



VALUE OF KEEPING A BANK ACCOUNT.

The holiday season is long passed, and it is time to get down to business and think of your bank book. This is a good time of year to save money. You will not need new clothes before the spring, and if you are wise you will bring the bank account along at an amazing place. You will be surprised to find the number of things you can do without. Every time you deny yourself your bank book grows.

Independence is a delightful thing, and you will be so proud to know that in case illness or misfortune comes your way you will not have to turn to your relatives or friends for aid!

If you are engaged to be married save your money, and you will not go to your husband a penniless bride. Don't lend your savings to your fiancé, or to any other man. If you lend your money, you in turn may have to borrow, and so you see you really have no right to lend. The refusal to lend is not a sign of stinginess. It is merely a proof of wisdom. And in any case, the man who would borrow money from a self-supporting woman is not worth wasting your hard-earned money on.

Make a habit of putting aside a sum, no matter how small, every week. It is hard to give up the pretty trifles that every girl loves, but it is far harder to be poor and dependent on the charity of others in your old age.

Every cent you save now will benefit you in the years to come. Even if you marry it will be better to have a little nest egg of your own.

And if you do not marry it is imperative that you have a little money saved up. I know many unmarried women who live with relatives, and the ones who are happiest are those who are able to pay their own way.

The time to save money is now, while you are young and strong. Surely you do not want to work all your life? If you save now you rest when you are old and tired. These is no sadder sight than a woman who is old, tired and poor.

It is very nice to have a good time and spend all that you earn on fun and pretty things, but never forget that hard times may come. You may be ill and earn nothing for a time. The money may not come in, but the bills must be paid just the same.

Have a care for the rainy day and save your pennies in view of it. Begin your bank account this very day, if you have none, and if you have one, begin adding to it regularly all you can.—New Haven Register.

THE WOMAN OF THE DAY.

If the changes wrought by electricity are stupendous, the change brought about by the new occupations and aims of women are scarcely less so, says a writer in Appeltan's. Within the last twenty-five years—an astonishingly short period for so great a development—women emerging from the home, from the old conventional narrowness of spinsterhood and the uncertain conditions of dependence, whether happy or unhappy, have entered almost every field of activity once sacred to men. They demanded first higher education, and obtained it, so that in less than a generation an unheard-of thing became a commonplace. Somber, intense women of the early seventies made it possible in a few short years for any pink-cheeked child of 18 to enter college and take her curls and picture hats and airy graces with her, square waists and flat heels being no longer synonymous with a knowledge of Greek. After they had become trained in the higher branches the next

step was easy. They entered the professions of medicine, of law, of architecture. They invaded newspaper offices and business offices; and there are now strong signs that they are invading politics, though it is probable that they are taking their femininity with them, according to the evidence of Mrs. Cobden Sanderson, who told in a speech at Cooper Union that the first remark made by one of her devoted band, after she had been hustled into the Black Maria, was the immortal "Is my hat on straight?" As long as women still care for the proper tilt of their millinery, you may scratch a suffragette and find Eve.

NOT ALLOWED TO SMOKE.

The recent decree of M. Caillaux, the Minister of Finance, by which a traveller can only introduce into France ten cigars or twenty cigarettes, or forty grammes of tobacco, whichever he prefers, has, as might have been expected, aroused a great deal of comment. But the passage which has caused most surprise is that which forbids women and children to carry any form of tobacco at all. That children should be forbidden to carry tobacco for the benefit of their elders is all well and good, but why women should be forbidden to carry cigarettes when so many of them smoke is not so easily understood. In some cities in America women are not allowed to smoke in public, but there is no such restriction in France, where women do as they like in this matter, and often smoke in the trains. No doubt M. Caillaux's only idea was to protect the revenue, but he runs the great danger of being considered prudish, which means ridicule and loss of authority. It is openly said in France that if M. Caillaux wants to improve the sales of the regle he should insist on the tobacco being made up without any admixture of saltpetre, which renders it bitter and unpalatable. If he would do so it would be a great boon to English smokers, who, being accustomed to the best tobacco in the world, find the French cigars and cigarettes very unpleasant smoking. But it is rather hard not to allow women to introduce even twenty cigarettes of some decent tobacco.—London Globe.

PIONEER CHAUFFEUR.

The Irish lady who has adopted the name "Miss Sheila O'Neill" and become the pioneer in London of a new occupation for women, appeared in the streets recently for the first time as a professional chauffeur, driving a green 12 horse-power car with a cape hood, which bore on the bonnet a doll policeman as mascot. "Miss Sheila O'Neill," who has been trained and brought out by Mr. A. R. Mill's, proprietor of a motor garage in Little James street, W. C., is the daughter of a military officer. Before she took up motor driving she was a nurse on the staff of a London hospital. She also served for two years as a nurse in the South African war and went through the siege of Ladysmith. She obtained both the Queen's and the King's medals, and intends to wear them on her motoring coat. Her travels also include extensive excursions through India. She is one of the best women rifle shots in the country, and has won many prizes in open competitions. Interviewed after her first day as a chauffeur, "Miss O'Neill," who is a tall and handsome girl of about 25, with light-brown hair, said: "I began at 10 this morning, and have had a busy day. The roads were very greasy, but I had no 'skids.' I am already engaged for several short daily fares to take out ladies on their shopping excursions, and I have agreed to drive a doctor on his rounds for two hours every

morning. I am not at all afraid of the weather. I think the profession of motor driving is a most suitable one in every way for women."—London Daily Mail.

WOMAN AND HER WAIST LINE.

After enduring the discomfort of a girdle almost under her arms for a long time, woman is lengthening her waist again. The waist line has crept down little by little until now one notices a thought of absurdity in the true Empire gown, and the real position of the line is defined best by the Directory. It is to be expected fashion, soon or late, will go to the other extreme. Waists of great length will have a brief vogue following which the position of the belt will return to normal, or something like it. It is pretty certain the deeply pointed court, or Valois, corsage will vanish with the extremely long waist. Few points connected with woman's dress are of more importance than the position of the waist line. It can make or mar the grace of the figure. When it is too high it produces the stilted effect abhorred by portrait painters; if it is too low it can make an Aphrodite look duck-legged. Apparently the ordinary gown-builder has more difficulty in solving the problem of placing the waist line than in achieving any other detail in the making of a frock. Pity 'tis the average woman doesn't devote more thought to her own appearance in that respect.—New York Press.

AT BERLIN UNIVERSITY.

The latest recruit to the 707 women now studying in the University of Berlin is Miss Li Tsu Zung, the youthful daughter of a physician of Shanghai. She has the distinction of being the first Oriental woman to enter the university, and her admittance was secured by special recommendation from the Chinese Ambassador.

She is described as 17, with pleasant manners and deep black hair, and thoroughly Chinese in type. She dresses as a European and speaks German fairly well. She proposes to devote her attention largely to English and German literature.—New York Sun.

FASHION NOTES.

There seems to be a fad for odd and rather elaborate work and party bags this season.

Taupe and lead color and all grays on this order are considered very fashionable. They combine beautifully with the soft old shades of rose, blue, etc., of fashion.

The new shade "ananas" would be called by some flesh color. It partakes of both a delicate yellow and a delicate pink.

A simple, but strikingly pretty, hair adornment is to wear a white satin ribbon through the puffs of the hair across the front of the head, pulling it out so as to make little loops.

A new satin glaze has a shot effect that is pretty.

A linen watch fob embroidered to match the suit is one of the novelties that appeared late in the season and will probably run again next year.

Ribbed velvets are shown, and some of the newest velvets have printed borders of barre stripes, the bands being of graduated widths.

Irish lace is so very much liked that it is being used in every possible way—where the pocketbook permits its free use. The latest is on the dining table as doilies.

The dancing skirt of the young woman, barely touches the floor, but appears as if it did.

Barred dimity ruffles with embroidered scalloped or lace-trimmed edges and bits of eyelet embroidery are dainty for fine underwear; some prefer these ruffles to entire garments of dimity.

Some very curious colors are modish and some of the shades are anything but attractive when seen alone.

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