N. B.



## THE MEN'S CORNER.

BY PETER PRY SHEVLIN.

### Investing Your Savings.

#### The "Short Term" Note.

The present moment is a very opportune one for making a conservative investment in a sort of security that is novel and new to investors. Perhaps it is this novelty that keeps the news of it out of the ken of anyone but financial experts. This is in reference to the "short term" note now placed on the market by the big corporations.

The chance to make a good investment is not always the same, for bonds—the old line conservative investment—fluctuate in value the same as wheat or copper. A big demand for bonds makes them run high—and vice versa. For reasons that will be explained, there is a very slack demand for bonds—and they can be bought at forty dollars cheaper than several years ago. The conditions of the money market is responsible. The prosperity of the country has demanded so much money for commercial extensions that money is scarce—and, like all scarce things, grows in value. Therefore, banks and individuals are not content with bonds at a low 4 per cent, but are putting their money into time loans.

So instead of bonds, railroads are putting forth short time notes, which pay a very high rate of interest (from 5 to 6 1/2 per cent), and which are now in great demand because of their high yield. These short term notes, as their name indicates, are temporary loans to the corporations, for these companies pay for their extraordinary high interest and naturally want to have them mature within one, three or five years—when the money market improves and such great inducements do not have to be offered to investors.

Therefore these short term notes, usually for one thousand to five thousand dollars, are now an ideal investment. In many instances they are guaranteed by the deposit of collateral, but often only by the corporation's good name and credit. Their two cardinal virtues are that they pay high interest and are generally sound—a combination quite rare—when corporations have to pay a high rate of interest, it usually means that their credit is not overly good. They are highly recommended, and banks are neglecting bonds to invest in these time loans.

This neglect of the bond market gives the humble investor a needed and profitable opportunity. Bonds—high grade bonds—such as even those of the City of New York have dropped from 107 to par, while many are 80 cheaper. In buying bonds, however, at this cheap period, it is advised that the ordinary investor, the man with a \$1,000 or more, stick to those that are bought by savings banks.

"You seem depressed." "I am." "Didn't the girl say yes?" "No," she said, "yes."—Louisville Courier-Journal.

### Trade Talks.

#### The Small Merchant.

We are accustomed to read the life stories of successful men, stating how they began life in a small store, with skepticism as to what success they would have in rising thus under present industrial conditions evoked by concentration of capital. Fifty years ago commercial success, as in the case of Rockefeller, Rogers, Wanamaker and Field, came principally through the small store. What are the chances now of a merchant career to a young man?

There is a certain proportion of the youth of the land who are born barterers, merchants, even in the days of apple cores, marbles and tops. Should they follow this inclination to become young merchants?

Emphatically they should. Despite the radical changes wrought by concentration, there is no lessening of the small shop—occasionally the genius of the storekeeper makes them thrive right in the very shadow of a popular priced department store.

One fact, though, must be noted. The small shopkeeper drudges more than two day laborers. The druggist, butcher, grocer is on his job sixteen hours a day and Sunday if the law permits. There is a living therein for the man of average ability; a splendid competency for the one of unusual calibre—for instance, the one who adds sidelines. The young men, for instance, who transformed the ordinary pharmacy into a department store of drugs, soap, soda, etc., did not stay in the rut long.

The young man in the department store must learn how to SELL goods; it is far more important for the young merchant to know when to BUY. A department store training is splendid, almost an essential. The old fallacy must be disposed of that department store clerks are both poorly paid and lacking in accent, for such a condition would not explain their marvelous success. Rapid rise and rich rewards come to the clean-cut clerk. If this distinguishes him, he can well take his savings, if only several hundred dollars, and put his training to use in his own business.

#### Peter Pry's Philosophy.

Best is rust. Happily women are better than those never home. A stitch in time may mend your ways. On the stage many a character is without character. At any rate a pretty girl has sense enough to use her beauty. If you raise your head above the crowd, prepare to have it hit. Marriage to a woman is much more than a meal ticket and store credit. The average man is really ashamed to admit that he's never solved his wild oats in his youth. Wise men make mistakes; but only fools repeat them.

## Care of Silver, Brass and Other Ware.

By BEATRICE CAREY.

A little knowledge as to the care of copper and brass ware, silver and so forth, is necessary in every well-managed home, and care for such articles, they will last much longer and look better, of course, than if carelessly treated.

Perhaps nothing is so durable, ornamental and satisfactory as copper ware when it is properly cared for. In cleaning a copper saucepan or stewpan, it should be washed with hot water and soda, thoroughly rubbed with and or salt, and then polished on the outside. Stains may readily be removed with a cut lemon, after which any brass polish may be applied. It should then be rinsed in water and dried near the fire. Copper jelly and pudding moulds should always have a tin lining.

Aluminum ware is rapidly coming into favor, and is easily kept clean. It is very light, bright and nonpoisonous, and may be cleaned as directed by the manufacturer, from whom the polish may be procured.

Of course, the metal which needs the

most care is silver. The silver should first be washed in very hot soapuds and thoroughly dried with a soft cloth. In case the silver is tarnished or stained, the polishing powder must be made into a paste and left on for an hour before brushing off. The final rubbing should be given with a piece of clean chamois. If the chamois is used daily after the washing, with now and then a sprinkling of good powder the wet treatment will seldom be required.

The lacquered brass ware need only be polished with the chamois. The chamois should be bought in a suitable quantity and used for the silver, the old silver chamois being "handed down" to the brass.

Probably the knives are the most ill-used of all the household utensils, yet they may easily be kept in order. Only the blades should be placed in the water, the depth of the water being regulated. After the blades have been cleaned, the handles should be rubbed with a mixture of salt and lemon juice may be applied. A solution of alum, also is good to soak discolored handles in, after which they are wrapped up in a cloth for a few hours.

BEATRICE CAREY.



EVENING WRAP OF BLUISH GREY CLOTH.

# The Home Circle



AN ECONOMICAL ONE-STORY BUNGALOW.

## Men Successful. But Not Great.

E. H. HARRIMAN.

E. H. Harriman is one of the five men who have the railroad transportation of the United States safely in their grasp. "Who is Harriman?" has been a question asked very widely for the last six months, since the government investigation of his railroad manipulation. Before the San Francisco disaster—which was a heavy blow to the Harriman interests, but one that never staggered him a moment—the public knew little of Harriman, though railroad men called him "the little giant"—a truly expressive title.

Ten years ago a Wall street broker, coming up from clerk in a brokerage house; later a private banker, who for some inscrutable reason, possessed the friendship of Rockefeller and the Vanderbilts; then director in half a dozen railroads—then like a thunderclap the master-strategist of inter-railroad relations. Railroad owners and ship was then, and is now to some extent divided among two great classes—the builders or practical railroad men—and the money manipulators or practical Wall street men. Harriman was both—the first by training, the second by instinct.

To write a real sketch of E. H. Harriman's career, one would have to use the phrase "quick decision" on almost every page. He is a man who gives forth lightning decisions—an unerring optimist and a ready opportunist.

Harriman made his fortune in 1898. Financial depression had then reached its limit and good times were approaching swiftly. As an opportunist, Harriman grasped the railroads at panic prices, and in a few months national development and lavish money-spending had again arrived. Harriman never hesitates to back his judgment. It is a mistake to think that Harriman, as an inexperienced broker, has revolutionized railroading in the

last nine years—it only happens that way in novels. He was backed by thirty years' life in Wall street, fifteen years' experience as a railroad counselor, four years' training as a railroad executive, when he became chairman of a board of dummy directors and virtual master of the Southern Pacific. Out of a sleepy old road he inspired enough confidence to raise about one hundred millions in Wall street, by convincing shrewd men that he could make the Western trade double and treble to meet these debts and dividends. With the money he literally leveled mountains and filled valleys to improve his railroad. Harriman is not liked; he was sullen and taciturn as a boy, just as he is brusque as a man—a little undersized man peeping at you through double-thick glasses from under a battered white fedora. He has been in the vanguard of stock juggling and has slain his millions of conscience by force of example. He, however, is not a leech. Robbing the public of a dollar, he returns 75 cents.

#### INVENTIONS NEEDED.

Anything in concrete construction. Handy improvement on "ice-less" refrigerator. Novelities or cheapening improvements in fans.

A patent that will prevent people wasting money on patenting half-baked ideas. (Very necessary.)

A paper composition, durable enough to be made into summer vests, hats, etc.

#### KNEW HIS MEANS.

Jim—If I was to ask you to come to the theatre tonight, what would you say? Vera—Why, I should say that you had been breaking into your small brother's money box.—London Sketch.

## Bank Accounts for Children.

Say, Mr. Man, put your money in bank. But also start a bank account—for every child that enters this world. If you don't do it, you will be only proving faithless to the American boast that we are ahead in everything—for little towns in Belgium start their youngsters on the economical path by this same method. For instance, the town of Mons, in Belgium, is desirous of banishing poverty from its borders. Every child born has a bank account started by the municipality with an initial deposit of twenty cents.

It is needless to say that nearly every youngster, upon reaching his majority has enough capital to go into business. How many young Americans can say as much—even though they would despise the twenty cents?

There are 265 wireless telegraph stations in the world. There are approximately 75,000 electric signs in the United States. The average price paid for automobiles used in New York city is \$3,500.

Of every 100 gallons of illuminating oil used in the world, 54 are produced in the United States.

Out of every 1,000 of the jail inmates in the United States 65 are women. The free-employment bureau opened four months ago by the State of Massachusetts has placed in position nearly 4,000 persons.

"Why do you keep your new maid if she is so stupid?" "Out of gratitude. Last week she split the entire contents of the sauceboat over my old-fashioned frock."

## Separate Wraps and Coats for Summer Wear.

By DOROTHY DALE.

Wraps for various occasions are as much a necessity in the summer wardrobe as in the winter one, and although they are possibly not quite so elaborate as the evening cloaks and opera wraps designed for the gay season, they are made of broadcloth, silk or such material are required for spring and summer use. In many cases these wraps, especially when made of cloth, are unlined, and this season there are several delightful modifications of cape wraps especially suitable for such garments.

Such a model is sketched in one of the drawings on this page, the back view being shown. The wrap is made of one piece, the boning hanging straight and the top of the wrap tucked together at the back of the neck, the fullness being allowed to fall in graceful folds. The model was made of pale bluish gray broadcloth, trimmed with tawny gray and silver braid and silver tassels. Almost any desired shade could be used for this design, however, and especially smart is the shade known as hunter's pink, or cerise red. It one of these light tones is selected, no other trimming should be used except two red silk tassels in the back, the edges of the wrap being merely finished by stitched bands or rows of stitching.

Another cape wrap that is very graceful in style is cut with a large circular cape as the under part, with long slits in each side for the arms to pass through and a second circular over cape, which falls in points on the middle of the back and front and over each arm. This model was in apricot broadcloth, and had a straight standing collar of black velvet, finished about the edge with a half-inch strap of the cloth and ornamented with a gilt star on each side of the front. Double bands of the broadcloth, machine stitched and finished on the ends by a large heavy gilt tassel, were used one on each side of the front.

Not so handsome, but very convenient for driving and to protect light gowns when out of doors, are the molai and pongee wraps. These are made as a rule in coat style, though cut with ample fullness and with large armholes. Strappings and bands of taffeta, or noire silk are generally used as trimming, and soutache braiding and little buttons are also cleverly applied.

For driving or automobile coats the tan and gun-metal shades in satin taffeta or pongee are effective and practical for hot weather use, although for general wear the wool materials are generally liked. Stripes and checks are much seen in these cloth coats, the half inch wide gray and white stripes being especially smart. One coat of this material had collar and cuffs of bright red cloth, but the perfectly plain coats, having stitching only as trimming, are very much the mode.

Little short coats which are really merely shoulder wraps, are also much seen, and a great many attractive designs in silk, lace, cloth and other materials are being displayed. The sketch showing the little cape bolero is taken from a model in ivory white broadcloth. The back and fronts of this little coat were joined by wide bands of the cloth, and the trimmings consisted of big bands of the cloth, machine stitched, and a little collar braided in white silk soutache. The line in front

DOROTHY DALE.

## A ONE-STORY BUNGALOW.

By Chas. S. Sedwick, Architect, Minneapolis, Minn.

"Oh! for a cottage in one vast wilderness." We do not, all of us want to live in a wilderness but there is a home feeling and comfort in the low spreading, one story cottage or bungalow that is not to be found within the palatial walls of granite or marble. A cottage similar to our illustration and nestled among a bed of climbing roses, woodbine and ivy carries with it the air of quiet, rest, sunshine and home.

During the past decade, we have been climbing up, up into steel and marble structures, ten, fifteen, twenty and more stories away from the fields and nature and surrounded by all that is artificial and man made, pumped full of electricity and gas until we are in danger of becoming automatons and this applies almost as much to ladies as to men. We need to get back to nature where we can hear the birds sing and live an outdoor life.

This one-story bungalow is economical to build, the extreme size is 33 feet by 37 feet and includes a parlor, living room, two bedrooms and kitchen.

There is a broad piazza across the front and the exterior of the house as shown in the design is to be covered with cement, left with a rough finish, the wide projected cornice showing timber brackets affording deep shadows and adding much to the appearance of the cottage. The fireplace is built of red brick or boulders, finished in natural pine. There is a small cellar under the rear part and one central chimney that accommodates the kitchen and a fireplace in the parlor.

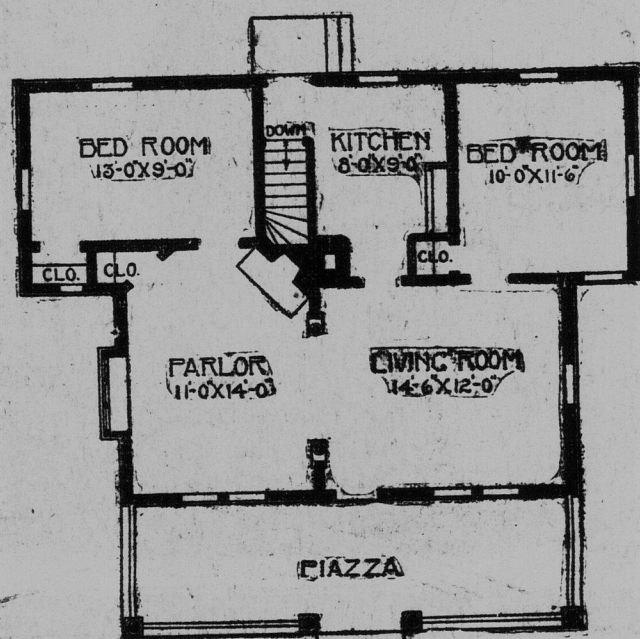
The floor is laid with yellow pine and varnished. The exterior wood trimmings are painted white and the roof dark green. This design can be modified in various ways. The author would be pleased to answer any questions and make suggestions to those who are interested in building a cottage.

This design does not contemplate finishing any rooms in the second floor. In order to do this, the roof would have to be raised slightly and a stairway introduced to the second story.

It is estimated that this house can be built at present prices for \$2,000. By enlarging the house sufficient to make rooms in the second story and introduce a bathroom, it would increase the cost of the house to \$2,800.

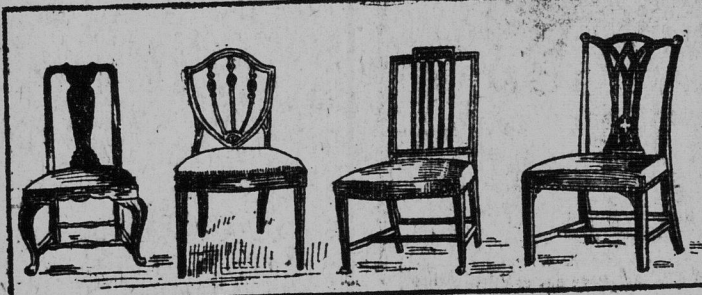
The finish of the walls on the exterior with cement is appropriate and can be used to advantage in any section or climate. It does equally well in heat or cold. Wind will not blow through it as in the case of clapboards or shingles. It is not deteriorated with time and does not require paint. The expense is somewhat greater than to shingle the exterior or cover it with siding in the usual manner. Vines will attach themselves to cement very readily such as climbing ivy or woodbine.

A shingled exterior always looks pretty in the country. They can be left in their natural colors or stained. A dark brown color for shingles with white for the trimmings gives a very desirable effect. Where shingles are used on the exterior, it makes much better work to dip them all over in creosote stain which is a great preserver of wood. If the butts of the shingles only are dipped in the stain, the moisture will get in between the shingles, will curl them up and soon rot them out.



FLOOR PLAN OF BUNGALOW.

## Old Artistic Chair Shapes.



Good Models in Mahogany Chairs.

Perhaps the most interesting and informative part of an old chair to collectors of antique furniture is the leg. Almost every period or great maker of chairs was distinguished by some peculiarity of leg or foot, and by these the probable age and maker of a chair may be discovered.

Salerone antique shops seldom contain any of the very old seventeenth century chairs, with their carved legs and backs. These chairs never came after Queen Anne's reign; indeed, before 1700 there was very little mahogany in use; it was the age of walnut and oak.

One of the particular features of the Dutch chair, apart from the solidity of frame and ball feet, is the sinking curve in the top line of the back. The curve always means Dutch character or influence. Chippendale filled in this curve with decorations.

Chippendale preferred to work for the nobility and gentry. He thought mahogany too hard for a chair displaying elaborate carving, and for this he chose a close set pine.

Hepplewhite and his wife worked out a graceful and pleasing style, though their chairs were not so substantial and solid as those of Chippendale. Peculiar to him and his period are the spade foot and the shield back, of which an example is depicted in the third sketch. While this chair has a pleasing aspect and contour, yet it exhibits the structural weakness, which is present in nearly all of his chairs, and which causes so many of them to be found broken and mended.

Hepplewhite had a fancy for ending the back above the seat and attaching it by two short curved sides, which frequently broke under the strain of being leaned on. Besides this, the legs were unduly slender, and to counteract this defect he invented the spade foot, which gives the chair an appearance of strength which it does not have.

Hepplewhite, Shearer and Sheraton used inlaid work of brass or woods quite as much as carving, while Chippendale relied almost solely on carving for decoration.

A Sheraton chair is pictured in the second drawing.

The fourth drawing is of a Chippendale chair of Dutch influence, showing the curved back. Chippendale did not begin to carve his chair legs until after the French style came to be copied in England.

Of course, very few people can have these real Chippendale or other antique model chairs, but the same lapses may be had in modern manufacture, which are quite as beautiful, if not so interesting and valuable.

BEATRICE CAREY.

#### Hand Embroidered Child's Coat.



The little coat illustrated shows a very attractive garment for a small child, the model being practical for almost any material, either in silk, cloth or linen. White linen was used for the original garment, but in white wash cotton. The little coat was made with a circular cape and turn-back bands and fastened with large pearl buttons.

The diagram shows a full size scallop pattern and illustrates the embroidery. The work is all padded first, so that the embroidery is quite heavily raised when finished. If silk or cloth is used to make the little coat, the embroidery should be done in twisted silk or not too fine a grade.

DOROTHY DALE.

were of taffeta to match the collar, and were finished with silk tassels.

DOROTHY DALE.

Strawberry Shortcake—This recipe requires one and a half cups of flour, half a cup of cornstarch, the same of butter, half a teaspoonful of salt, four level teaspoonfuls of baking powder and milk as needed. Sift together the flour, cornstarch, baking powder and salt, and work in the butter with a knife, or pastry fork; add a little milk here and there to mix a rather soft dough. Divide the dough into halves and pat out to fit two tins, or bake in one tin, one round over the other, first spread the lower round with butter. Put together with fruit-mixed with sugar. Garnish with cream and fruit. Two baskets of strawberries or raspberries, currants or other fruit in proportion as required.

MARGARITE SALAD—This salad is arranged on individual plates. Take six small lettuce leaves, and arrange them

around the plate; in the centre of these leaves put about one tablespoonful of salad dressing; this makes the centre of the dish; around this center put the dairy points, which have been made by cutting into narrow strips the whites of hard-boiled eggs. Take the yolks of the hard-boiled eggs, and by mashing them through a strainer and scattering them over the tablespoonful of salad dressing, it will give it a rough appearance, and will give the finishing touch to quite a good country feast of a real dairy. The dressing for this salad is made by beating together three eggs, adding to this one cupful of milk, two tablespoonfuls of vinegar, half a teaspoonful of salt, the same of white pepper, two teaspoonfuls of mustard, butter the size of an egg, made into a smooth paste by mixing with two teaspoonfuls of water. Boil for about 20 minutes, or until it thickens; when cool arrange on the lettuce leaves.



CAPE BOLERO OF WHITE BROADCLOTH.