

The Men Who "Had Money but Lost It"

By Orison Swett Marden.



PROMINENT New York lawyer of wide experience says that, in his opinion, ninety-nine out of every hundred of those who make money or inherit it, lose it, sooner or later.

How many thousands of good, honest men and women there are in this country who have worked very hard and all sorts of sacrifices of comfort and luxury in order to lay up something for the future, and yet have reached middle life or later without having anything to show for it; many of them, indeed, finding themselves without a home or any probability of getting one, without property or a cent of money laid by for sickness, for the inevitable emergency, or for their declining years!

For the sake of your home, for the protection of hard earnings, for your peace of mind, your self-respect, your self-confidence whatever else you do, do not neglect a good, solid business training, and get it as early in life as possible. It will save you from many a fall, from a thousand embarrassments, and, perhaps, from the humiliation of being compelled to face your wife and children and confess that you have been a failure. It may save you from the mortification of having to move from a good home to a poor one, of seeing your property slip out of your hands, and of having to acknowledge your weakness and your lack of foresight and thoughtfulness, or your being made the dupe of sharpers.

Many men who once had good stores of their own, are working as clerks, floorwalkers, or superintendents of departments in other people's stores, just because they risked and lost everything in some venture. As they now have others depending on them, they do not dare to take the risks which they took in young manhood, and so they struggle along in mediocre positions, still mocked with ambitions which they have no chance to gratify.

Thousands of people who were once in easy circumstances are living in poverty and wretchedness today because they failed to put an understanding or an agreement in writing, or to do business in a business way. Families have been turned out of house and home, penniless, because they trusted to a relative or a friend to "do what was right" by them, without making a hard and fast, practical business arrangement with him.

It does not matter how honest people are, they forget, and it is so easy for misunderstandings to arise that it is never safe to leave anything of importance to a mere statement. Reduce it to writing. It costs but little, in time or money, and when all parties interested are agreed, that is the best time to formulate the agreement in exact terms. This will often save lawsuits, bitterness, and alienations. How many friendships have been broken by not putting understandings in writing. Thousands of cases are in the courts today because agreements were not put in writing. A large part of lawyers' incomes is derived from the same source.

Business talent is as rare as a talent for mathematics. We find boys and girls turned out of school and college full of theories, and of all sorts of knowledge or smatterings of knowledge, but without ability to protect themselves from human thieves who are trying to get something for nothing. No girl or boy should be allowed to graduate, especially from any of the higher institutions, without being well grounded in practical business methods. Parents who send their children out in life, without seeing that they are well versed in ordinary business principles, do them an incalculable injury. —Success Magazine.

Good and Bad Features ..of.. International Marriages

The Rev. Dr. R. S. MacArthur.

RECENT newspaper reports of married troubles between titled foreigners and American women who have become their wives fill the hearts of all true Americans with mingled pity and humiliation. That some of these marriages are most happy is quite certain; some of them, without the slightest doubt, are true love matches. There is also political, financial, and social gain at times in these international marriages. Some American women have exercised much political influence in Great Britain and in other countries beyond the sea.

They have carried American democratic ideas with them into ancient palaces; they have helped shape policies of political parties, and have done much toward the Americanization of Great Britain. They have really been, in a number of cases, the power behind the political thrones. At the great Durbar in India, an American woman, Lady Curzon, filled a place of power and honor second only to that filled by the Queen of Great Britain. She honored America and was a benediction to India and to the British Empire at large.

Unfortunately, there are other types of women who have contracted international matches. Mrs. Hammersley, at whose marriage I refused to officiate, was the first American woman to carry great wealth with her to England when she became the wife of the Duke of Marlborough. Several other women since have given their husbands much wealth in return for the little they have received.

Some American women have paid an enormously high price for their titles. There is a type of Americans fondler of titles than are the people of the old world. Boasting of their democratic ideas, they will do more to secure a foreign title than Europeans would do. What is the price these American women and their ambitious fathers and mothers are willing to pay for titles? Some time ago during a famine in Russia we read that many poor peasants sold their daughters with which to buy bread. This announcement shocked the civilized world. American parents have done more and worse than did these starving peasants. American girls have sold their womanhood, their country, their language, and their religion for husbands who are peculiarly contemptible cad and altogether worthless, although having ancient titles.

That it is a matter of sale and purchase cannot be doubted. These abominable transactions bring the blush to the cheek of every honorable American man and woman. Recent events in England and France are a reproach to noble manhood and true womanhood on both sides of the sea. Some of these titled foreigners deserve and receive the contempt of all true American men and women. How can these women so far forget a worthy and religious American ancestry as to forswear the religion of their fathers and the country of their own birth?

A Friendly Deadlock

By J. O. Fagan.



WHEN people are killed, when property is wrecked, we have nothing to say. It is for the management to figure out reasons and remedies. Of course, as individuals, we are interested and sorry when accidents happen, but personally we do not bestir ourselves, nor do we call upon our organizations to bestir themselves in the matter. We simply stand pat on our rights. If a prominent railroad man is questioned on the subject of railroad accidents, he will shrug his shoulders and say, "Human nature." So far as he is concerned, railroad men are to be protected, not criticized. If you turn to the management your errand will be equally fruitless. The superintendent will have little to say. Generally speaking, he has no fault to find with the men, and the men have little fault to find with him. This seems to be a tacit understanding in the interests of harmony. It being impossible to move without treading on somebody's toes, by all means let us remain motionless. As for the public interests, they must shift for themselves. Consequently, in place of earnest co-operation in the interests of efficiency and improved service, there is something in the nature of a friendly deadlock between men and management.—The Atlantic.

Fashions

New York City.—Such a breakfast jacket as this one always is in demand. It can be worn with odd skirts and made from any pretty seasonable

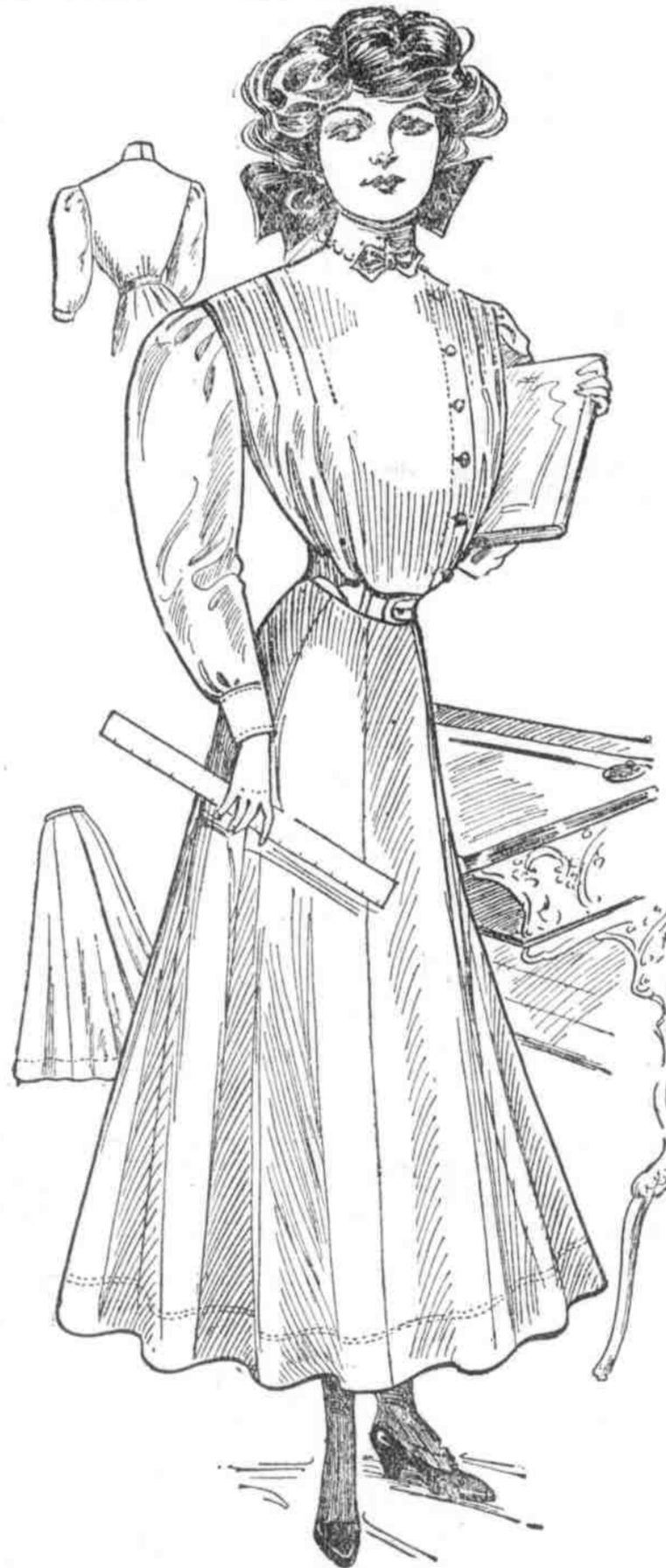


material, or it can be made with skirt to match, and it allows a choice of the three-quarter sleeves with frills and of long ones. In the illustration

Tucked Blouse or Shirt Waist.

The simply tucked shirt waist is a prime favorite and fills an all important place in every wardrobe. It can be trimmed with a little embroidery or with frills, as in this instance, or it can be left plain, and it can be made from a whole host of attractive materials while it is equally well adapted to the gown and to the odd blouse. In this instance handkerchief linen is finished with frills of the same and with bands that are scalloped at their edges, but madras can be used for such a waist as this, the cotton lawns are in every way desirable and for an entire gown such materials as dimity, figured batiste, lawns and the like are charming. The elbow sleeves are both becoming and comfortable during the warm weather, but long ones can be substituted if a more severe effect is required. In addition to all the materials mentioned, taffeta and the very thin wash flannels both are suited to the model which, when made from both of these becomes excellently well adapted to hard usage.

The waist is made with fronts and back. The back is tucked to give tapering lines to the figure, but the fronts are arranged in groups of tucks and are becomingly full and soft. There is a regulation shirt



dotted challis is trimmed with lace and banding, but lawn, batiste, French gingham and all the inexpensive wash fabrics are admirable for the purpose, and lace, embroidery or any preferred finish can be used. The big collar is becoming and attractive, and the elbow sleeves are eminently graceful, but the long ones, finished with cuffs, possess certain practical advantages so that the choice of the two is likely to be a welcome one.

The jacket is made with fronts and back and the circular basque portion, which is joined to it by means of a belt. The collar is arranged over the neck and shoulders, and both the elbow sleeves and the long ones are gathered into bands. The long sleeves are left plain, however, while the elbow sleeves are finished with pointed frills.

The quantity of material required for the medium size is four and one-half yards twenty-four, three and seven-eighths yards thirty-two or two and one-eighth yards forty-four inches wide with six yards of embroidery, four yards of insertion and one and one-half yards of beading.

Bows and Bows.

The little lingerie bows show no end of pretty ideas. Some are made from fine edging of embroidery; others, of linen, have hemstitched ends and the tiniest of lace motifs set in above. Batiste is trimmed with the narrowest thread lace, and handkerchief linen is often embroidered in a color or simply hemmed with it, each and all perfectly charming in effect. Butterfly bows of colored chiffon and velvet are added to the family of bows this season.



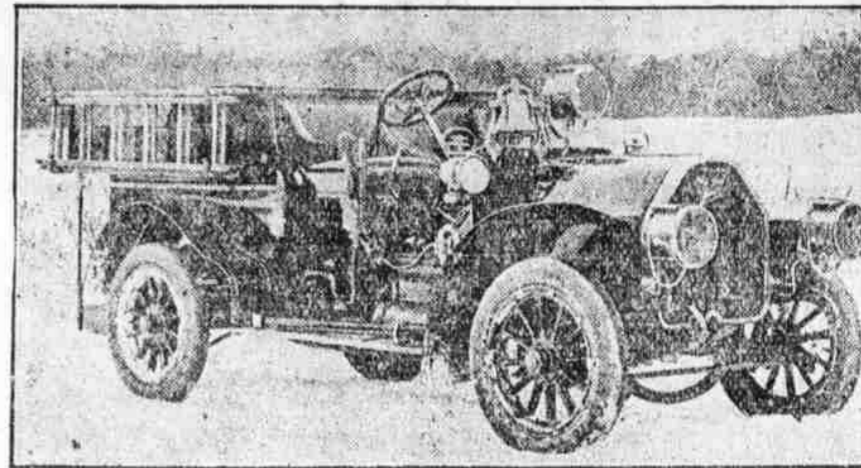
finished with straight cuffs. There is a choice allowed of turn-over or stock collar.

The quantity of material required for the medium size is three and three-quarter yards twenty-one, three and one-half yards twenty-seven or two yards forty-four inches wide, with two yards of ruffling.

Evening Dress Tip.

Pale tinted soft satin wears better than chiffon or chiffon cloth. A practical little gown can be made out of such material with only a little softening of lace at the neck. A gown of this kind will stand a good deal of wear.

LATEST ADDITION TO THE FIRE FIGHTING AUTOS OF BOSTON.



There has been put into operation in Boston a unique piece of automobile fire apparatus, which, it is believed, will greatly strengthen the department and add materially to the fire protection of Boston.

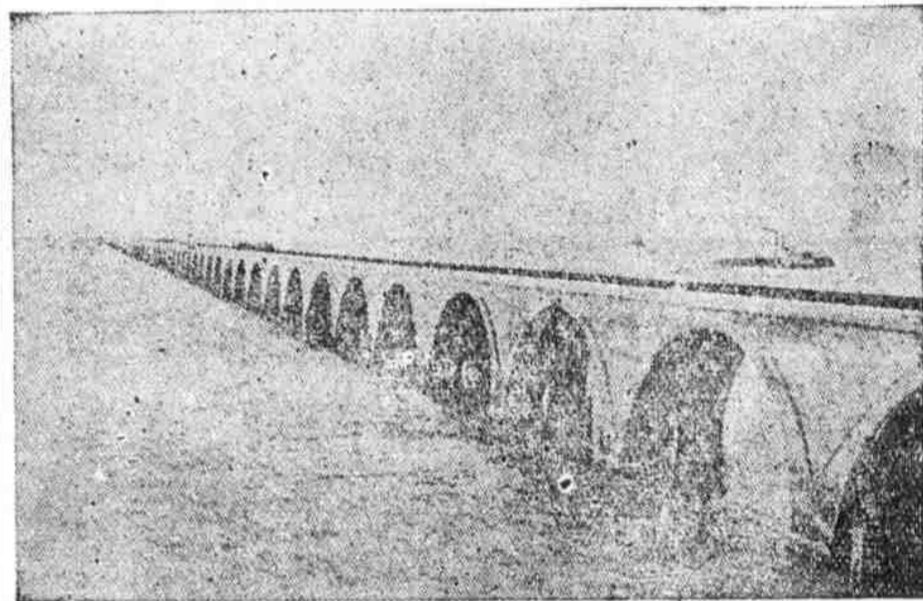
The new wagon has an auxiliary gasoline tank with special cut-offs, so that the auxiliary tank may be used for starting. The motor is of the four-cylinder, 35-40-horsepower, air-cooled variety, with magnetto and dry cells.

The wagon has a seating capacity for four men, two on the driver's seat and two on side seats in the rear, but if necessary eight men can be carried. In a large box behind the driver's seat are carried eighteen

large rubber blankets such as are used to cover goods for protection from fire and water. In another box under the running board in the rear is a life net. The other equipment includes axes, ceiling hook, plaster hook, two extinguishers, two five-foot extension ladders, sprinkler boxes with heads and tools, a door opener and other tools. The ladders are carried on leather-covered brackets on the sides and the other tools are stowed away conveniently on the sides of the body and in a box between the rear side seats.

With the new protective wagon the Boston Fire Department has seven pieces of horseless apparatus. —The Automobile.

SCENE ON THE NEW FLORIDA RAILROAD.



LONG KEY VIADUCT, THIRTY-ONE FEET ABOVE HIGH TIDE, AND TWO MILES LONG, IN CROSSING WHICH TRAINS GO OUT OF SIGHT OF LAND.

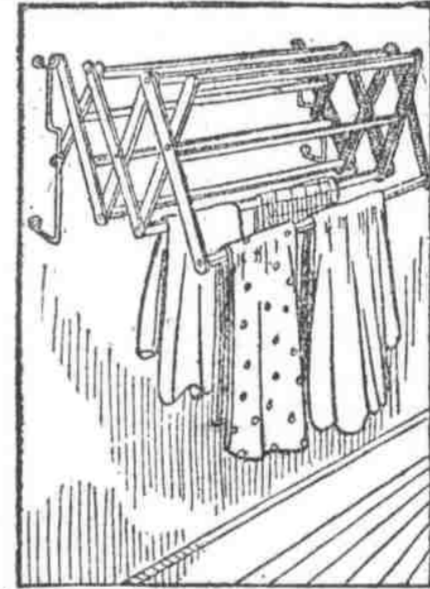
—From Leslie's Weekly.

A Fortune in Wolves.

The Minnesota State Auditor's office recently paid bounty claims on 1021 full grown wolves and 951 cubs. The amount paid out was \$9721.50, and in this fiscal year about \$30,000 has been paid out on such claims. Marshall County made the biggest showing with \$1620 paid, and claims for \$132.50 from Hennepin County were honored. The present bounty is \$7.50 for grown wolves and \$3 for cubs.—New York World.

Improved Clothes Rack.

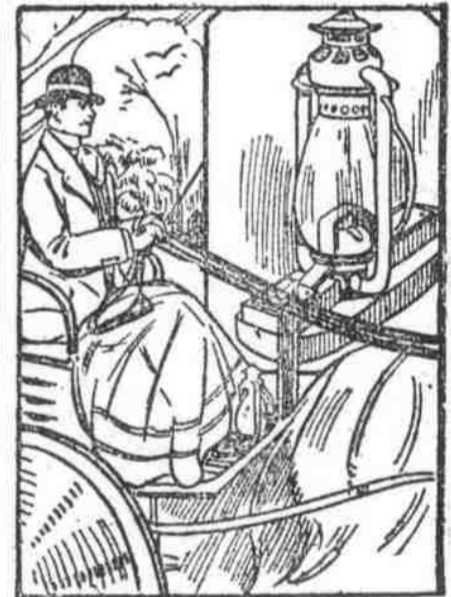
A clothes rack entirely new in construction has been designed by an Iowa man and patented. As shown in the accompanying illustration it can be readily expanded when in service and folded up into compact form when not in use. It is adapted to be placed against a wall or other support at a suitable elevation. The racks are in the form of the well known lazy tongs which are supported on a bracket. When the rack is opened



the upper bars are in advance of the lower bars, so that extra supports are provided for the drying of the clothes. —Washington Star.

Foot-Warmer.

A New Jersey man has designed the foot-warmer shown in the illustration. It consists of an oil lantern

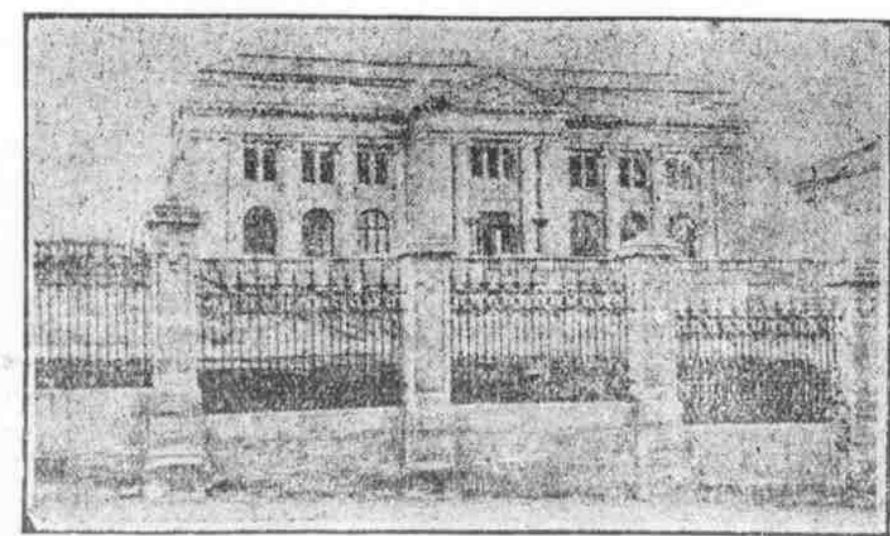


attached to a base. The foot-warmer proper is a copper or metallic heat induction plate, which extends over the flame of the lamp, projecting on to the base on each side. When the lantern is in use the heat of the flame comes in contact with the plate directly over it, and is conducted to the outside of the lantern to the foot-warmers. This foot-warmer can be readily set into carriages or other vehicles.—Washington Star.

The Rosetta Stone.

The "Rosetta Stone" is called after Rosetta, Egypt, near which place it was found by the French officer, M. Boussard, in 1799, while making excavations at Fort St. Julien. It has an inscription in three languages, the hieroglyphic, Greek and demotic, and dates from 195 B. C. Its chief value lies in the fact that it furnished the key whereby it was possible to decipher the Egyptian hieroglyphics.—The American.

A NOTABLE NEW MUSEUM IN NEW YORK.



THE HISPANIC SOCIETY OF AMERICA'S BUILDING, IN WHICH WILL BE DISPLAYED A COLLECTION ILLUSTRATING SPANISH-AMERICAN HISTORY.

—Joseph Johnson, New Jersey, in Leslie's Weekly.