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F. Smallwood, The Home of Good Shoes, 218 & 220, Water Street

SIDE TALKS.

By Ruth Cameron.

SHALL WE LEND?

A Letter Friend wants to know what I think about borrowing and lending.

She says her father used to tell his children never to borrow and never to lend.

I will admit that that practice steadily adhered to prevents one from getting into trouble with one's neighbors, but then so would never speaking to them, or having anything to do with them.

My ideas on borrowing and lending are somewhat at cross purposes. For I have two sets of them. One is the way I should like things to be, the other is the way things are.

Along Came Ananias.

I like to be free to borrow and I love to lend. It seems to me you get double value out of a thing if you can use it yourself and have someone else also use it, too. I love that passage in the Bible where Paul tells about the way the early Christians lived. "And all that believed were together and had all things in common and sold their possessions and goods and parted them to all men as every man had need." That was pure Christianity and the only real Chris-

tianity, to my way of thinking. That was a further extension of free borrowing and lending. But, alas, how long did it last? How long was it before "there arose a murmuring of the Grecians against the Hebrews because their widows were neglected in the daily ministrations" and before "a certain man named Ananias sold a possession and kept back part of the price."

Men Were Human.

Even while they were still living in the afterglow of that great day when divine love walked on earth, men were human, and powerfully moved by their love for their possession.

That's why we can't look at the matter of borrowing and lending just from the ideal standpoint.

It would take two real Christians, two people living thoroughly by the do-as-you-would-be-done-by standpoint to borrow and lend, and have any hard thoughts.

But when average human beings borrow and lend there is often trouble. As my Letter Friend says: "People borrow books, tools, umbrellas and never think to return them or thank the owner for the use of them." Furthermore, if the owner needs them she feels uncomfortable and ashamed, and the borrower feels offended. Again people borrow things

and then return them in bad condition.

Don't Stop Lending.

To my mind the remedy is not to stop lending altogether but to stop lending to that sort of person. No one who fails to return an article, or who returns it in a damaged condition, deserves to have anything loaned to him again. Or, if one does want to go on lending, to him I think one is justified in speaking out frankly about the previous experience and saying that he will be willing to loan again if it is not repeated. I think that is far better than smiling and then feeling sore when the offense is repeated. Maybe the person will be offended and never borrow again. But that is his fault and not yours.

And I do not think that because some people haven't any sense of good manners or decency is any reason why you should not lend or borrow among other people who have.

A Terrifying Submarine Earthquake.

At the end of December 1910, the Glasgow steamer "Cadillac," 5,000 tons register, while on a voyage to Philadelphia, passed through an extraordinary and terrifying experience. Early in the morning the look-out reported the approach of a huge wave, and far away in the direction indicated, a volume of water could be made out, bearing steadily on towards the vessel. Captain McKay was immediately aroused, and hurried to the bridge. The "Cadillac" was put about, so that she met the catara-

water how on, and while everyone clung to any support available, the vessel lifted high into the air, with many feet of her stem clear. Then, as the wave passed, she slid down into the following trough, her decks neatly submerged. Almost everything movable was washed away, but the timely warning by the watch proved the salvation of the crew. The sea was observed to be in a phenomenal state of commotion. It appeared literally to boil, and in many places strange roaring, due to some submarine disturbance, could be plainly heard above the general din. The water from some of the sprouts fell upon the "Cadillac's" decks, and was found to be distinctly warm. In a few minutes the wind died almost completely away, whereupon sulphurous fumes filled the air and made breathing difficult. Subsequently thousands of dead fish were observed floating on the ocean surface among them sharks and porpoises in large numbers. This submarine earthquake was experienced in lat. 46-40N. and long. 46-10W. or, in other words, not very far south of the ocean-liner track between New York and Liverpool.

THE GREATEST BOON.

"If I had health not fame nor wealth nor grandeur could allure me," said Hiram Hick. "But I am sick and all the docs can't cure me. A dark green taste like rancid paste is in my mouth forever; I am growing much worse, says doc and nurse, in spite of their endeavor. One thing alone is fit to own," sighed Hiram, heavy-hearted; "I speak of health; and now by stealth that blessing has departed." This Hiram Hick was pretty sick at racking in the plunder, by day and night he used to fight, and tramped his rivals under. In marts of trade his wad he made, and would not rest a moment; "I can't afford to rest," he roared, "there is no profit in it." And then one day his strength gave out, the doctors gathered round him, and he was packed in ice, nerve wracked, and rules of diet bound him. And now he's prone to talk and moan about his bygone blindness. "Health is," he cries, "our noblest prize, the greatest of all wonders. Of what avail are heaps of kale if one has gone bone spavin, if he must spend long hours on end as rubbing-lees wax salve in? A cheap John game is human frame if one has got lumbago, and he has to drink some bitters pink, and live on bran and sage. Good health's a graft at which I laughed when I was chasing riches; now I'm half dead and in my head the saw-bones sewed nine stitches."

Fads and Fashions.

Metallic brocades, velvets and laces are used for the slender sleeveless evening gowns.

Embroidered motifs in navy blue silk are used on a wrap-around skirt of camel's-hair in deep rose.

A hem-binding of moleskin is used on a circular skirt, with a front panel of Paisley silk.

An effective use of tucks is promised in the softly-treated tailpiece for spring.

A great deal of bright embroidery is used on simple velvet frocks with low waist lines, full skirts and short sleeves.

At every matinee dance in the French cafes one sees gaily printed handkerchiefs at the wrists of the dancers.

A sports skirt of gray wool features a wrap-around effect at the side back and a wide woven border in gay colors.

A skirt of natural camel's-hair has

a wide inverted pleat of plaid camel's-hair. Leather-lacing is used at the top row of the pleat.

For southern wear is a skirt of white broadcloth striped in black. The fabric is reversed and applied in bands for trimming.

A gorgeous evening cape of chiffon velvet and silver metallic brocade has the excellent virtue of being reversible.

Stripes of black are used on a gored skirt of white diagonal weave. The plumes retain the straight silhouette.

Just Folks.

By EDGAR A. GUEST.

RICHER THAN BEFORE.
We've had our share of sorrows
And we've had our time of fear,
We have waked to sad tomorrows
But we've lived another year;
And in spite of all the grieving
And the burdens that we bore,
The old year's truly leaving
Us all richer than before.

We are wiser now and kinder
Than we were when it began,
We are just a little blinder
To the petty banish of man;
And when days of trouble found us,
Sending sorrow to our door,
To the friends who gathered round us
We are closer than before.

To the old and tried and true friend,
With the passing of the year,
Came a cross and happy new friend
With his comfort and his cheer;
Though our fortune doesn't show it
As we read our bank book o'er,
In many ways we know it
We are richer than before.

We have memories to treasure
All unknown a year ago,
Little sparkling gems of pleasure
Which forever we may know;
At the end of December
With the happy months almost o'er,
We have much we shall remember
And we're richer than before.

Bradford Chimney Calamity.

There have been few calamities more startling or remarkable than the fall of a factory chimney at Bradford, on December 28-1922; whereby, not only the mill itself but property twenty yards square, and five stories high, was wrecked, and about sixty lives lost. The huge chimney—it was 254 feet high—was situated about the centre of a group of buildings in Manchester Road. It stood near some old coal workings, and for some time it had been deemed unsafe, indeed, workmen were engaged upon it just before it collapsed. Suddenly, at ten minutes past eight o'clock, during breakfast-time, the massive stonework disintegrated perpendicularly, only going out of balance when about twenty yards from the ground. At an angle of forty-five degrees it fell with a fearful crash, right over Haley & Co's block of buildings, where a hundred workmen, mostly women, girls and boys, were sitting at their breakfast, and the whole neighbourhood was instantly a mass of wreckage. The air was rent with shrieks of terror and groans of agony, while women and children rushed hither and thither, seeking a place of refuge. In some places the ruins were stacked nearly twenty feet high, and everywhere in the stricken area the dead and dying were embedded. The scene was appalling beyond description, cries of horror were intermitted with frantic cheers as the rescuers released some maimed and battered victim with the breath of life still in him.

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