

Millinery to Sparkle With the Frost



ALTHOUGH the small hat has triumphed for four seasons it shows not the slightest sign of losing ground. And for midwinter, with fur a furor and many brilliant trimming novelties at the milliner's hand, the small hat cannot be outtrived for beauty. Velvet and furs look unusually well with the many metallic trimmings which will sparkle along with the frost as long as winter lasts.

Besides the endless number of turban shapes there are small hats with straight brims, made of metallic nets or laces, and velvet crowns for those who prefer brimmed shapes to the turban. Among the most elegant of models are those having half the brim of velvet, bordered with a wide fringe of silver or gold lace or net, and the crown of velvet. For a hat of this kind the trimming is often a collar of mink or ermine or fitch. Sometimes a big flower of metallic net, having each petal bound with fur, is used for garbure, and sometimes brilliant silk and velvet roses are used. Hats of this kind are rather difficult to make and require perfect workmanship and the best material.

Occasionally a moderately wide-brimmed hat emphasizes just how be-

coming the brimmed hat can be. Usually it is trimmed with a broad band of ostrich. An example of this style is shown in the picture, and for shape and manner of trimming it cannot be improved upon.

In the pretty velvet turban at the right a narrow fringe of curled ostrich extends about the top of the coronet and the edge of the crown. An applique of fancy braid gives a touch of color at the side. Metallic ribbons are used in bows to finish turbans of this kind. This is an excellent model for women of middle age.

More distinctly suited to the matronly wearer is the turban with a wide fur band about the coronet, headed with a band of steel beads. The crown is extended to simulate a loop of velvet at the center and overhangs the coronet at the back like a tam. This method of draping the crown gives the turban the necessary height.

A collar of white fox fur is effectively worn with this smartly designed hat. Collars and boas of ostrich serve the purpose of fur. They are made in many colors and combinations of colors and are very popular.

To Be Worn With Tailored Suits



THE making of neckwear has grown into a business of really great magnitude, and those who manufacture collars and frills for the necks of woman-kind keep designers as busy as those who create millinery. These designers follow the trend of fashion, but must produce variations in all types of neckwear that will captivate by their daintiness and beauty and have something of novelty to recommend them.

Just now there are several distinct types of collars that are fashionable, leading off with the De Medici type, which will maintain its supremacy. Then there are roll-over and turn-over collars, and those that take their inspiration from the sailor collar. Added to these are frills that extend all around or only part way around the neck.

These several types are elaborated in all sorts of ways. There are medic collars with vestees, others with capes, and still others combined with berthas. And they are made of lace or net or sheer embroidery or organdie, embellished with fine, narrow laces with hemstitching, tucks or cords. All other types are made with as great variety in construction and material.

In finishing neck frills, velvet and satin ribbons and ribbon flowers are added to them, while the medic and sailor types, with turn-over and roll-over collars, indulge in fine embroidery, in evenly laid tucks and in inserted cords, with hemstitching and

lingerie laces to embellish the plain sheer fabrics of which most of them are made.

Just now, to be worn with tailored suits, there are "laundered sets," by which is meant stiff collars and cuffs which are either plain or embroidered, and starched into the required stiffness. One of these collars, with one of the cuffs to match, is shown in the picture. It has a small vestee and fastens up rather close about the neck. The cuff is provided with a little tab which is pinned to the coat sleeve. The crisp freshness of these sets adds 100 per cent of style to the plain street suit. Similar sets of sheer or gangle are just as pretty.

A plain vestee with military collar, made of organdie, is also shown in the picture. The fronts of the vestee are hemstitched, the edges of the collar finished in the same way, and the collar attached to the vestee with hem stitching, which is the one decorative feature of this piece.

This standing collar is a novelty that will be welcomed by women who prefer to have the throat covered and those to whom other types are not becoming.

Among the prettiest collars, with cuffs to match, are severe and simple styles in the roll-over collar, made of organdie. Often the only ornament is a narrow, transparent fluted edging. The collars fasten up moderately close about the neck.

JULIA BOTTOMLEY.

Confessions of a Mail Order Man

By Mr. M. O. X.

Revelations by One Whose Experience in the Business Covers a Range From Office Boy to General Manager

KEEP YOUR MONEY AT HOME AND BOOST YOUR LOCAL TRADE.

The mail order business, with the exception of the stock market, is the only business in which the entire capital is furnished by the trader in advance of the transaction.

Furthermore, there is no business in the world that could not be made highly profitable—abundantly so—if the customers were to pay their money in advance at the time of the giving of the order.

For the reason that the merchant or dealer who handles the cash is not subject to any loss from bad credits, cancellation of orders, return of goods, etc.

Did you ever stop to consider that if there are a half dozen, more or less, bad credits, or, to use a more forceful expression, "dead beats," in your community on the books of the merchant with whom you do business, that it is you who must pay for his bad debts? There is no other way for the merchant to save himself from loss. Somebody must pay and, naturally, it is those who do pay their mills who must pay enough extra to take care of the bad debts and save the dealer from loss.

Something like half a billion dollars, a sum which staggers the comprehension of any mathematician, a sum that you could never count in a lifetime were you to count every number out mentally, is sent to the big cities every year with orders for merchandise to the big mail order house. You send your portion of that enormous sum.

This great sum would capitalize a half million stores in as many small towns with a thousand dollars each, in cash. But there are not that many small towns in America. In fact, the figures are so big that it is impossible to compute them with reasonable accuracy. However, if this great volume of capital were to be invested with local merchants in the small towns, instead of sending it away to the mail order houses in the big cities, do you realize what it would mean to your own town?

Do you realize that it would mean that the merchants in your own town could supply you with everything that the mail order houses can give you—that everything would be of a better quality and more substantial and that you would be able to get what you want, when you want it? Also, that the money would be reinvested right in your own town, which would mean more money from taxes for improvements, better streets, better lighting facilities, better schools, better roads in your county, etc.?

Were you to go to your local merchant and give him the money in advance for any purchase you might desire, instructing him to buy it for you and giving him a few days' time in which to find just what you wanted, you would be more effectively served and better satisfied. Should there be an error in his selection you could talk it over with him and he would make it right. He would be compelled, even if he did not desire to do so. But he would realize that it was to his own interest to make the deal satisfactory, without compulsion, and everything would be on a much better footing, all around.

Were these conditions to prevail, and they will prevail, without question, some time, there are thousands of dead little towns now in existence that would spring into prosperity, which would increase the value and the real worth of every house and lot in the town. Yes, every farm in the community would be worth so much more per acre, every bushel of grain, every ton of hay and everything raised on the farm would be given an additional value.

There would be a great readjustment of values throughout the United States. Country property would be worth so much more, while the inflated values of city property would seek a fair level.

Just think of it. A corner lot in a city, 60 feet wide by 150 feet long, being set at a value exceeding the set value of a thousand farms in any of our most productive states. There are lots in Chicago, New York and some other cities, no bigger than the size above mentioned, that are valued, and are transferred on the real estate market, at many millions of dollars. You can read of these transactions in the newspapers every once in a while.

And speaking of newspapers, it is the newspaper, the paper in the small town, that stands between the grip of the big city on the prosperity of you in the small town or the country and your independence of that life-squeezing power. It is the little newspaper, as compared with the metropolitan journal, that acts as your champion, that fights for you every week in the year.

There is not a newspaper in the United States, no matter how small, that cannot accept, if it will, more money from the big mail order houses in exchange for advertising and "boosting" than it receives all told from the local merchants.

I speak from knowledge. I have handled campaigns for the purpose of subsidizing the small newspapers in the interests of more than one mail order house. I have sent out attractive literature urging the country newspapers to become prosperous by taking our advertising for their columns. I have offered rates higher than the published rates in these newspapers, to persuade them to become "friendly" to the mail order house, instead of championing the cause of the local merchants.

Why didn't they do it? you will ask. Does the mother permit her baby in arms to starve? Does the mother bird refuse to feed her young? Does the father decline to support those dependent upon his efforts?

Of course not. There is loyalty and fidelity left in the world. The publisher of the newspaper in the small town is loyal to his community, almost without exception. He cannot be bought by the power of money. He realizes what it means to the business men in his community to be threatened constantly with the competition of the mail order houses and what the lying catalogues mean to the readers of his paper.

To return to the subject of the exorbitant values of property in the cities as compared with the big, profitable slices of mother earth that actually produce the necessities of life. City property is held of such great value because such property is a headquarters for the juggling of the value produced in the country, but not capitalized in the country. Everything is capitalized in the city.

The whole wealth of the world is in the soil. The currency, the gold pieces, the stocks and the bonds are merely tokens of that wealth which comes from the soil. If these tokens would not purchase that which is produced from the soil they would be worthless.

You who live in the country, own the wealth of the United States. But your lives are so filled with the little details of conserving and producing wealth that you do not take the time necessary to consider how to profit by the wealth which you produce. At the same time those who live in the cities spend their entire time in figuring out how best to profit by your work and your efforts. In almost every instance the consumer, the person who uses your product, pays many times the amount that you realize out of it. Of course, all of this profit between you and the consumer goes to the men in between—those who juggle the values.

An enormous proportion of your own produce, manufactured and jugged, comes back to you at swollen prices through the mail order houses.

All over this great country efforts are being made to change these conditions. In a majority of the small towns the thinking men and women are "discussing this great" problem. Boards of trade, chambers of commerce, business men's associations and other similar organizations are springing up and these great questions are being thrashed out. Great progress is being made, but still the millions of your cash are being sent to the big mail order houses all the time.

Really this is the key to the whole subject. Keep your money at home. Buy from your local merchants. Keep the cash in circulation in your own community. This will solve the problem. You have clever men in your town. Get together and talk about it. Arrange to buy your supplies in your own town and let the catalogue houses go hang. All they want is your money. All they will give you is the least they can in exchange for your money. They are in the business for profit only. They pay no taxes in your town.

Talk it over with your own business men. Ask them what they will do for you in the way of service in exchange for your cash orders. This is the only way to do.

And keep this one thought in mind. The more money you send away to the mail order houses, just so much more are you endangering your own prosperity and just so many more nails are you driving into the coffin in which to bury your local ambitions.

If the five hundred millions of dollars that you send to the catalogue houses every year were to be handed over to your own local merchants they could accomplish the most astounding results—better service, better goods, better prices and better local conditions all around.

Lay aside the petty disagreements and disputes. Go to your own local dealer and tell him frankly what you need. Ask him if he can get it for you. Tell him you will support him and you will be astonished by the manner in which he will hustle to supply your requirements.

If your local merchants were to be given the cash that you send away to the catalogue houses you would soon see springing up in your own town some of those big establishments for trade which will save you not only a lot of your money, but will offer conveniences and facilities for purchasing such as you find now only in the larger centers of population.

Controlling the Child.

The man or woman who has made self-control a habit by willing to keep from doing this or that, or by willing to do this or that is the moral man or woman.

We have been working in the wrong way on the problem of establishing self-control in little children. We have been putting the cart before the horse by trying to force our control upon the children instead of aiming to establish their own self-control.

To say to a child, "Don't cry!" "Be quiet!" "Don't break anything!" "Don't get angry!" is worse than useless. We must begin, almost in babyhood, to teach children that control which will give them the power to restrain and direct their bodies and their emotions.

GERMANY'S PIECE OF CHINA

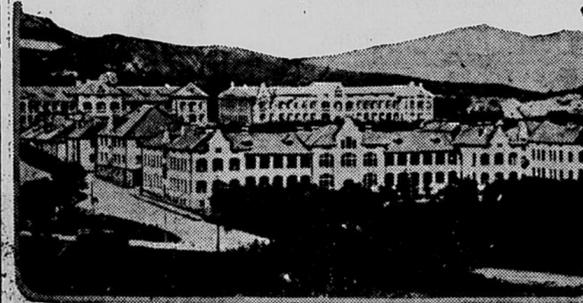
THE Germans may lose Kiauchau, the Chinese concession which is causing so much trouble in the East, but it will be long before Kiauchau will lose the "made-in-Germany" mark, with which it has been impressed.

The speaker was Mrs. Nicholson, wife of Rear Admiral Reginald F. Nicholson, U. S. A., recently in command of the Asiatic squadron, who has returned from two years spent in the Orient.

"Tsing-Tau, the fortified town of the Kiauchau province, particularly, is a curious anomaly," she continued, "known all along the China coast as 'Spotless Town'; a bit of modern Germany set down in medieval China; a place rivaling the gayest of European spas as a summer resort; governed by a German naval officer and yet, curiously enough, to the entire satisfaction of the large Chinese population.

"When the Germans took Tsing-Tau after the Boxer troubles—on a 99-year lease, with the proviso that it should be returned to China on payment of the money expended—they calmly picked up the Chinese population bag and baggage, moved them back from the sea some three miles and proceeded to build model villages with concrete houses and all modern improvements, and install them. The Chinese took to it kindly, too, after the first shock had passed, decided that cleanliness was excellent policy and, since there is no interference with personal liberty, or polite practices, such as foot binding and the like, they submit to German rule with very good grace.

Like a Suburb of Berlin. "As for the foreign quarter, which skirts the water front, it is difficult to believe that it is Chinese at all. In



GERMAN BARRACKS AT TSING-TAU

the first place the Germans have erected the beginnings of a charming forest. They have planted myriads of trees of quick growing varieties and have coaxed them into growing where before was only a sandy waste, with scarce a spear of grass in sight. They have built miles upon miles of excellent roads. The houses are of stone or concrete, sturdily built, with red tiled roofs and set in pretty gardens.

The whole effect is of some comfortable, attractive suburb of Berlin, heightened by the omnipresent and particularly German "verboten" signs, which decorate every spot where it is possible for a sign to be displayed.

When the American fleet went round the world about six or seven years ago Admiral Nicholson, then captain, commanded one of the ships. His wife followed the fleet and it was then that she first went to China. Their last visit began something more than two years ago, when Admiral Nicholson was ordered to take command of the Asiatic squadron, and on this trip Mrs. Nicholson spent almost the entire time in China. The Chinese revolutionary troubles kept the fleet in the neighborhood of Shanghai a great part of the time and it was there Mrs. Nicholson made her headquarters.

"There is no such thing as the servant question in China," said Mrs. Nicholson. "Chinese servants are the best in the world, so 'savy,' which means a sort of combination of smart, willing intelligence and a dozen other qualities highly desirable and seldom found. The 'first boy' manages everything and takes all the burden off the housekeeper's shoulders. And then the atmosphere is rather carefree. There is a good deal of gaiety and the life is always changeful and interesting."

Modern Chinese Women.

Mrs. Nicholson says that when she reached Shanghai in April, 1912, some five or six years after her previous visit, she was enormously impressed with the changes that had taken place in so short a time. The first thing that struck her was the number of women in the street. On her first visit, she says, a high-class woman in the streets of Shanghai was a great rarity, but now they are much in evidence.

"I even saw a number of Chinese ladies driving automobiles—splendid cars, too," continued Mrs. Nicholson. "They used to be carried about in

sedan chairs, with drawn curtains. Also, foot binding has been practically discontinued, and the girls whose feet have already been tortured out of shape are now trying to spread them out.

"Another mark of emancipation is the almost entire disappearance of queues. In the Chinese quarter of Shanghai it was even carried so far that if a man refused to sacrifice his queue the soldiers would seize him and cut it off. It was rather curious that the only queues in evidence were worn by the servants of foreigners. They clung to the old idea somehow.

Strange Street Costumes. "If you want to see extraordinary street costumes you should see the streets of Shanghai since the revolution. About half the men wear European clothes of strange and hybrid breed; the rest are in the beautiful native costume, but many with any sort of hat from a silk tile to a jockey cap. Lots of little girls about sixteen or eighteen are trotting about and their regular costume consists of a short gayly embroidered mandarin coat, reaching about to the hips; skin-tight trousers of satin, light blue or pink, with black patent leather pumps.

"Their hair they wear braided and tied up with black taffeta bows, while over one eye is perched a cap which is a cross between a jockey cap and a chauffeur's hat, generally made of some sort of checked stuff. These little ladies stroll up and down with their hands in their pockets, for all the world like the matinee crowd in an American city.

"Even the better class of women are making changes in their dress. Many of them are wearing gauze skirts over their trousers and any number have changed the arrangement of their

hair, doing it now in what they call the 'republic style.' "The new Chinese flag is very much in evidence everywhere. It is a curious striped banner, with every color of the rainbow in it and has quite superseded the old dragon flag. Indeed, the dragon as a Chinese emblem is quite dead. No more porcelains or embroideries are being made in the old designs, and consequently the value of the fine old pieces is increasing rapidly."

Mrs. Nicholson made the trip home via the Suez canal and southern Italy. En route she spent some time in Manila, her second visit there. American rule has worked many changes in the last few years, she said, and the town is full of interesting contrasts. She also visited Baguio, the Simla of the Philippines, where all Americans, who can go for the hot weather. It is a heavenly spot deep in the hills and surrounded by pine woods, with a magnificent view.

Kingdom of Hanover.

One hundred years ago the electorate of Hanover, in northwestern Germany, was erected into a kingdom, with King George III of England as occupant of the throne. For many years thereafter the monarchs of Great Britain continued to be the rulers of Hanover. Upon the succession of William IV the Hanover title went to the second son of George IV, duke of Cumberland, as, under the Salic law, Victoria was debarred from the succession in Hanover. In 1866 the kingdom of Hanover was abolished by Prussia and the reigning family retained the title of dukes of Cumberland alone. They were also heirs to the duchy of Brunswick, but as they would not surrender their claim to the kingdom of Hanover they were stopped by Prussia from occupying the duchy until a comparatively recent date, when the young duke of Brunswick married the daughter of the German emperor and was allowed to resume his position as the reigning duke of Brunswick.

Size of Mexico.

Mexico is 1,950 miles from north to south and from 130 to 1,000 miles east and west. It has an area of 763,804 square miles, with a coast line on the Pacific of 4,200 miles and on the Atlantic of 1,600 miles. Its population, according to the census of 1910, was 15,000,000.