

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

The Home Circle

THE MEN'S CORNER. PETER PRY SHEVLIN

Investing Your Savings.

WALL STREET'S MACHINERY.

What does it cost the people to play the Wall Street game? Indirectly, of course, the people have to pay, but as a tangible proposition, the speculation is heavily assessed for the privilege of trying to whip saw fortune. In broker's commissions and interest alone, the speculators contribute to the 1,100 brokers constituting the New York Stock Exchange about \$55,000,000 a year.

This vast sum comes from the broker's commission of \$25 on each hundred shares bought and sold, or \$12.50 either way. It naturally follows that comparatively few of the famous Wall Street fortunes have been made by speculation—that is the speculation of their possessors. They have been made by the speculation of the public who want who want new and expensive toys to play with year after year. The powerful houses who manufacture these playthings for the speculative public. The next grade of affluence is embodied in the brokers who help the childlike public to swap and resell these shares, charging a fee for each transaction. In addition to the \$55,000,000 entrance fee, there is fully \$100,000,000 that is lost by a less subtle process—the pervasiveness of the market. It often happens that "inside" brokers will load up with inactive and rather dubious stocks at a period when they are very low. These are held until the speculative public, under careful manipulation, is induced to engage in frenzied buying and at good high prices. Soon the market becomes top-heavy by reason of its senseless inflation and begins to sink to its former level. The downward movement is accentuated by brokers who suddenly become pessimistic "bears" and sell short.

The usual margin put up by speculation on purchase of stock is a 10 per cent. cash deposit to protect stock to a certain point. For instance, a stock selling at 100 is protected for him until it drops to 90. At that point, the broker closes his account unless further margins are put up to protect its downward flight. As it is the unfailing characteristic of lambs to be frenzied in purchasing stocks just when they are most expensive—so also are they panic stricken and sell at a falling market. Of course, their stocks revert back to the "insiders" at rock bottom prices. The "freeze-out" is a real and a Machiavellian process whose surface effect is the separating of weak interests from the ownership of stock in enterprises that are about to become valuable and are therefore coveted. The bad judgment of the luckless ones will amount to about \$75,000,000 a year.

By making up the total, it will be seen

that fully \$230,000,000 is the price paid every year for playing the game. In other words Wall Street's "take-off" would pay the expenses of a war every year or half the year, the expenses of the United States government.

Speculation in its out-and-out gambling phase has no more legitimate action to whip saw fortune. In broker's commissions and interest alone, the speculators contribute to the 1,100 brokers constituting the New York Stock Exchange about \$55,000,000 a year.

Trade Talks.

The Druggist

Despite the fact that the young druggist knows his trade to be the poorest paid on the face of the earth among those requiring skilled labor, there is no diminution of enthusiastic recruits who look forward to owning drug stores of their own. It is true that to become a druggist, one does not have to take a special course at a school or college, but the examinations of the various state boards are becoming more and more exacting. The druggist must be a person of high character and of high intelligence. The training school for the young man is as an apprentice to a registered druggist for four years. On many points he governing laws differ, but the usual and ideal enactments are embodied in these rules.

During the first two years of his apprenticeship to a druggist the clerk is not permitted to fill prescriptions except under the supervision of the pharmacist—and in effect, is a soda clerk, stamp dispenser and purveyor of perfumed soaps. His pay ranges from \$8 a week up to \$15 a week. At the expiration of these two years, he can go before the state board for examination—and if successful gets what in druggists' slang is called his "C." At that point, the broker closes his account unless further margins are put up to protect its downward flight. As it is the unfailing characteristic of lambs to be frenzied in purchasing stocks just when they are most expensive—so also are they panic stricken and sell at a falling market. Of course, their stocks revert back to the "insiders" at rock bottom prices. The "freeze-out" is a real and a Machiavellian process whose surface effect is the separating of weak interests from the ownership of stock in enterprises that are about to become valuable and are therefore coveted. The bad judgment of the luckless ones will amount to about \$75,000,000 a year.

New Underwear and Negligees.

By DOROTHY DALE.

The underwear shown in the larger drawing was sketched from Paris models, but the majority of the garments pictured could be copied very effectively with a much less expenditure of time than the fine hand work would demand in the making of the originals. The shapes of the underwear sketched are all excellent, and it must be remembered even in making the simplest of machine-made underwear, that the fit and cut are most important.

The shape of up-to-date underwear is designed to give the wearer a round and a tapering waist, and to fit over the hips without a wrinkle, but with the aid of good patterns, very beautiful underwear can be made at home for a fraction of what such models would cost in the shops. It will be found an economy to buy materials for these garments by the piece. Nainsook, which can be had in very good quality for about two dollars a dozen yards, is an excellent material for nightgowns, corset covers, chemises, and drawers, while longcloth is very desirable for petticoats, making the ruffles of thinner lawn trimmed with lace or embroidery.

When under-petticoats are worn, during the cold weather, albatross or lightweight flannel in white, pink or blue is very pretty, especially when trimmed with dainty ruffles showing alternate stripes of lace and washable ribbon of equal width. The tops of all petticoats are gored, as are also the best models for drawers.

Combination garments are very popular, and are almost obligatory when the gown is to be worn over them is made princess. The combination garment is, of course, chemise, cut on princess lines and ruffled along the lower edge, or else a combination corset cover and petticoat, such as is shown among the sketches. A corset cover and drawers joined together under a strip of beading, and buttoning down the front, is also comfortable and graceful. Those drawers are cut circular, and extremely wide about the bottom, so that they also serve as a short petticoat.

Very narrow entre-deux or beading makes a very dainty finish set into the seams or about the armholes of fine underwear, and, delicately colored ribbons threaded through leading or hand embroidered.

brodered eyelets are usually added somewhere as a finish.

Valenciennes and Cluny lace trim a great many of the machine-made undergarments seen, but the majority of the very finest French models show very little lace, unless it is worked into the design in hand embroidery. For instance, the corset cover shown in the sketch shows a wide band of Valenciennes lace, over which little sprays of hand embroidery are worked. The décolletage and armholes are done in a tiny embroidered scallop, and tiny circles are embroidered in which to thread the ribbon.

The night gown illustrated shows no lace about the neck, but a wide band of Valenciennes lace is worked into the design in hand embroidery. The nightgown is made of a soft material, and the trimmings consist of graceful sleeves done in padded French embroidery. The long petticoats and drawers shown in the sketch are excellent examples of French hand embroidery, but could be copied by using fine nainsook made in Valenciennes lace in place of the hand embroidered ones.

The little chemise depicts a novel way in which to insert eyelets for the ribbon about the neck. This is to set in tiny diamonds of sheer linen in which eyelets are embroidered along the strip of Valenciennes lace used as a neck finish, cutting the lace away from underneath.

As to negligees, the majority follow kimono lines, while many others are of the robe style, incline toward Empire and flowing cut effects. Various materials can be used for these garments, and some of the most beautiful are made of silk or of negligees may be fashioned successfully from last season's evening gowns or house frocks, and made of silk, crepe, or light-colored, soft woolen materials, such as cashmere, wool, crepe, etc., make very pretty morning robes or jackets while silk, crepe de chine and wash silks are used for tea gowns or shaped wrappers. Especially practical are the robes of wash silk, plain or corded, fitted at the back and sides and made with a Watteau pleat. These are so cut that one side fastens over the other with a broad collar edged with lace, and with lace down the fronts. They are inexpensive as well as smart-looking, and are quite different from the old-time wrapper, as they look more like a fitted gown.

Kimonos are usually made of flannel or plain silk or of the much less expensive cotton crepe. Kimono jackets, especially those that are thoroughly Chinese in style, are now and pretty, and are seen in various materials and combinations. The one illustrated was of light blue China silk with buttons and cord loops of the same shade, and bands of white, embroidered with pink roses.

DOROTHY DALE.

Asparagus with Cheese.—This recipe requires one bunch of asparagus, three tablespoons each of butter and flour, one cupful of asparagus stock, half a cupful of cream, the yolks of two eggs, grated cheese and buttered cracker-crumbs. Scrape the scales from the stalks, wash and tie the asparagus in a bunch. Cook in boiling salted water until nearly tender and drain carefully. Make a sauce of the butter, flour, stock and cream, add the yolks and two tablespoons of cheese. Stir the sauce until the cheese melts, but do not let it boil. Put the asparagus into buttered baking-dish in layers, having the tip at one end of the dish and covering only two-thirds of the length of stalks with sauce. Sprinkle each layer with cheese, and have the last layer of sauce. Cover with buttered cracker-crumbs and set the dish in the oven long enough to brown the crumbs. The ends of the stalks being uncovered add to the appearance of the dish.



A COLONIAL DESIGN.

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

A good substantial square built house, full two stories in height, containing eight rooms on the two principal floors with all desirable modern conveniences, treated in such a manner that the exterior although plain has a pleasing appearance, with the roof of good height, and big enough for amusement and servants rooms in the third story, such a house is one that will meet the wants of a large number of people. Many houses of this approximate size are built but they lack the skill of treatment and as a result are unsightly in appearance and are unsuitable for many years a mark of poor judgment and poor taste, without credit to the builder or owner.

This house can be built at a cost not exceeding \$5,500 exclusive of heating and plumbing. The size is 30x30 feet exclusive of piazzas. The height of stories is 9 ft. 6 in. and 8 ft. The finish throughout the first story is in antique oak. The second story chambers are painted in light tints to suit the wall decorations. The foundation above the grade line is built of boulders which, when well laid in the wall and neatly pointed make a beautiful and substantial wall. This wall is carried up around the piazza two feet above the floor level and finished with a cut stone cap. The steps are built of cement and the floor is laid with cement tile on concrete. There are two pretty

oriel windows and a bay extension for the stair platform that break the monotony of the plain outline. The high pitched roof stands with broad side to the street and wide gable dormer in the center. The house is painted in light grey tones with dark green shingles on the roof and the effect is very pleasing. The main entrance is a combination of the kitchen to the main platform and stairs to the basement underneath with a door at the grade line. The entrance vestibule is in the center, the living room on the right and reception room on the left are thrown together with wide openings. There is one main central chimney with fireplace in the living room.

The basement is under the entire house, divided into laundry, vegetable cellar, heating and fuel room. There are many little conveniences about the house that make up an ideal home, the cost does not open out of passage way between kitchen and front hall, the dining room light tints to suit the wall decorations, finished and beamed ceiling and sideboard and conveniently arranged pantry board with refrigerator accessible from rear porch, all of which goes to make up a good arrangement. This house, in the regularity of its construction and outline, is economical to build and the treatment of the exterior is not expensive.

A Musical Nuisance

Made Valuable

The young man will find that the trust he has put in his musical instrument is not misplaced. The young man who has a musical instrument, such as a piano, is not only a musical nuisance to himself, but he is also a musical nuisance to his neighbors. The young man who has a musical instrument, such as a piano, is not only a musical nuisance to himself, but he is also a musical nuisance to his neighbors.

Opportunities With a Trust.

There is a question that comes closer to the young man starting out in life than whether the trusts are right or wrong. "What are my chances with them?" he asks. "Do the big corporations limit my opportunity to rise—will they always keep me a cog in the wheels of the marvelous mechanism?"

He knows that the business world has grown more complex, that he could not start a steel foundry on \$300 nowadays, getting perhaps that the pioneers who did this in the old days would now be making just as good a start with an onion farm.

How to Lose Trouble

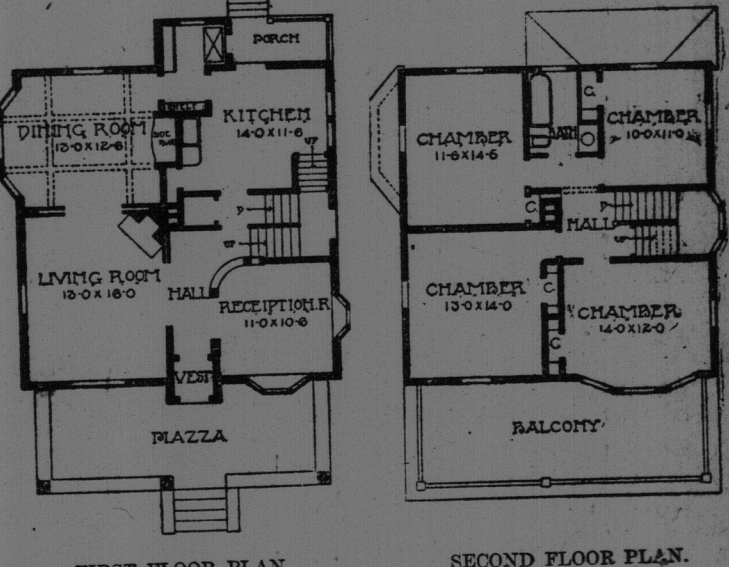
The cold bath Summer or winter I sing the praise of the cold tub, and it is not from the standpoint of cleanliness, but of sprightliness in body and mind. "Why," cries the sage, "no man ever yet got out of a cold bath with the same dead thoughts with which he entered it. They flee—they vanish utterly."

Show me the melancholy man who is talking suicide, despair or disgust with the world. Toss him into a cold plunge, and he'll spring out lightly with his backbone stiffened, and the sudden knowledge that his skin is shining.

Peter Pry's Philosophy

It doesn't take grit to grumble. The prosecution of the trusts should take the form of "capital punishment." Undersell your competitor, if necessary, but don't undermine him. Try, try again—but from a different direction. Love may distract a man's mind from his work, but marriage certainly keeps him on the jump. The bachelor and the married man are agreed upon one subject. Each is sorry for the other.

Men grow strong assuming responsibilities; through burdens and overcoming obstacles they acquire power.



FIRST FLOOR PLAN.

SECOND FLOOR PLAN.

Making Homemade Ice Cream.

By SARA CRANFORD.

When giving an entertainment at which refreshments are served it simplifies matters greatly to have the ice prepared at home. The following are some general suggestions for making simple ice cream.

First place the ice in a thick bag and hammer till all the pieces are small, the finer the better. Put three bowls of this ice into a pail and add one bowl of coarse salt, and so on, mixing with a long-handled iron spoon. Put the covered can into the bucket and fill the space with ice and salt, press it down well. Let it stand in a cool place with a piece of heavy cloth wrapped over it till the inside is very cold, then wipe off the top carefully so no salt can get in, and pour in the cream, which must also be cold, or turn smoothly until the cream is stiff, it will melt the ice.

Put on the top and the cream is stiff, which should be in five minutes. Draw off the water from the bucket, wipe off the top again, and take out the dasher, pressing down the cream and scraping it from the sides. Put on the cover, and in a few minutes the ice cream is ready to eat. Pick again with ice and salt, using one part salt to four of ice. Dip the heavy cloth in salty water, and cover the freezer tightly, and

stand in a cool dark place until time to serve it.

Plain Ice-Cream—Three cupsful of cream, one cupful of milk, one scant cupful of sugar, two teaspoonfuls of vanilla, and sugar on the fire and stir until the sugar dissolves and the cream wrinkles on top; do not let it boil. Turn it in with the rest. Use a heaping cupful of sugar.

Coffee Ice-Cream—Make as above, but flavor with half a cupful of clear black coffee instead of the vanilla.

Chocolate Ice-Cream—Make plain ice cream, melt two squares of chocolate in a little sauce over the tea-kettle. Mix a little of the milk or cream with this and stir it into the cream. Use a heaping cupful of sugar.

Lemon Ice—For this use one quart of water, four lemons, two and a half cups of sugar, and one orange. Boil the sugar and water for ten minutes; strain it and add the juice of the lemons and orange rind and freeze.

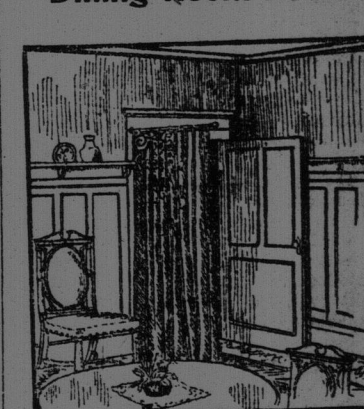
Orange Ice—One quart of water, six oranges, one lemon, two and a half cups of sugar; prepare as lemon ice.

SARA CRANFORD.

recently produced. A design of Oriental work is carried out in rich colors on the green Mission leather, and a very decorative design of galleys is developed on one side. If the pillow is a large one, the opening may be six or eight inches long. The pillow is slipped in through this opening, which is then neatly stitched together.

top of the pillow, then baste the back in place and stitch all around with the exception of about four inches in the center of one side. If the pillow is a large one, the opening may be six or eight inches long. The pillow is slipped in through this opening, which is then neatly stitched together.

A Swing Drapery for a Dining-Room Door.



BEATRICE CAREY.

Odds and Ends

To clean lamp shades procure a brush made of soft bristles set in a bone handle, the kind generally known as an infant's brush. The brush is small, and for that reason and because of its softness is best adapted for cleaning silk or satin shades. Lamp shades which are merely discolored with dust may be satisfactorily renovated by a careful and gentle scouring or scrubbing with this little brush. To free lace covered shades from dust apply corn meal for light ones and fuller's earth for dark, and then remove all loose powder by gently brushing or tapping or by means of a bellows, if this is available. Fly tracks can generally be scraped off with the point of a knife.

To arrange the ruffles of a sofa pillow, gather it and after joining the two ends adjust the fullness, letting the joining come at one of the corners of the pillow. Leave enough fullness at the corners so that the outer edge of the ruffle lies flat. Beat the upper edge of the ruffle to the

The accompanying cut shows a novel but very practical curtain for a dining-room door, the drapery being so arranged that it can be used in conjunction with a hinged door, and serve as a screen to shut off the pantry or kitchen. The curtain need not be heavy, but can be made of some light-weight material such as chintz, cretonne, or linen taffeta, or in woolen tapestry or brocade as desired. The drapery is arranged on a swinging arm or crut as pictured. The cranes are inexpensive and can be purchased in any upholstery shop, or can be made to order to match the woodwork of the room.

BEATRICE CAREY.

SUNDAY SOLDIERS.

Lady customer—Have you any Sunday soldiers that I could give to my little grandson? Shopman—Yes, here is our largest lot of soldiers.

Lady Customer—But I couldn't think of letting the child play soldiers on a Sunday. Shopman—It is the soldier's rest day, but the are Salvation Army soldiers.



French Lingerie.