

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

The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

Investing Your Savings.

School Banks.

Pittsburg, like New York, has become known far and wide as one of the spots where millions seem to spring up in a night, and apart from the money making chances of the two towns, there is a significant factor to be found in the savings department that permeates the public schools of both. In these two cities, more than any others—through school savings banks are scattered through over twenty states—this wonderful system of educating the child mind to thrift. It is inevitable that this training should have had its influence on the hundreds of thousands of children who have learned the science of thrift when their minds were in a plastic state. This thrift is more to the point than the greatest of "ologies" or "isms."

The foreign system of school savings banks was introduced very humbly into the United States in 1886. Today the system extends through 1029 schools located in 114 different towns in the United States and Canada, having nearly \$20,000,000 that has been deposited in the premises of its small depositories. Hundreds of millions have been saved in the school bank system since its inception—and not one hint of graft or embezzlement therefrom. It is no negligible factor even now in the world of finance, while its moral and ethical influence can hardly be estimated in cold type.

J. H. Thiry, a Belgian immigrant, is the father of the American system. The young immigrant prospered and became one of the school commissioners in Long Island city, N. Y., where his thirty Belgian soul resulted at the vast sum that young schoolchildren spent so lavishly. He noticed that American children have more pocket money than leads in other lands, yet have not the same saving instinct. He, therefore, introduced the school bank system from abroad, and it was immediately successful. This system introduced 22 years ago, remains unchanged today.

Every schoolteacher, whose school adopts the system, becomes officially a branch bank, conducted under the supervision of the school principal. On Monday mornings the teacher calls the roll, asking each pupil if he or she has any money to deposit. If the child says "yes," he hands in a certain amount, and the sum is added opposite the child's name. A "ten-penny" nail means that one thousand nails weigh 10 pounds. The word "penny" in this case is a corruption of pound.



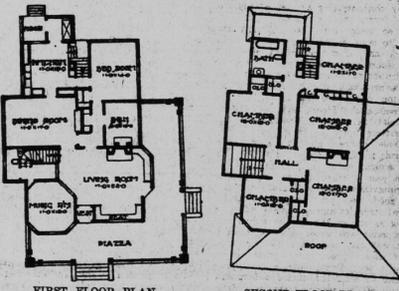
A HOME OF COMFORT

Designed by Chas. S. Sedgwick, Architect, Minneapolis

There are certain features in the well arranged home that the essential for the comfort and convenience of those who are to live in it.

The house that we are considering is simple in treatment, not over large but embracing all the necessary belongings to a complete home. The vestibule entrance in the center opens into a large spacious living room with fireplace and a projected bay window. The latter has a glazed door opening on to a large piazza that extends across the front and on one side. At the left of the vestibule entrance and opening into the living room is a music room that may also be appropriately used for a reception room. From the rear of the living room is a door connecting with a private hall way, this opens into a very convenient and well located den; here are also a fireplace and book-shelves, also ample space for desk and lounge. At the rear of this hall is a family bedroom and two ample closets. At the left of the living room is an ample stairway leading to the second-story and beneath the same is a stairway leading down to a large amusement room under the front portion of the house, making a splendid play room for children or billiard room. Back of the stairs is a convenient toilet room. The dining room opens off from the living room with sliding doors and back entrance, rear porch and room for a refrigerator, also rear stairs with basement.

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Electricity and Its Manifestations.

Whether in city or country nowadays, every person comes in intimate contact with electrical devices—and he often comes in contact with "live" wires, too, so ubiquitous is this powerful "juice." Of the actual form of electricity, little is actually known even yet by scientists, and it is still greater in ignorance of the servant that carries him to work, lights his street, carries his voice, etc.

Electricity may be defined as a powerful physical agent that manifests itself in attractions, repulsions, heat, light, communications of matter, decomposition and other physical happenings. As to the exact nature, there are many theories and fluid, but so were heat and light in former times.

According to effects, electricity may be divided into two classes, the static or stored—which may be discharged from a thunder cloud or a Leyden jar; and the current or dynamic, which flows constantly between two poles on a wire circuit. Electricity, according to sources, is divided into three kinds, viz., frictional electricity, which is produced by rubbing; magneto electricity, produced by modern dynamos;

The Inventor.

The story of the inventor who has beguiled himself and perhaps his friends while chasing some elusive theory, is an old and familiar one. There is also the widespread story, not so often told of young men who are wasting their time, spurred on by grafting patent agents, with inventions that they have not the native ability to handle, or ones that are neither practicable nor worth while. Inventors, outside of the man who stumbles on a brilliant idea or improves some other chap's invention, are born, not made. In this respect many of them are like the rising young poets, who mistake long hair and an ability to rhyme for real poetic feeling.

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Business Beliefs.

Better ask than go astray. Go to law today, go broke tomorrow. Easy money has spoiled more men than poverty.

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Odd Things of Life

About 3,500,000 pens are used daily. In only one murder case out of five is the slayer hanged.

Married women—taking the average—live two years longer than spinsters.

Nine out of every ten books published are novels.

The average man—not the exceptional hand—can lift but 225 pounds.

Over 750,000 barrels of American apples are exported every year to England.

It is stated that a chameleon which is blind loses its power of making itself of the same hue as its surroundings.

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Handmade Pillow Covers.

There was when the small dainty little pillow, covered with a sheer muslin or linen slip, and possibly with a faint tint of pink or blue, given by the inner slip cover, was used as a decorative touch. But within the last few years there has been quite a fad for "baby pillows" to be used as a decorative touch, but also by the older sisters and their mothers.

The old fashioned hot pillow, made in full size and stuffed to overflowing with feathers is now seldom seen in up-to-date bedrooms, and in a woman's room, in nine times out of ten you will find a dainty "baby pillow" placed on top of the roll or bolster. The usual size of these pillows is about fifteen inches in length and eight inches in width, although as is shown by a study of the drawing, various other sizes and shapes are in vogue.

Such pillows are also liked for the boudoir, or on divans and easy chairs, the fancy shapes and larger sizes usually being selected. For sleeping pillows, however, the square or oblong pillow of the size given, in fourteen by eighteen, or in twelve by fourteen size is needed. These sizes being generally kept in stock in the uncovered pillows in the shops. They cost from twenty-five cents to a dollar and a quarter according to the quality of down used for filling them. Very pretty little slip covers of sheer lawn, mull or handkerchief linen can also be bought ready made to fit either of these sizes, but the clever needleworker usually prefers to make her own slips, which is of course a decided saving of expense. A very clever plan is to use large linen handkerchiefs to make the covers; the hem stitching about the hem making a very nice finish. A monogram or the initials of the name in block or Old English letters looks very smart embroidered across the upper left hand corner and a dainty little design in all white embroidery or lace insertion can be added if the cover is to be especially elaborate. The square pillow

Inexpensive Gowns for Indoor Wear.

The simple gowns for home wear, here illustrated, are all very easy of construction, but are excellent examples of good taste in indoor frocks for informal wear. It is really more economical in the long run and is certainly in much better taste to have one or two such frocks made each season; frocks which are rather unpretentious in style but suitable and appropriate, than to try to wear out one's half worn waste and gowns about the house.

No many women make this mistake and it should be remembered that to be really well gowned and well groomed, perfect neatness and freshness of apparel is necessary, and no matter how handsome a frock is, if it is not perfectly fresh looking, a good appearance is not to be expected.

Sometimes a dreary gown which has been partly worn, can be remodeled dyed or changed in style to be suitable for house wear, but as a rule it is much more advisable to buy material and have it made especially for such use. Even very inexpensive fabrics can be used, if the color is good; plain material such as a stripe or dot very simple design such as a stripe or dot being preferable to figured fabrics. Wool materials are usually selected for cold weather wear, the sheer voiles, soft skin cashmires, all wool challis, barges, poplins and light weight cloths all being desirable. Washable flannel is also very attractive, but it only looks well in the best qualities and therefore is by no means cheap. The double width cloths are a good choice and are inexpensive and smart little frocks are made of all wool challis, in plain tones. For instance one little dress recently seen was of plain dark blue challis, made with a detachable yoke and undersleeves of fine allover embroidered net. Narrow tucks and half inch wide flat braid in a mixture of black and dark blue trimmed the bodice of the gown, the skirt being untrimmed, except for stitched plaits about the hips. A great many of the newest home gowns are made with the skirts in sweep length, especially for older women, but the comfortable short skirt, made just long enough to escape the ground, is also still much in evidence.

Another very effective model is shown among the sketches, in the group drawing showing two figures. This gown was of amythyst cloth, and was designed for a woman of middle age. The bodice was laid in plaits which were stitched to yoke depth, and had a sort of waist coat effect of the same cloth in front. Stitched straps were also used as trimming, and covered buttons of the cloth. The sleeves were in three-quarter length, and the yoke was of mull and Irish lace. The skirt was long and trailing and was laid in small plaits about the hips, and finished about the bottom by a deep hem.

The costume pictured in the one column cut was of surah silk, the bodice made with a rounded "form" outlining the yoke, which was finished on either edge with thin strappings of taffeta. The form in the model was hand embroidered in silk to match the material, the design being carried out very effectively after the style of Wallachian work, which is done almost entirely in button-hole stitch. The two little frocks for small girls pictured will almost explain themselves after a study of the drawing. The flannel in light blue, the scallops about the yoke and on the cuffs being done in embroidery silk to match. There was also a simple design in eyelet-hole embroidery as trimming. The arrangement of the box plaits and the straw belt was also good. The "gumpe" was of tucked lawn and lace.

The little girl's coat pictured in one of the small cuts was of serge trimmed with the yoke or gumpe, the neck and cuffs being embroidered, in shades to match, about the yoke and collar. A little sash of braiding or plaid silk could be substituted for the embroidery if desired. For morning wear a great many of the frocks seen for indoor wear both for children and for older people are made of material which is washable, so that if light colors are deemed more becoming, light blues, grays, etc., can be used, the gown being so trimmed that it can be washed. The manufacturers have turned out this season some very good looking materials that will stand the test of soap and water successfully, among them being the new washable poplins, wash flannels and the all wool challis. Such gowns are made with the yoke or gumpe and the undersleeves detachable, or finished so that they can be neatly hooked or buttoned into place.

DOROTHY DALE.



For The Thanksgiving Table.

Thanksgiving is in most families as much a day of reunion for the different branches of the family as it is Christmas, and generally the Thanksgiving dinner is a most important function. Of course, the table decorations can be as elaborate as good taste will allow, but even a very simple table decoration can be made very effective if the plan of treatment is well thought out.

Either fruit or flowers or both may be used as a centerpiece, a very pretty table scheme, however, which is especially appropriate to the day, being here described. First cover the table with a fine damask cloth, placing a handsome lace or embroidered centerpiece in the center. On this place a high dish filled with very handsome bunches of grapes, the dish being either of glass or silver. If the dish is in the shape of a basket, with a handle, such as a silver cake basket, all talk of fruit is out. Yellow tulle may be tied to the handle in a pretty bow, twining the tulle about the standard of the basket and about the edge; on this placing fine fruit of various kinds and ferns.

If artificial light is to be used have yellow paper or chrysanthemum shades over the candles which are placed in the sticks or branched candelabra of silver or glass.

For place cards, very pretty designs can be purchased in the stationary and talent stores, but if one has any talent in colors, small turkeys with bright red tops, small turkeys with bright red tops, and a few dried reeds for the Thanksgiving season are here given:

Southern Gumbo.—Put a tablespoonful of lard in a porcelain-lined boiler; also an onion and fry it in the lard. When the onion is a nice brown add one quart of sliced okra and fry until the okra will drop from the spoon. Stir constantly. Pour half a gallon of hot water in the boiler and let it boil down to a quart. Scald three large tomatoes, peel them, cut into small pieces and put in the soup. Next sprinkle with salt, pepper and flour the wings, back, feet and neck of a chicken and fry them a light brown. Lift them from the frying pan with a fork and put them into the gumbo half an hour before serving.

Curled Celery.—Cut stalks of white, thick celery into two-inch lengths. With a sharp knife make parallel cuts on each end, then cut at right angles. Throw into a pan of ice water for a couple of hours to curl. Drain, shake dry and arrange on a low dish.

Simple and Digestible Cabbage Salad.—Crisp the cabbage in ice water then shave or chop fine and dress to taste with salt, pepper, olive oil and lemon juice.

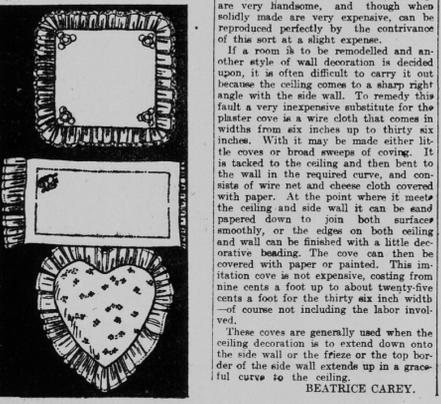
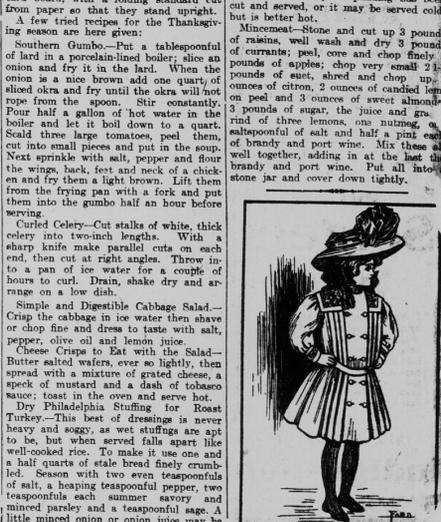
Cheese Crisps to Eat with the Salad.—Butter salted wafers, ever so lightly, then spread with a mixture of grated cheese, a speck of mustard and a dash of tobacco sauce; toast in the oven and serve hot.

Dry Philadelphia Stuffing for Roast Turkey.—This best of dressings is never heavy and soggy, as wet stuffings are apt to be, but when served falls apart like well-cooked rice. To make it use one and a half quarts of stale bread finely crumbled. Season with two even teaspoonfuls of salt, a heaping teaspoonful of pepper, two teaspoonfuls each summer savory and minced parsley and a teaspoonful sage. A little minced onion or onion juice may be used if preferred. Rub half of a cup of butter through the breadcrumbs, and if made the day before using, as it should be, cover with a napkin wrung out of cold water to keep it fresh until the next day. This dressing becomes sufficiently moist with the juices of the turkey while it is roasting.

White Frozen Plum Pudding is made one cupful of sugar and one cupful of water, cooked until it thickens, then poured slowly over the whites of three eggs and beaten until stiff; when this is beaten thoroughly and is cold add one pint of whipped cream, one teaspoonful of vanilla and one-half cupful each of seeded raisins and currants, English walnuts and almonds and candied cherries. The currants and raisins should be plumped in boiling water. Four this mixture at once into a mold, cover with paraffin paper, and the cover, seal with lard around the edges, to prevent salt water from creeping in, pack in ice and rock salt, and leave it three or four hours to ripen; then remove from the mold, place it on a cut-plast round dish and garnish with holly. If a round mold is used, it will look quite like a snowball, especially if the fruit is kept well toward the center.

Serve with a sauce made of bananas, as follows: Roll one cupful of granulated sugar with two water until it thickens, pour this into the well-beaten yolks of two eggs and the mashed pulp of six ripe bananas and enough lemon juice to give flavor. This sauce may be used hot and passed after the plum pudding has been cut and served, or it may be served cold, but is better hot.

Minced—Stone and cut up 3 pounds of raisins, well wash and dry 3 pounds of currants; peel, core and chop finely 2 pounds of apples; chop very small 2 1/2 pounds of sweet, shred and chop up 7 ounces of citron, 2 ounces of candied lemon peel and 3 ounces of sweet almond; 3 pounds of sugar, the juice and grated rind of three lemons, one nutmeg, a pound of brandy and half a pint each of balsam of salt and half a pint each of brandy and port wine. Mix these all well together, adding in at the last the brandy and port wine. Put all into a stone jar and cover down tightly.



COULDN'T TELL A LIE.

Robbie—Only wish I was George Washington.

Auntie—Why, my boy?

Robbie (looking longingly at the pie)—Cause he couldn't lie, and if he was asked whether he wanted another piece of pie I bet he wouldn't have to say "No" when he meant "Yes."