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When a Bargain is Not a Bargain.

By RUTH CAMERON.



Once upon a time a prospective bride and groom went house hunting. They knew just about what they wanted, and they knew just exactly what they could afford to pay for it. As usual, it was very difficult to reconcile the two.

The end of the campaign found them with three apartments under consideration. Two of these were for rent at just the price they had decided they could afford—\$30 a month. The third rented for \$37. Of course the first two didn't exactly suit, and the third was just what they wanted. They debated long over the question, and finally decided to take the third. And this was the consideration on which they based their decision: "The \$7 more they pay for this apartment is so much better value for the money than it seems foolish not to take it. It's a great deal more than \$7 better than the others. The others are just what you expect for the money, but that one is a bargain."

And so they took the desired apartment and paid the extra rent out of the fund they had planned to save.

And whenever their consciences pricked them for spending more than they could afford, they pointed out the open fireplace and the shower bath and the attractive wall papers to each other, and repeated, "It's such a bargain. It would have been foolish to miss it."

I think their viewpoint on values is about as typical as it is unfortunate. A bargain is not a bargain when you can't afford it.

The first criterion on all expenditures should be, "can I afford it?" the second, "is it a good value?"

I was most interested the other day to hear a young minister announce that his church was going to cut down expenses. "We've been piling up a deficit each year," he said, "and it isn't right. It isn't right for individuals and it isn't right for churches. It must stop. We've tried to make our income fit our expenses and we haven't done it; now we shall try to make our expenses fit our income." Whereupon he went through the budget with the financial committee and struck out certain expenses, such as church calendar, and some of the singing, which had hitherto been regarded as necessities. Some of the committee protested. The calendar was such a good thing they said, and the singer was a fine artist and not expensive considering her value. "Nothing is good," said the minister, "and anything is expensive that you cannot afford."

Of course there is another side to the question—that one sometimes has to spend money in order to get it. But that applies more largely to business than personal affairs, and where there is one over-spending with that aim, there are one hundred over-spending simply for personal gratification.

"That apartment is a good value," and "I simply ought to have a new rug, this one is disgraceful," and "how nice it would be to have a player piano to educate the children in good music," etc., etc., are perfectly good considerations in their place, but their place is after "can we afford it?" and not before.

Ruth Cameron

Fashions and Fads.

Some designers emphasize the skirt of a sombre hue, and the fanciful coat of brilliantly colored material.

Some fashion devotees are wearing the heelless slipper of soft leather, laced half way to the knee.

The colonial shoe with buckle of cut steel, gun metal or leather, is the prime favorite for street wear.

The low shoe is displayed in a variety of designs and plays a very important part in this season's modes.

Gossamer hosiery is the order of the day. Some is woven so sheer that it appears like a covering of chiffon.

Gloves with extremely long uppers are worn. They are pushed up into manifold creases about the arm.

Very popular are the large hats of black satin, faced with straw and trimmed with feathers of a bright hue.

New parasols are odd in shape and are elaborately trimmed with rickshaws and pleatings of the material.

Little girls' frocks of white cotton crepe are embroidered with flower designs and have asashes of colored tulle.

A good invention for the collarless dress is the little narrow velvet chin strap attached to some of the new hats.

A charming summer hat is of white dotted net trimmed with a band and a bow of purple velvet and large white beads.

The most popular demi-tailored designs will be in the coat effect with a vest or waistcoat of elaborate and costly material.

Some of the summer tea gowns are so simple they would serve for dressing gowns, especially if made of muslin, delaine or cotton crepe.

Coatlets are made of chiffon, transparent crepe, muslin, delaine, and mousseline de soie. They are wide and loose, producing the negligee air which is so fashionable.

A new idea is to wear the tiny

watch, which has not been so much seen of late, on a velvet or invisible chain. It rests on the chest and it may have a topaz disc.

Crownless hats are fashion's latest offering. A single thickness of black tulle fitted closely over the head is the only suggestion of a crown used on a brim of black straw.

A charming blouse of ivory net has a medall collar of pleated maline lace finishing the neck; folds of white tulle soften the V opening in the neck and fill in the low line.

Black India silk makes a lovely gown fashioned with a broad sash of madonna blue. A chemise of white mousseline de soie, chiffon or tulle. The rather full sleeves are gathered into the cuffs at the wrist.

Buttons appear in almost all styles already in favor, but it is suggested that the tailored and demi-tailored designs will have plainer styles in more costly materials, such as jade, jet, agate, cameo and filigree gold or cut steel.

No vacation outfit is complete without a wrap. A simple pretty wrap is of old gold brocade crepe de chine, trimmed with black satin and black tulle. The satin forms narrow, long revers, one crossing to the side below the waist.

Terrible Toll of U.S. Railroads.

According to figures compiled by the Safety Appliance Division of the Interstate Commerce Commission, the number of lives lost on railroads in the United States in 24 years, ending in October, 1912, reached the appalling total of 188,037. In this same period, in addition to that number being killed, there were 1,285,613 persons injured on the railroads of the United States. This is an average of 7,833 persons killed and 58,150 injured each year, or an annual total of nearly 66,000 persons killed and injured. This means that for every day during the past 24 years 181 persons have been killed or injured—nearly eight an hour, or one every seven minutes. The statement containing these figures was prepared by the Safety Appliance Division for Commissioner McChord, who has charge of wreck investigations. The statement says in part:

"Upon the analysis of the above totals one cannot fail to be impressed by the surprisingly large number of trespassers they include. No figures pertaining to trespassers appear in the Commission's statistics previous to 1899, and as no returns of accidents to 'other persons' were received by the Commission for the year 1901, owing to a change in the law requiring reports of accidents, we have a complete record of accidents to trespassers for only the 20-year period, 1890 to 1909, inclusive. 'There were 103,171 persons killed and 1,180,125 injured during this 20-year period. Of the number killed, 101,629, or more than 98 per cent. of the total are classified as 'other persons,' that is they were neither passengers nor employees, and of these 101,629 'other persons' 86,733, or

Childs! Misses! Ladies!

18 Doz. assorted Summer HATS, all go at one price, 19c each. NEXT. Soper & Moore.

more than 85 per cent. were killed during this 20-year period were more than 53 per cent. of the whole number of persons killed on railroads. Of the 1,180,125 persons injured during this period 1,020,040, or more than 86 per cent. were 'other persons'; and of this number 94,646, or more than 66 per cent. were trespassers. The trespassers injured constituted less than 8 per cent. of the whole number of persons injured.

According to the statements collations and derailments alone were responsible for 4,163 deaths, 63,002 injured and a property loss of \$50,025,303 during the five-year period, 1907 to 1911 inclusive. Under the law all accidents must be reported to the Commission, and the statement sets forth that the number of collisions and derailments during this period was 61,806.

TELEPHONE COMEDY.

The young lawyer had opened his office that very day and sat expectant of clients. A step was heard outside, and the next moment a man's figure was silhouetted against the ground-glass of the door. Hastily the legal fledgling stepped to his brand-new telephone, and, taking down the receiver, gave every appearance of being deep in a business conversation.

"Yes, Mr. S," he was saying, as the man entered, "I'll attend to that corporation matter for you. Mr. J. had me on the 'phone this morning and wanted me to settle a damage suit, but I had to put him off, as I'm so busy with cases just now. But I'll try to sandwich your matter in between my other cases somehow. Yes, yes. All right. Good-bye."

Hanging up the receiver, he turned to his visitor, having, as he thought, duly impressed him.

"Excuse me, sir," the man said, "but I'm from the telephone company. I've come to connect up your instrument."

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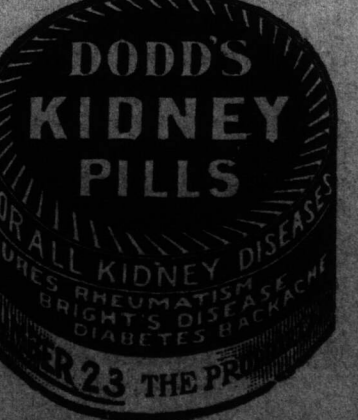
"Yes," said the old man to his visitor, "I'm proud of my daughters, and it is the ambition of my heart to see them all comfortably married."

"What's more," he added knowingly, "I've made a bit of money in my time, so my girls won't go to their husbands penniless. There's Mary, for example, twenty-five years old, and a real good lass—I'll give her £1,500 on her wedding day. And to Bet—you see, she has passed her thirty-fifth summer—I'll give her, at any rate, a couple of thousand; whilst the man who takes Eliza can rely on taking with her at least five thousand of the very best."

"By the way," inquired the young man, "how old is Eliza?"

"Forty," replied the elder.

"Hum! I suppose you don't happen to have a daughter somewhere between sixty and seventy?"



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A fully descriptive circular has already been mailed to our many Newfoundland patrons. We advise these friends of ours and all other interested persons to immediately get in touch with Mr. Power, from whom additional copies of the circular and further particulars may be had. His office address is given below.

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