

A Loss and a Gain

By May Belleville Brown

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"Company Manners." Mother has five daughters, and three of 'em have good homes, where you'd think she might content herself. But now she's paralyzed, and she boards, and is taken care of by a stranger. It seems wrong, and I suppose there's more than one to blame; but I've often noticed in this world that in sickness or in health we save our bad tempers for our kin, and our politeness for other folks. They say blood's thicker than water, but the only sign I've ever seen of it is that blood relations make free to be hateful to one another. The little seamstress told a bitter truth which applies to thousands of families where, if the bond of affection exists, the evidence of it is sadly lacking. "To be at home" means too often to be rude and selfish and lawless. "You children must get on your company manners for Aunt Sophy's visit," said a mother to her noisy brood. "Why? I thought aunts were home folks!" said a logical boy. "No, indeed! Aunt Sophy would be shocked if you treated her like home folks." "Well, I don't care if she is shocked. Company manners are all nonsense, anyhow." So seamstress and boy put the wicked heresy in a nutshell. "Manners are all nonsense!" "Free to be hateful to one another!" The home where that ugly creed is held, says Youth's Companion, is sure to produce a harvest of miseries, if not of heart-breaks. The one safe guard against the bickerings and nits understandings which always lurk ready to destroy domestic happiness is the simple rule that nothing is too good for home-manners, clothes, gifts, thoughts—the best of all for the nearest of kin.

Law and Ethics. The integrity of no profession is so often or so wrongfully attacked as is the legal. An incident illustrates the common thought. At a banquet given in honor of a leading member of the bar the toast announced was "An honest lawyer, the noblest work of God." Quick as a flash thereafter came from the lower end of the table the response, "and the scarest." I do not stop to answer these aspersions. And yet I cannot refrain from noting the experiences of a San Francisco publishing firm. By last year's fire its entire plant, including its files, letter books and books of account, was destroyed. All evidences of claims in its favor were gone, and it had only its general recollection of its business. It caused circulars to be prepared stating these facts and sent to the various lawyers named in a legal directory. Out of \$175,000 believed to be the extent of outstanding claims, \$150,000 has been paid. Can any profession make a better showing? asks Justice Brewer, in International Journal of Ethics. How seldom you hear of a lawyer betraying his client. Indeed, the chief criticism is that he is too loyal to that client, and in discharging what he believes to be his duty, to him, forgets his obligations to the public. But I look forward and not backward. No man is so good that he cannot be better, and there is no profession whose thought and life cannot be improved, and I may add, there is no profession which makes a stronger appeal to its members to come up higher.

A military band on board a battleship served the purpose of a foshorn last month, and prevented the wreck of a Norwegian collier. The collier, bound for Boston, lost its reckoning in the thick weather, and the captain was steaming slowly, listening for signals that would indicate the proper course, when he was astounded to hear the zoom-zoom-zoom of a band coming out of the fog. He ordered the engines stopped and the anchors dropped, and waited for clear weather. When the fog lifted, he found himself in a narrow channel near rocky ledges, and saw the battleship not far away. If he had gone a hundred feet either way he would have been wrecked.

A truck arrived at Desenzano, on the Lago di Garda, having brought coal from Venice. On this was a patch of corn about four inches high, which must have taken at least 20 days to grow. This may give some idea of the delays on the Italian railways, which are causing factories to close for lack of raw material and coal.

Anna Besant says she remembers previous existences. Considering that some people would like to forget a part of their present existence the prospect of remembering far back into the dim centuries is not an alluring one.

A man in the wholesale grocery trade informs us that the only articles in his line that have dropped in price are citron and black pepper. Let us be thankful, therefore, for small blessings before they take their flight.

This is the golden age of experts, and their services are consequently much in demand. It is to be hoped, nevertheless, that we shall not be doomed to the fate of having to hire experts to contradict the other fellows' experts.

Things were all very well when it was only the cost of luxuries that was increased; but what are we to do now since the price of pie has been advanced?

Hope Winslow gloried in the fact that she was a descendant of the Mayflower pilgrims. The three-volume genealogy on the library shelf, which showed the effects of frequent use, established the fact, as well as the letters and relics that, in the division and redistribution of household gods, had fallen to her branch of the family. She proudly wore the badges of the Daughters of the American Revolution, of the Colonial Dames, and of the Mayflower Descendants, and sat in the councils of these orders. Her portrait had been painted in the fashion of the Puritan Hope Winslow, and she had a colonial room fitted up in her home.

"I think you are very provoking," she exclaimed, "and quite lacking in the right kind of pride. You know that your name was originally Alden, and that you could establish your line through the original Alden family."

"Of course," admitted the young man, good-naturedly; "but my father and grandfather were both John Elden, and their example is a good one for me to emulate in all things, since both left the world better for having lived in it."

"But you miss my meaning," persisted Hope, tapping the floor with her foot. "It would really be adding honor to their memory to establish such ancestry through them."

"How was John Alden any better than John Elden?" queried the young man a trifle indignantly. "What does history have to say of him more important than the fact that he was so thick-headed that poor little Priscilla had to propose to him? I don't think that the little crippled one down at the Elden Home would revere my father's memory any more if I were to tell them that his ancestor came over in the Mayflower."

Hope quietly fenced his indignation. "Yes; but, John—I wish you would become eligible to attend the costume ball of our New England society, so that you might dance the minuet with me—and—oh! ever so many others!"

"Thank you," said John, still grimly; "you know I love to dance with you, Hope; but I only wear knee trousers when I golf, and since I left the football team I have given up long hair. I might as well tell you now, Hope, that your New England society seems a make-believe to me, when almost all your members were born in the Mississippi valley, and all of them live here. Your duty is to be doing something to build up the west, rather than—"

"That will do, Mr. Elden," glared Hope, rising to her feet. "Fortunately your opinion is a matter of indifference to me, so further enlargement upon the topic is unnecessary. And you will please excuse me now, as I have some committee work for the New England society this afternoon."

"I've done it," soliloquized the young man dejectedly, as he strode down street. "Made a fool of myself as usual, and now Hope is angry clear through. This will mean that Thurby, with his Declaration of Independence record, will have a clear field. I wish the memory of the Puritan Fathers was in Halifax, or that I could keep my head in temper."

And because of these circumstances the business of the North Star Milling company, the presidency and management of which had fallen by inheritance into John Elden's hands, received redoubled attention from him; while the forthcoming costume ball of the New England society became the apparent aim of Hope Winslow's existence.

But as she viewed herself in the mirror on the night of the ball, arrayed as a gray-gowned, white-capped Puritan maiden, she gave a little sigh for the John Alden of her dream.

Then she ran downstairs where her aunt, in the finery of a Martha Washington dame, was beaming upon Thurby, who, as a continental officer, was to act as her escort.

The ballroom was thronged with a picturesque crowd—Puritan and cavalier, quaker and courtier, homespun and brocade flashed back and forth as they marched and swung and courtesied in the old-time measures.

Hope's continental officer had excused himself during the evening, and only returned in time to put the two ladies into their carriage. He was breathless, rather disheveled and minus his sword and cocked hat. The situation plainly demanded an explanation.

"I cannot tell you how sorry I was to leave you, particularly without telling you the reason," he began, "but I did not want to spoil your evening."

"Has anything happened that concerns me?" queried Hope, leaning forward in alarm.

Thurby turned a searching glance upon her, received a gesture of assent from the colonial dame beside her, and then leaning forward, gave an order to the coachman.

There was dejection as well as exhaustion in John Elden's attitude, as he sat deeply in his study chair, with one arm thrown limply across his desk. Smoke and grime marked his face and dress, and his eyes, looking darkly into the future, saw years of toil ahead of him. The weight of sudden and awful misfortune was heavy upon him.

"What's the use of trying?" he was asking himself. "There's no one to care—no one to work for."

The door from the hall opened softly, and a figure advanced to the lamp-light's rim. He stared as one in a trance. Before him stood a demure and sweet Priscilla, her gray-gowned figure thrown into relief against the dark red lining of her cloak—a lovely, white-capped Puritan maiden with changing color and shining eyes. For a moment longer he looked. "Hope!" he whispered.

"I just heard about it, John," she said softly, "and I came right to you, to tell you how sorry I am."

He forgot his loss, forgot the black hours through which he had gone; a wonder seemed to fill him.

"And you came to me? You are not angry, you forgive my rudeness?"

"Why, John," she said in sweet expostulation, "how could I think of anything but your trouble?"

She stopped, and an agonized flush swept to her hair. A sense of all that was implied by her impulsive action overwhelmed her. Only for a moment did her confusion last, for the young man before her seemed to recall suddenly all that his trouble involved, and dropped his head upon his arm with a groan. In a moment Hope was at his side.

"You must not grieve," she said. "You are young, and have much ability, and can soon—"

"And I am practically ruined," he groaned. "I must not talk to you, nor think of you, nor belong to your world any more. I must go to the bottom of the ladder, and must put all sweetness and joy behind me."

"But indeed you must not think of me," insisted Hope. "Now is when you need your friends more than ever in your life, and we will stand by you."

"But, Hope, you do not realize," he said, almost fiercely, "why I cannot, dare not think of you. I have had such thoughts, such longings—and now everything must be put behind me."

Hope was kneeling beside him now, her hands on his arm, as she answered, between laughing and crying:

"I verily believe, John, that you are a true descendant of John Alden. You called him thick-headed because poor little Priscilla had to propose to him, and you are every bit as bad!"

But if John Elden was as slow to realize his possible happiness as the Puritan lover, he had the twentieth century quickness of comprehension, and in the second's flash before he gathered his Priscilla into his arms he weighed the night's loss against the night's gain, and the burden rolled from his heart, leaving joy to reign there, along with a zest for the tasks ahead of him.

For Hope had come.

Rebuked the King. An elderly gentleman with a slight limp was making his way along the platform at the Northern railway station at Paris, carrying a small satchel. There brushed hastily by him a young woman with much swishing of befrilled skirts, a thread of which caught in the clasp of the satchel.

The young woman stopped, and the old gentleman attempted to free the caught thread without injuring the fabric, but this was a delicate operation, taking some time to accomplish.

The young woman, impatient at the delay and addressing no one in particular—it might have been the bag or the skirt or the old gentleman—exclaimed:

"Stupid old thing!"

"Quite so, madam," replied the traveler, with his most gracious smile. The elderly gentleman was the King of the Belgians.

The Refinement of Humiliation. To shout in your wildest tones "Fore!" to those playing 150 yards in advance, and then, when they have scurried to cover, drive the ball three yards two feet and seven inches.—Life.

GRAFT AND GRAFTER

ONE LITTLE HOMEY WORD THAT CONVEYS MUCH.

MANY HUMBUGS IN DISGUISE

Human Nature Much the Same in All Ages—People Easily Deceived Into Making Poor Investments.

Cant phrases have been invented, and words more note for their force than elegance, have become popular as expressive of common things. In all that is slang, it is doubtful if there is any better word than "graft." Long before Chaucer indited what would now be called "pigeon English," witty Greeks and Romans indulged in their aesthetic forms of vulgar expression, and there can be little doubt that good old Socrates impressed Plato and some of his other pupils with pungent idioms, and in turn was called by Aristophanes an impious old grafter.

It is quite evident that "graft" has a place among euphonious words, and conveys an idea plainly and tersely. The famous Barnum, who said something about the people anxious to be humbugged had a pretty good idea of human nature, and made the most out of his knowledge. The business man of to-day does not ignore the gullibility of the masses, and yearly millions of dollars are spent in printers' ink to convey to the people various kinds of information that will stimulate the letting go of dollars for the benefit of the grafter.

Pick up a copy of any current Sunday newspaper, farm journal, religious publication, magazine or other periodical and look over its pages! Graft is evident in each and every one. It is covered under the guise of artistic advertising. Thousands of curables, wonderful discoveries, great bargains from bankrupt sales, exceptional chances for investment and Lord knows what-not, beams from the pages to catch the eyes of the person who has not received sufficient lessons in the "school of graft." The people like to be fooled. There seems to be more or less avarice in the makeup of most men, and women, too. The getting of something of value for little or nothing is a common offer to gather in the dollars for the benefit of the grafter.

For a few years a young man with ambition and a liking for work struggled along in the mercantile line in a large central western city. He decided to enlarge. He needed money. A splendid scheme presented itself. Why not get dollars needed to carry on a big business from the people? They needed a chance for investment. He was just the fellow to help 'em out. He organized a big cooperative concern. He advertised broadcast. Told of the wonderful possibilities of his business, and lo! the dollars rolled his way by the hundreds of thousands. Soon the government ended his game. He was charged with using the mails to defraud. Hundreds of thousands of dollars were lost by those who invested in his "cooperative society." Many similar schemes are up for consideration day after day. The people never tire of them. Just like buying a lottery ticket. There is a chance to win, and as long as the proposition looks good, the grafter flourishes.

The wise man, be he farmer or doctor, stockman or storekeeper, will avoid jumping at such chances for investment. Look out for the cooperative organizer. Beware of the grafters who want to interest you in their business affairs, and at the same time hold the combination to the safe.

D. M. CARR.

AGAINST PREMIUM GRAFT.

Laws Passed by Some States Prohibiting Prices in Packages of Foodstuffs.

Some classes of people when they wish to purchase goods, look more after so-called bargains than quality, and quite often the bargains prove expensive. It seems that the getting of something for nothing is attractive to the average person. Of late years there has grown up a practice among manufacturers of staple articles, particularly in the food line, of giving a prize with each package of their goods. It is apparent that there is an inclination towards gambling in the making of most people, and this spirit is appealed to largely by the giver of prizes. The purchaser seems to overlook the fact that he receives nothing other than he pays for. Whatever article is given as a premium represents so much money value and certainly the manufacturer does not lose by the operation. The value of what is given must be made up by either the retailer or the consumer, and it is generally the consumer who pays the cost.

Retail grocers, as well as the people in general, have cause to be thankful to the lawmakers of some states for making it illegal to place premiums in packages of foodstuffs. Such a law is now in force in the state of Nebraska. Premium and prize giving has been a cause of trouble and disturbance, and has resulted in the making of inferior goods, palming off their poor productions, relying more upon the prize given to secure trade than the merit of goods. The wise housewife in whatever state she may live will be careful to discriminate between quality, and quality backed up by prizes. It is well when you buy articles in the food line to avoid buying anything which has a prize attachment. You are compelled to not alone pay for the goods that you require, but the prize as well.

Time to Awaken. Any plan devised that tends toward greater business centralization makes easier the building up of harmful combinations. During the past few years billions of dollars have been sent to the large cities by the resident of rural communities, and these billions have been used in building up trusts that work against the best interests of the masses who reside in agricultural sections. Is it not time to awaken to the dangers of sending money away from the home town?

WEALTH CONCENTRATION EVIL.

Operation of Injurious Trusts Can Be Curtailed by Efforts of the Masses.

An evil that at present is receiving more than ordinary attention in the press is the concentration of vast amounts of money in the hands of corporations. The accumulation of wealth by individuals when controlled by natural law, will inevitably become divided. The millionaire who has a family, at his death will apportion to each member a share of his wealth. Even though these divisions may be increased by work and by speculation and investment by the children, they in return will divide the accumulations among their offspring and eventually, it matters not how great the fortunes of any one of the family may become, it is only a matter of time until there is a scattering of the money, and a great portion of it will pass from the members of the family. On the other hand, corporation methods mean the building of a system that prevents the operation of the natural law. In other words corporations are machines that work continuously, and when one part is broken it is replaced by a new one. Thus the accumulation goes on. The death of Rockefeller will not result in a discontinuance of the Standard Oil company; the death of the present stockholders of any of the large trust companies, banks or insurance companies will make little difference in their existence. All will go ahead.

The safeguards of corporations in many cases are excellent. But the inclination to control trade by the crushing out of smaller concerns and the destruction of legitimate competition and the controlling of prices, seems against public policy. All classes are compelled to pay prices dictated by these trusts for the goods produced. Each year finds new combinations to control trade. It is the centralization of capital that makes such operations possible. The person who assists in concentrating money in large financial centers does his part toward helping along such combines. It is only by individual action on the part of every small producer and laborer in the country that conditions can be changed. Stand by every home industry and do your part toward keeping money in circulation at home, and thus bring about conditions that will make the operations of trusts and combinations impossible.

SCIENCE OF TOWN KILLING. Unwise Booming and Maintaining Exorbitant Prices an Effective Way.

There is a county seat town in one of the central western states that has a population of about 3,000. It is surrounded by one of the richest farming countries. For years this town has been at a standstill. If anything it is retrograding, and even farm values near it are lowering, while poorer land some 20 miles away is advancing.

Why should such a condition exist? The answer is plain. A dozen years ago there was a boom. With the boom real estate went to the top notch. Keeping pace with the boom the prices of products in that town went up. There was a collapse in real estate values, but the merchants remained, and kept up the high-price habit. That is they wanted more than an equitable share of profit. Another town was started 20 miles away. Some of the farmers went there. It was found that the merchants were selling goods at a lower price. The stock-buyer and the grain-buyer paid a few cents a hundred more for their purchases. The habit of trading at the new town grew. The business men of the old town couldn't learn a lesson. Before they knew it their customers were leaving them. So it has been since then. The merchants have been plodding along. The money that should be retained in the town went elsewhere. Much of it went to build up the competing town.

Mistakes like this one are made frequently. Towns become dead places instead of live ones. In fact, some towns are so dead that the farmers who withdrew their trade from them are suffering in decreased farm values. They take no interest in these places, other than to visit them now and then. Unhealthy booms, unhealthy prices made by the merchants, and which are foolishly maintained, are quite certain to kill a town even though it may be a county seat and have some advantages nearby towns may not have.

Support Home Newspapers. The country newspaper is a power in the land. Its place can never be filled by the big daily papers or the bulky magazines or agricultural journals. It fills a field entirely its own. It is the barometer of the place in which it is published. Its news pages represent the life of the people, and its advertising pages should reflect the business activity of the town. It is the duty of every good citizen to give his support to the local press. Particularly the business men should patronize it with a view of bettering his trade. It is not money wasted to use advertising space in it. One good merchant in the town who understands how to advertise rightly, can bring trade to the town that will help every other business man in it. But all should do their part, and the storekeeper who does not give his home paper the support it merits is not the wisest kind of a business man.

Many of the farm journals are devoting considerable space to articles in favor of the proposed parcels post measure. One of the chief arguments employed is that the system would allow the farmers of the land to secure from distant cities through the mails all that they require in the way of merchandise. These same papers decry the trusts that exist to control the prices farmers receive for their produce. In the articles favoring parcels post legislation there is no attention called to the fact that a parcels post system in America would allow the building up of greater trusts through the centralization of capital in large cities, and would eventually kill the country towns, the mainstay of which are the retail stores.

THE AMERICAN HOME W. A. RADFORD EDITOR

Mr. William A. Radford will answer questions and give advice FREE OF COST on all subjects pertaining to the subject of building for the residents of the paper. On account of his wide experience as Editor, Author and Manufacturer, he is, without doubt, the highest authority on all these subjects. Address all inquiries to William A. Radford, No. 28 West Ave., Chicago, Ill., and only enclose two-cent stamp for reply.

A seven room cottage house that may be built for about \$2,000 under favorable circumstances is here given. Down stairs there is a parlor, dining room and kitchen with one bedroom and a bath room with an entrance from the bedroom and another entrance from the kitchen, which facilitates warming the bath room from the kitchen when there is no fire in the furnace. There is a convenient grade entrance to the cellar which may be reached by four steps down from the kitchen. This arrangement leaves room in the corner of the entrance for a good sized refrigerator, a provision that is valuable in any house and one that is appreciated by every house-keeper.

The size of this little cottage is twenty-eight feet wide by thirty-eight feet long, exclusive of the porch, which is not very large on the ground and not very high; but there is room for four rooms down stairs and three rooms up stairs with a good unfinished attic for storage, and there is plenty of closet room. A woman never gets too many closets. Architects are often worried because of the demand for more closets than they can find room for. One advantage of arranging bedrooms in the roof like this is that the low portions of the roof may be used to advantage for this purpose. Some women prefer an attic over the bedrooms, but many would rather have a store room of this kind because it saves climbing two pairs of stairs. It is impossible to have every good thing included in one plan. Cottage houses may be lighter in construction than two story houses and they are more economical where the roof space is utilized as it is in this house. The three bedrooms on the second floor represent just that much room that you do not have to provide siding for. The roof answers for both cover and side enclosure.

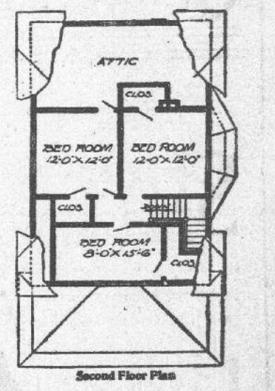
Some years ago a man built a house like this on a good street in a thriving city. All the other houses on the street were larger and he was abused for building a small house, but he

was ashamed of. A house of this size gives opportunity to have a bedroom down stairs, a convenience that every house does not possess. There are generally in most families at least one old person who objects to climbing stairs. It would be difficult to arrange a more comfortable bedroom than this one, in fact few large houses have a room of this kind. As a usual thing when building too little attention is paid to the comfort of the old people. They have spent their lives in the interests of the family and it is only right that they should be remembered in their old age. We frequently see aged people who are compelled to stay upstairs day after day because they dread the trip up and down.

The appearance of this house depends a good deal on the colors and stains used for outside decoration. On general principles it is a good plan

to advance such a fabulous sum as \$1,000 and the borrower had to put up personal security as a side issue to a money shark to get the deal through, all of which illustrates the difference between doing business in good times and bad times.

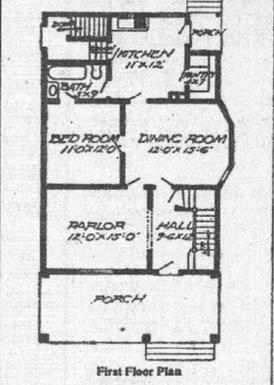
It will be noticed that the rooms, while not large, are big enough to accommodate the necessary furniture and big enough for comfort. There is not a room in the house that is small enough to be awkward enough



to avoid all shades of green. Green paint is almost certain to fade and during the process it is likely to take on some very sickly shades of color that are extremely disappointing. Nothing looks better than a light shade of green when it is first put on, but nothing looks worse after it has been exposed to the sun and storms for five or six months. If a man ever wants to kick himself for doing something absurd in the decoration line it is for painting a house green. Drabs and browns are always agreeable and generally such paints are lasting, but colors depend so much on the quality of the materials used that great care is necessary in making the purchase. If you buy the paint yourself, or in making a contract if you have a painter do the job.



finished it up nicely, planted vines and flowers in front, and at the side and made the ground very rich to grow plenty of grass for a green thrifty lawn, and in less than a year's



time his little cottage was pointed out as being the most attractive home on the street. Instead of being a damage to other property it was a most valuable acquisition. A great deal depends on the way things are done. It is easy to put up a big barn of a house that no one likes and it is just as easy to build a cottage house like this for a small outlay and make it into a very interesting property proposition.

Rose cottage, as he called his little home, was talked about and soon became known away beyond its immediate neighborhood because it was such a neat and pretty home. It was built soon after the hard times in the early nineties when building materials were plentiful and money was scarce; when grass grew between the piles of lumber in the yards and lumber was rotting in the piles while good mechanics were begging for work at any kind of wages. The lot cost \$700 and the house was completed including plumbing, furnace and piping for gas for less than \$1,000, making the whole property cost about \$1,750, which was \$1,000 more than the owner had put into it. It required good persuasive powers to induce a money

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A movement is on foot to bring about government inspection of paints something after the present manner of food inspection. It seems ridiculous that dishonest paint manufacturers are permitted to grind up any sort of old junk and sell the paste product for pure white lead. No wonder honest manufacturers have become disgusted with such work and it is to be hoped their efforts to secure protection for honest goods will be successful. It makes a great difference whether the painter himself thoroughly understands the business. A man who knows paint is not likely to be badly deceived. If he gets pay sufficient he would much prefer to use good materials. There are two classes of painters to avoid, one doesn't know and the other doesn't care.

Handicapping an Agent. "Can I talk to you a few minutes?" asked the life insurance agent.

"Yes," replied the managing editor. "If you don't mind walking about the building with me. I really haven't the time to sit down."

"That's all right," said the agent. "I'd prefer that, really."

The managing editor led the way out to the composing room, thence into the telephone department, stopping every moment or two to converse with some operative, and took his caller at last into the machine room, where the huge printing machines were filling the air with their unearthly din.

"Now," he said, yelling into the ear of the life insurance man, "I am ready to listen to you. Go ahead."