

The Home Circle

THE MEN'S CORNER.

PETER PRY SHEVLIN

Christmas and the Financial Scare.

Although Christmas, the season when we all prepare to loosen our purse strings to a greater or less extent, is nearly here, the effects of the financial squeeze that has been felt all over the country have not entirely vanished and a few timid eyes still cling tenaciously to the hobby that the country and its credit are going to the demeriton bow-woes. Of course, "financial stringency" is on every tongue until thousands of people who never had a bank account in their lives and whose incomes do not vary one dollar in a decade enter earnestly into the discussion and insist that hard times are upon us; money was never tighter, and unless radical steps are taken at once starvation stares us in the face. The croakings of persons of this type, coupled with the mis-statements and gross exaggerations of the yellow journals, have more to do with the present conditions than anything else.

In every panic, or financial disturbance, it is invariably the poor who suffer, and nine times out of ten those who have never entered a bank and have not the vaguest idea of the methods of banking are the ones upon whom the burden falls. The wealthy bank depositor receiving change for a clearing-house certificate from the street car conductor smiles as he does so, but the laboring man who is paid off late Saturday night to check for his week's toil goes home to find hunger and an empty larder. True, he can cash his check on Monday morning, and he will find solace in the thought that his job still awaits him, but a dreary Saturday night and a still drearier Sunday were his, although he had worked just as hard and earned just as much as he did in weeks when financial stringency was not the hobby of the hour.

Stocks are soaring, money is easier and confidence is fast returning, but the hurt has been done, and there is no denying the fact that Christmas this year for hundreds of thousands of persons will be a far different festival than the one planned two months ago.

Christmas shopping is being greatly curtailed this year, so the shopkeepers tell us, not because work is less plentiful, or because there is less money this year than last, but simply because millions of dollars are stored away in vaults and strong boxes and money is not in circulation. Business, in consequence, has suffered a terrible depression and assignments all over the country are reported among firms, banks and industrial enterprises whose credit is as sound as it ever was, and whose books show assets in large figures, yet one and all were forced to the wall because those who owed them money refused to withdraw it from its

places of hiding. The New York banks have been glaring offenders in this respect, and scores of banks in the South and West have been unable to get their money from New York institutions where deposited.

New York banks and bankers have been put to or nearly put to meet their counter obligations. So hard pressed have some of these been for bills of small denominations that they visited the box offices of the various theatres and offered the treasurers of these playhouses handsome premiums to deposit their daily receipts in the respective banks. New York and Boston banks, appreciating that many thousands of dollars would be taken in at the respective gates where the Yale-Princeton and Yale-Harvard football games were played, visited these box offices and offered large premiums for the cash. Boston was successful by paying a premium of \$38 for each thousand deposited.

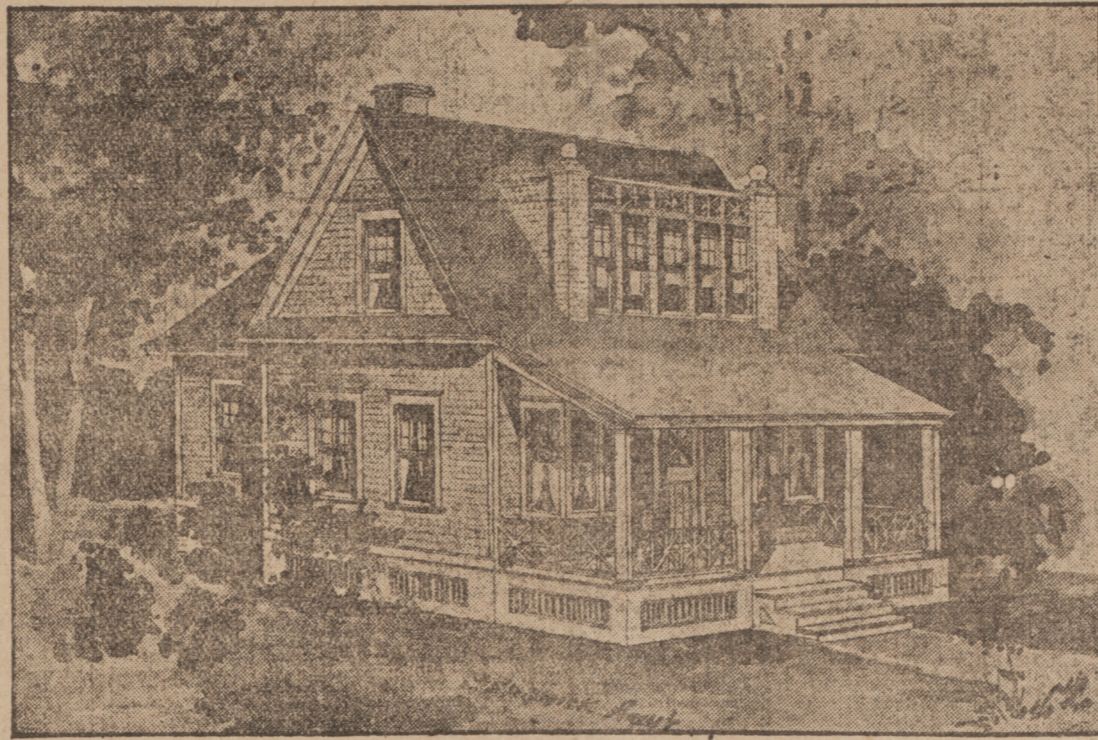
Gold and silver are being circulated more freely in the large cities of the East today than at any time since the Civil War. Five, ten and twenty dollar gold pieces are seen on every hand, and the inconvenience they cause can be well imagined.

Heard Only in the Army

To a civilian passing a day at an army post the jargon which greets his ears is well nigh unintelligible, and unless he be blessed with the presence of an interpreter he will depart hence with a weird idea of English as she is spoken by our boys in blue.

Among the most common of these are "dick" for march, "stricken" for a soldier serving as a servant, or house man for an officer; "C. O." for commanding officer, and "O. D." for officer of the day; "hop" and "hop room" for dance and the place wherein it is held; "cils togs" for civilian dress; "commissaries" for groceries; "coffee cooler" for an officer who perpetually seeks a sinecure, or an easy staff berth; "found" when an officer or a West Point cadet fails to pass his examinations; "shavetail" for a youngster just out of the United States' Military Academy.

There are a multitude of other words and expressions just as characteristic, such as "bob-tailed" for a dishonorable discharge, and "orderly buckler" for him who by his extra neat appearance when reporting for guard duty seeks to attract his superior officer's attention and thereby gain the appointment to him as orderly. A "stricker" is contemptuously referred to by his fellow enlisted men as a "dog robber."



A Five Room Cottage Home

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

Here is a peculiar type of cottage that is well adapted for a summer home. It is planned without basement, built on piers with open panelling below the floor for circulation of air, it is also planned with foundation and small cellar under the kitchen portion.

The main portion of the house is 28 feet wide by 17 feet deep, the kitchen portion 15 by 13 feet. This is a very convenient, snug cottage and an ideal home for a small family or for a young couple just starting home life. The front is symmetrical with central vestibule entrance and wide piazza across the front. On each side of the front is a projected oriel window with wide sill on the inside convenient for plants.

The main living room is 14 feet 6 inches by 15 feet 6 inches, at the right of which is a bedroom 11 feet by 14 feet 6 inches, which can be used for a sitting-room if desired. This bedroom is provided with two ample closets and a bathroom, this bathroom also having a rear outside entrance. There is one central chimney, a good large kitchen and convenient pantry opening between kitchen and living-room. On the second floor are two nice cham-

bers with closets. The estimated cost of this house, exclusive of heating and plumbing, is \$1,500.

The cottage is low, with a broad sweeping roof, extending down or over the piazza, and a grouped dormer gable lighting the second story in front. The exterior treatment is odd and peculiar and altogether quite pleasing. The outside of this house would look well shingled with the shingles stained brown, the roof green and the trimmings all light cream color or white. If built in the open without much foliage, the trimmings would look well painted dark green, leaving the body of the house brown.

A very pretty way to finish the interior would be to use hard pine, left rough from the saw; Washington fir or spruce or even hemlock would look well and stained with a nice sienna brown, the floors being in hard pine or fir and stained to correspond with the ceilings; then the walls can be plastered with rough sand, finished and tinted in shades of green, using light tints on the ceiling. If the ceilings and corners on the outside were to be left rough from the saw and stained, they would also look very artistic.

Helpful Hints for Christmas

With Christmas less than two weeks away the average man is racking his brain with the eternal problem: "What shall I give them for Christmas?"

Here are a few hints that may prove useful to bachelor and man of family alike.

For the mother, a coffee percolator of copper, silver or aluminum; a fern dish, a foot rest, sleeping slippers; a set of hair combs, a sewing table, a brush and comb, not necessarily silver; gloves for street or evening wear, or a pair of fancy hatpins. Belt buckles are always acceptable to women, whether they be maid, wife or widow.

For the big brother, a chain pocket-knife, a leather cuff or collar case, shaving set, consisting of a magnifying mirror, mug, soap dish and brush of nickel, silver or ebony; a Turkish towelling bath robe and slippers to match, solid-back military brushes, a sweater, a tennis racket, a signet ring, cuff buttons, a cravat pin of late design, a travelling bag or some other thing.

For the big sister—years or some other fellow's—a shirtwaist box, a set of combs and fancy hairpins, a string of new beads of carved mother of pearl or coral, a veil, handkerchief and glove case of embroidered linen, a hatpin holder of china or silver in vase-form, having handles at the sides; fancy hair ornament for evening wear, of tulle, flowers, sequins or feathers; white gloves, elbow length; a lucky ring for the little finger, set with birth stone, or a large horseshoe pin, to be worn at the back of lace collars.

For little brother, a knife, games, fishing tackle, skates, sweater, set of boxing gloves, camera, collar and cuff buttons and books.

For little sister, books, skates, a sweater pin or ring, fan and chain, a box of stationery, a sewing box or a picture for her room.

For the baby, a folding go-cart (can easily be taken on cars), baby spoon, eiderdown comforter, a small music box or a toy piano, toys in endless variety, a box of vivid colored blocks, a set of bibbins, a lingerie cap or a fancy lingerie pillow.

ABOUT MEN AND THINGS.

The Oklahoma Constitution bids fair to beat the record of that of the United States in point of amendments.

Will J. Pierpont Morgan, for the benefit of our readers kindly differentiate undigested securities and water-logged stocks?

Rumor has it that the Royal Spanish couple instead of dragging their lusty young heir about the continent with them substituted a dummy. Perhaps it got to the point where Alfonso simply had to have more sleep.

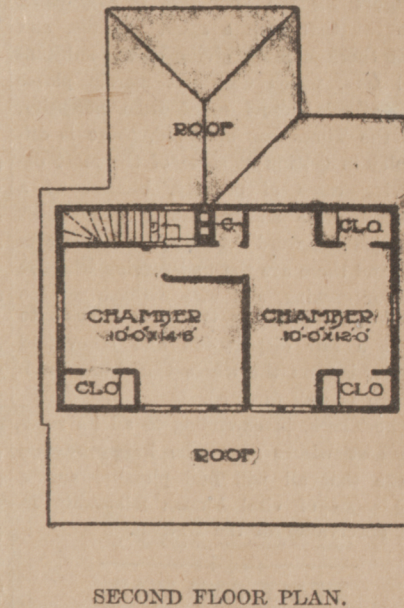
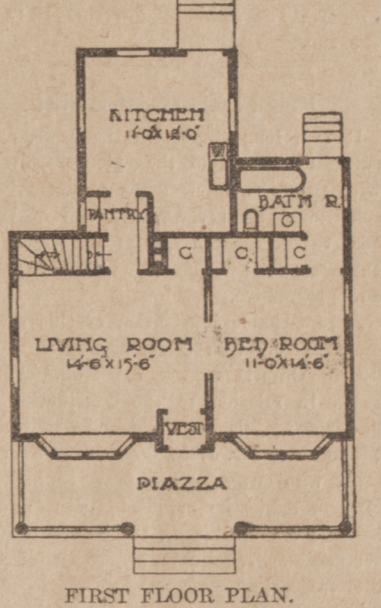
Jersey dairymen have advanced the price of milk one cent a quart, giving as a reason that the State Board of Health now compels them to serve the simon pure article. Surely this should reconcile the consumer.

New Motor Cars Hark Back to Former Models

The national horse show recently held in New York is now but a memory, and with the thoroughbreds comfortably bedded down for the winter, attention once more reverts to automobiles. For the benefit of those who have not had an opportunity to inspect the wide variety of 1908 models it might not be amiss to tell them that by holding on to their 1907 cars they will not be left so far in the distance as the average dealer would have them believe. The high-grade cars have not departed so very far from the standard set as far back as 1905.

Free construction, commonly referred to as talking points, has almost no place in this year's exhibits and, unless the best authorities are very much mistaken, the leading cars have developed into a type that will be in style and quite as much so years hence as they are at the present writing. The car of the hour is the four-cylinder vertical motor. For lighter cars the two-cylinder opposed motor is much in vogue. Reaction has already set in which tends to revive the popularity of the two-cylinder motor for all light cars.

The majority of the best cars are showing a chassis having a four-cylinder motor, water cooled, with the sliding gear transmission of either the selective or progressive type. The final drive is by shaft, with the rear axle of the floating type.



Things Worth Remembering

Did you know that—
Football was introduced into England by the Romans and long antedates the advent of cricket?
That the day of rest with the ancient Greeks was Monday; Tuesday the day of public worship for the Persians, while Assyria, and Wednesday, the Egyptians Thursday and the Moslems have ever clung to Friday as the most sacred day of the week?
That, due to greater evaporation, the sea is much more saline in the tropics than in the northern latitudes?
That peaches, called Persian apples, were known in Europe before the Christian era?
That before the days of coined money the Greeks used copper nails as currency?

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Attractive Gowns for Holiday Wear.

BY DOROTHY DALE.

The Christmas season is always a gay one, and it is a wise plan to look over one's wardrobe before the busy holidays come and see that one's gowns are in condition and plan any new ones that will be required.

In this week's article the illustrations show some of the new designs for bodices or separate blouses, such little fancy corsages being very much liked this season for wear at the theatre, or informal afternoon teas, bridge parties, luncheons, etc. It is an excellent idea to have a couple of these trimmed waists made which will be in harmony with one's dress gown—the models pictured being especially appropriate for such use.

Some of the corsage or blouse models, especially liked, show trimmings, straps or motifs of the cloth of which the coat and skirt are made, worked into the design of the blouse, but in a great many instances the cloth selected for the suit does not lend itself very successfully to such use, in which case chiffon cloth, marquisette and other soft semitransparent fabrics, matching in color or harmonizing with the cloth, are chosen.

For instance, the blouse pictured at the left of the page was designed for wear with a striped broadcloth suit, the effect

of which was a soft bluish gunmetal gray. Chiffon cloth of rather a dark gunmetal shade was selected for the bodice, with a second lining of Copenhagen blue mousseline between the gray chiffon and the white taffeta under bodice or low necked lining.

The use of these two shades brought the tone in perfect harmony with the cloth, and was extremely odd and artistic. The trimming consisted of bands of Persian crepe, printed in various soft colors with blue and gray predominating, and bias bands of gray satin. The little revers were of light Copenhagen blue, hand embroidered in gray and blue silks with touches of silver. The yoke was of Mechlin insertion and little ruffles of edge to match, the sleeves being of all-over lace with ruffles as finish.

The second blouse was intended for wear with a fur coat, and was in old pink cloth, with a plain plaited skirt in train length of the same, but crepe, Liberty satin, silk or chiffon cloth could be used with excellent results. The sleeves and bodice part of the blouse were cut in one, the sleeves were of handsome Irish lace, with little fine plaited lace about the edge, and the pointed yoke was of sheer white lace. There was a cravat of dotted muslin, the shirred mousseline sleeves also being of this transparent silk muslin.

and the revers on either side of the front were finished with passementerie buttons. If the blouse is made up in crepe, chiffon cloth or such soft material these revers may be omitted, the material merely being laid in soft plaits into the folded girdle.

The long sleeves shown in this model are a feature of some of the newest French blouses, many of which come with the arm well defined to within a few inches of the shoulder, transparent lace, mull or sheer batiste being used for the long sleeves. This fancy for the long transparent sleeve is also shown in one or two of the low-necked dinner gowns recently seen, and it must be acknowledged that these sleeves are more becoming to the average arm than are the short sleeves, so much in vogue for the past couple of seasons.

This season the popularity of the fur coat has created a demand for cloth and velvet dresses, which can be worn in the street in the afternoon, such costumes being very smart as well as convenient for club wearing and other day time festivities. There are a great many lovely shades, which are shown for the first time this winter, which are delightful for such frocks, and although the very light tones are not especially good with a dark fur

Homemade Christmas Gifts That Are Pretty and Useful.



The Christmas gifts illustrated are especially designed for the home needle-worker, and anyone of those pictured would be apt to prove a useful and pleasing little gift. So many of the "fancy work" articles seen are often so impractical and useless, and it is always wise to plan each gift before it is made with a view to the taste and requirements of the intended owner. So many women make or buy their Christmas presents in a hap-hazard fashion, afterward, and probably at the last minute, deciding on the recipients of the various articles, but it will be found that one's gifts are much more appreciated, no matter how simple they are, if each one is obviously made or purchased with careful thought of the recipient's likes or to fill some special want.

Of course, with intimate friends a selection is always easier, but gifts for others

are not hard to select if one has the right originality, and very attractive and useful articles can be made at small cost that will be sure to be appreciated. Several of these are suggested in the illustration. For instance, the first article pictured, at the left of the cut, a small linen covered pillow will be sure to be liked, or else an oblong square pillow slip daintily embroidered and possibly with the prospective owner's monogram added, could be selected instead of the heart-shaped pillow sketched. This little pillow was covered with a pink China silk slip, the outer cover being of handkerchief linen worked in eyelet embroidery in all white.

The little tape measure illustrated next was made by covering a small round tin measure with a piece of white satin ribbon, with a holly design, a bow of white ribbon being tied to the end of the tape. The little needle case was made of a

yard of three-inch wide scarlet satin ribbon which was made into little bags, in which a spool of thread or an emery or thimble could be kept, the remainder of the ribbon being used for the roll and neckpiece.

The tea-cosy would be a very useful gift for the hostess, who is fond of serving afternoon tea. It was made of light green satin, gold cord and two linen doilies embroidered in a mistletoe design in white and green. The cosy was lined with white flannel and was made large enough to cover a good-sized teapot.

The little article illustrated last is simply a book of the usual little "traveler leaves," which may be purchased in any department store for a quarter. A slip cover of broaded ribbon or silk was then neatly made and used to transform the useful little article into a presentable gift or remembrance.

BEATRICE CAREY.

Hot and Cold Drinks for the Holidays.

BY SARA CRANFORD.

Hot Punch.—Take half a pint of rum, half a pint of brandy, a quarter of a pound of sugar, one large lemon, half a teaspoonful of nutmeg, one pint of boiling water. Rub the sugar over the lemon until it has absorbed all the yellow part of the skin. Then put the sugar into a punchbowl, add the lemon juices (free from seeds) and mix these two ingredients well together. Add the rum, brandy and nutmeg, mix thoroughly and the punch will be ready to serve. It is very important in making a good punch that all the ingredients are thoroughly incorporated, and to insure success the process of mixing must be diligently attended to. This is an old style punch.

Milk Punch.—One pint of milk made very sweet, a wineglass full of brandy or rum, well stirred together; grate a little nutmeg over the top of the glasses.

Roman Punch Plain.—Four large lemons, one quart of water, one orange, one and a quarter pounds of sugar. Freeze the lemon water ice very hard, then add one gill of rum, two tablespoonfuls of sherry and two tablespoonfuls of brandy. Serve in glasses.

Roman Punch Rich.—Make two quarts of lemonade rich with pure lemon juice and fruit, add one tablespoonful of lemon

extract. Work well and freeze. Just before serving add for each quart of ice half a pint of brandy and half a pint of Jamaica rum. Mix well and serve in high glasses. As this makes what is called a semi or half ice, it is usually served at dimness as a coup de milieu.

Tea Punch.—Pour one quart of boiling water over one tablespoon of tea. Let stand till cold. Add juice of three lemons. Strain. Slice three oranges and add with one cupful of grated pineapple. Add one quart cold water and one and one-half cupfuls sugar. Add candied cherries. Serve with cone of sherbet in centre of punch bowl.

Cup St. Jacques.—Make or buy one quart lemon ice. Add three-fourths cup of lemon juice, one-half cupful shredded pineapple, a little orange wine, one cupful water. Serve in champagne glasses with white grapes on top.

Virginia Punch.—Fill long glasses half full cracked ice. Squeeze into each the juice of a large blood orange; add a tablespoonful of powdered sugar and a pony of maraschino. Cover with a shaker and shake well. Pour back and forth from shaker to glasses four times. Fill up the glass with seltzer. Decorate with one-half slice orange. Place two straws in the glass and serve.



Joseph Phillips, the oldest tenant farmer on R. C. Gosling's estate at Hassborough, Farnham, Essex (Eng.), has died at the age of 83 years. Mr. Phillips was born, lived the whole of his life and died in the same house.