

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



THE MEN'S CORNER.

PETER PRY SHEVLIN

Trade Talks.
The Bank Clerk.

The quiet young man with eagle eye behind the bars at the bank, as he receives your money or counts it out to you is the outward expression of the magnificent and far reaching banking system of an institution with dozens of highly skilled men in its employ. Banks educate their own men into the knowledge of the bank business, and by the old-time method of apprenticeship method of "working your way up" have evolved the American bank clerk one of the most efficient types of our business life—this, in spite of the widely advertised fact that the occasional weakling is faithless to his trust. In fact, it is one of the wonders of the world, taking into consideration the vast amount of money handled, that so few bank clerks are faithless to their trust. In this respect, they transcend mercantile life and even their financial superiors. How can I become a bank clerk? What are the initial and necessary steps? Where is the widest and quickest opportunity? These are questions being daily asked by clean-cut youths who have high ambitions. Invariably, the first step is to be appointed a bank messenger. The usual salary is \$25 a month and the duties consist in carrying checks, drafts and money to and from depositors. Banks employ from one to ten of these messengers.

His next opportunity—salary increasing a stated amount every year—is an assistant in the bookkeeping department, opening the mail or sealing it, with a chance to learn the auditing system. He may be put as the bank's sorter of checks on the "clearing house" or become an assistant in one of the many departments. Incidentally the smaller the bank, the greater the opportunity for the young clerk to gain a good general knowledge. This is particularly true of country banks, where the large institutions a young clerk may get into a certain department wherein the way of promotion is blocked except through the death of his immediate superior, and if he lacks initiative stay in this dull routine all his days.

After four or five years the bank clerk may expect in the neighborhood of \$100 a month. As the head of a department, his salary will later run from \$150 to \$200 a month—though larger salaries are very frequent and are made on a basis of personal worth, accentuated by long service.

DESERVES SUCCESS.

Our ancient, present and friend for aye, "Bilby" Shakespeare never "got off" a better thing than:

"Tis not for mortals to command success; But we'll do more. Superhuman, we'll deserve it."

Trite, Yet Valuable Hints.

In enclosing a stamp in a business letter, never wet the stamp as it will probably be ruined in removing. Cut a small "v" in the paper and slip the stamp in to the clip thus made.

Do not take money from anyone, banker, merchant, father or best friend, without counting it. You may fear to give offense and say that they are honest, but did it ever occur to you that people of probity occasionally make mistakes. Vice versa when paying out money, say "Count it!"

If you have a bill or account to pay, it is safer and better to pay it with a check on your bank, provided you have enough money on deposit. A check is first, evidence that the debt has been paid, and no receipt is required. Second, it shows when and how much has been paid. Third, parties cannot claim you did not pay them enough or gave them bad money.

Sending money by mail is a dangerous practice, one that can be done once too often. The various methods by which money can be safely forwarded are as follows:

1—Bank draft, payable to your order, and endorsed over to the order of the party you wish to pay.

2—Through express companies in moderate sums.

3—By postal money orders in like manner.

4—By telegram, rather expensive, but a method that meets urgent need.

When replying to a business communication, do not assume that your correspondent will remember circumstances (one among a hundred) at a glance. First quote the date of the letter to which you are replying, with a brief resume of the matter under consideration before plunging into the subject matter.

When writing to any company, society or institution on business, do not address your letter to one of its officers or employees personally. All letters addressed

"Mr. John Smith" are supposed to be private and in his absence through sickness or business trip, will be laid aside to await his return. If addressed "John Smith, Treasurer," or with an official title, they are recognized as the firm's business and promptly given attention.

The death rate would be lessened if we could banish persons who say disagreeable things.

A saucupan coated outside with dirt or rust will take as long again to boil as one that is perfectly clean.

Refurnishing the Summer Cottage for Winter.

BY BEATRICE CAREY.

With the coming of November a great many summer cottages are closed and the move is made from the country home to the city one. Still every year we find the liking for country and suburban life is increasing, and a great many people stay out of town until severe winter weather sets in. Then, too, a great many suburban cottages are lived in by their owners the year round, thus a few suggestions for furnishing the summer house so that it will be comfortable and tenable even in really cold weather.

The average suburban home is furnished in a summery manner, as especially fitted for occupancy during the warm weather. In the better class of houses, hardwood floors are the rule, and small rugs take the place of the old time carpetings. Fine muslin curtains are hung in the windows

shown in the sketch was treated in this way, the panes first being covered with flat flat panels, and then curtains of velvet, finished with a tiny fringe.

Woolen rugs should be used to replace the matting and fibre rugs of summer, and the balls and stairways especially should be made to look warm and comfortable. A strip of wool carpeting should be used down the stairways, and the halls should have a carpet strip or plenty of rugs.

A great many of the new suburban houses are equipped for steam heat, which much simplifies the question of heating during cold weather. Open fireplaces, where a log fire is provided for is usually found in at least two or three rooms, and portable oil or gas stoves may be very satisfactorily used in the other rooms when necessary. Cotton batting, stuffed securely



Refurnishing for Winter.

of the bedrooms and flat lace or madras curtains in the family room. The ottoman, draperies, both upstairs and down, are cotton or jute prints or such simple and inexpensive weaves. The upholsteries are likewise of the simplest type, and the majority of the furniture is generally in willow, wicker or white enamel. This is all very tasteful and charming for warm summery weather, but when the chill days of late fall arrive, these light furnishings begin to lose their cheerfulness, and are apt to look a little bare.

Refurnishing for the cold weather can be very easily done, without a great expenditure, by using as far as possible the framework already there. Just as cotton and linen slip covers will make heavy upholstered furniture look cool and comfortable during the hot weather, so will tapestry and velvet slip covers in warm colors in the cooler months. The sketch shows a treatment of this sort for a wicker settee the cover being made of printed velvet, which is so made that the wicker framework is entirely concealed.

Where slip covers are not desirable or practicable, movable cushions, tapestry or patterned half-way-throughs, which can also be completely changed by substituting covers of velvet, brocade or warm colored embroideries for the slips of cotton and crotona used for summer. The window draperies are also important, and in the living room especially, draperies of silk, or velvet take the place of the simple little cotton curtains. The

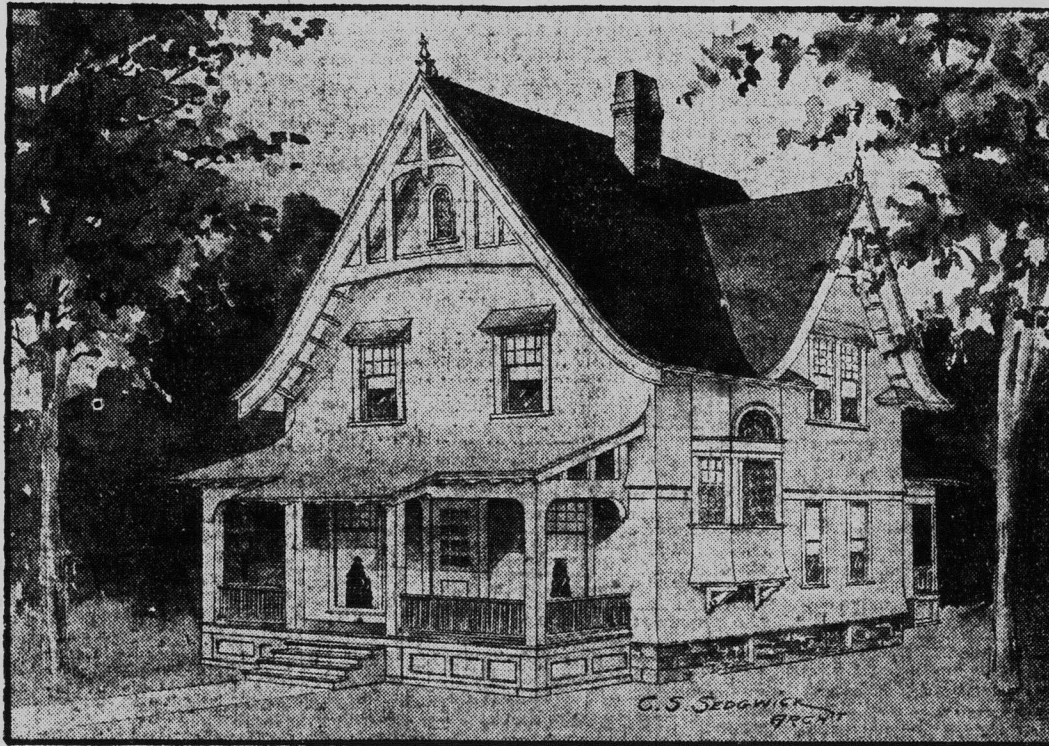
into the interior of the windows may be used in lieu of weather strips, in many of the larger rooms, where the necessary ventilation can be secured through the open fire-place.

GRAPE SPONGE—Soak a quarter package of gelatin in a quart of a cupful of cold water, and dissolve by standing the dish in hot water. Dissolve three-quarters of a cupful of sugar in one cupful of grape juice and strain the gelatin into the mixture. Set in a bowl of cracked ice and water and stir occasionally until the mixture begins to thicken; then add, gradually, the whites of the eggs, beaten to a stiff froth, and beat the whole firm. It is light and stiff enough to hold the shape. Pile a glass serving dish, and serve very cold with flavored whipped cream.

THE MAN WITH WORRIES.

Usually the worried man is not the one who actually has troubles, but the one who is looking for trouble.

He is very accommodating. He meets trouble half-way—though he knows it is his worst enemy—one that will shatter his nerves quicker than strong drink. Go down in the slums and observe the persons who have real worries. They are always so busy making the best of things that have already happened that they haven't time to worry over things that may happen.



Investing Your Savings.

Methods of the Bucket-Shops.

In the industrial, mining and other lines that are framed up to gently separate investors from their money, comes the bucket-shop, than which none is more pernicious or persistent. In the fake or shaky stock, there is this difference, it appeals to actual, even if foolish investors. The bucket-shop habit is no more an investor than the man who places his money with a bookmaker on a 10-to-1 shot on the ponies. In fact the parallel is absolute. "Bucket-shipping" means that the operator bets against his customer on the rise or fall of stocks, just as the "bookie" bets against a favorite on the race track.

As a famous epigrammatist of Wall street once said:

"There is as much difference between a genuine broker and a bucket-shop operator as there is between a national bank and a faro bank."

With infinitesimal exceptions, those who patronize bucket-shops, buy stocks on margin. A margin usually means putting up 10 per cent or less of the actual value of the stock that you are then "supposed" to own. This game appeals to the small trader who puts up from one to a hundred dollars at a time—and thereby gains the privilege to bet on the movement of stocks worth ten or twenty times that amount. If this stock goes up you will make a little money, if it goes down,

EQUALITY OF ALL.

Give me your hand, sir, my friend, say where to look for it.

One hand, if it's true, is as good as another.

No matter how brawny or rough.

Not less in the sight of his Heavenly Maker.

Is the man who must sweat for his bread;

No matter in the sight of the grim undertaker.

Are millionaires shrouded and dead.

Let none of us jeeringly scoff at his neighbor.

Or mock at his lowly birth.

We are all of us God's. Let us earnestly labor.

To better a suffering earth.

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A Want Ad and a Moral.

As a young man, seeking an opening in a business house, do not attempt to dictate terms and the manner of your occupation. The man who is "on the job," no matter how humble his status, gets the coveted chance. Here's an example of this spirit, in a Want ad that appeared in a newspaper day after day without getting a single reply:

Wanted: Situation by practical printer, who can take charge of any department. Would accept a professorship in any of the colleges. Have had some experience as a lay preacher. To a dentist or chiropractist would be invaluable; or would cheerfully accept a position as a bass or tenor in a church choir.

At length there appeared an addition to this ad:

P. S. Will saw or split wood at usual rates.

He secured a position—and it was a worthy one—immediately.

The Separate Waist Still in Popular Favor.

BY DOROTHY DALE.

The decline in favor of the separate waist has been predicted year after year, and still each season it reappears in new and attractive forms, and continues to hold its own in popular favor. It is really indispensable for wear with the tailored suit, and the fall several new models have appeared that are especially designed for wear with the cloth skirt gown. This new blouse shows some definite touch, either in color or trimming, or material which brings it into direct connection with the coat suit. In morning attire this is not so noticeable, as the white wash suit, and the fall several new models have appeared that are especially designed for wear with the cloth skirt gown. This new blouse shows some definite touch, either in color or trimming, or material which brings it into direct connection with the coat suit. 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