

## Evils of Over-Speculation

By Chairman William H. Nichols, of the  
General Chemical Company.

**I**N recent days of great wealth and marvelous progress in material prosperity, when in our anxiety to make the world yield her riches in the shortest possible time we have been stripping her forests and emptying her mines, even at the risk of leaving to our children a wasted inheritance, it would have been well if we had remembered this truth before the awakening, which to most of us has come as such a surprise. We have seen riches take wings—some of us many times—but we have never seen such a gigantic shrinkage of material values when all visible conditions of real prosperity were so favorable. And why has this been so? I answer that the foundations in many places have been rotten; the building has rested on greed and graft, on avarice and on ambition, on extravagance and self-interest, and these are not the elements of a lasting foundation. A hurricane or earthquake is not needed to destroy a structure built upon these and kindred elements. It must fall of its own weight when the time is fulfilled. Fortunately it is that only part of our house was built on such, and that after the crash we see remaining all that was worth while, standing strong in its beauty if somewhat soiled with the dust of the other; for, sad as it is, and unfair as it seems, the innocent must always suffer with the guilty. I am glad the awakening came when it did. Another year of over-speculation and over-construction and no man could have foretold the extent of the ruin or the grisly anarchy that might have succeeded. You may blame hasty official utterances if you will, but the fact remains that rottenness existed, and some kind of a surgical operation was necessary. I believe that the patient is already on the road to recovery, and that if he follows the simple rules of healthy living he will come out stronger than ever before, and, let us hope, wiser.

## Woman and Business Training

By Robert Brodnax Glenn, Governor of  
North Carolina.



ADVISE every man who would be successful to listen to his wife's counsel in business affairs. The woman who is really a man's helpmeet is the one who is able to advise him on every serious problem that confronts him. But no woman can be a real companion who must spend all her time as cook and housekeeper. She ought to know about business and what is going on in the world. It is unreasonable of any man to expect his wife to meet his needs as a real companion if he does not provide the means for her to become so. A wife should have some leisure to study and develop herself along intellectual lines. A man who holds the opposite idea lowers the standard for wifehood and womanhood. And every girl and woman in the country should have a strict and thorough business education. No matter how fortunate a girl's immediate circumstances, she should be given a complete business training. Let them be trained to be first-class stenographers, bank cashiers, professional nurses, bookkeepers—anything they have talent for. But let their equipment be complete—as a man's is. It is a dreadful mistake to leave a girl without any definite training whereby she may earn a livelihood in case of necessity. I believe the reason many women go into wrong paths in life is simply because they are helpless when thrown suddenly on their own resources. A knowledge of business is not likely to spoil any woman's chances of winning a good husband. It would, on the contrary, increase her chances, in my opinion.—From The Home Magazine.

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## The Neglected Rifle

By Lieutenant Albert S. Jones, Secretary of the  
National Rifle Association of America.



HERE is no doubt but that a large proportion of our male population could be induced to take up rifle-shooting as a pastime if the opportunity were offered. That effective work can be secured by the training in rifle clubs has already been demonstrated. Canada's rifle clubs are a part of her military system, and in case of war would be turned into military companies. In Switzerland every male citizen is trained in the use of the rifle. There the rifle-club movement is three centuries old, here we are only just beginning.

The way it can be accomplished here is for the government to encourage, assist, and maintain in a high degree of efficiency, civilian rifle clubs. A comparison of civilian rifle-club work in this country with that of other nations is a sad commentary of our neglected opportunities. The United States, with its eighty million or more of population and with our sixteen millions available for military service, has only about eighty-five thousand men in all branches of the service receiving training in target practice. The government rifle clubs show about 1800, and there are possibly fifty thousand more who are familiar with rifle shooting of some sort. This leaves over fifteen million unorganized militiamen who are either entirely ignorant or unskilled in the use of any kind of small arms.—From Harper's Weekly.

## The Philippines from a Soldier's Point of View

By Sergt. John Hazley, U. S. A., now stationed in Luzon.



THE Philippine Islands are a bunch of trouble gathered upon the western horizon of civilization. They are bounded on the west by hoodlumism and smugglers, on the north by rocks and destruction, on the east by typhoons and monsoons and on the south by cannibals and earthquakes.

The climate is a deceptive combination of changes well adapted to raising cane, the soil is very fertile and large crops of insurrections and treachery are produced. The inhabitants are very industrious; their chief occupations are trench building and making bolos. Their houses are made chiefly of bamboo and landscape. Filipino marriages are very impressive, especially the clause wherein the wife is given the privilege of doing as much work as her husband desires.

The chief amusements are cockfighting and stealing; the principal diets fried rice, boiled rice, stewed rice and rice. The animal of burden is the carabao and should a hundred mile journey be undertaken with this animal the driver would die of old age before reaching his destination.

## The Youngest King in Europe.



KING MANUEL II. OF PORTUGAL.

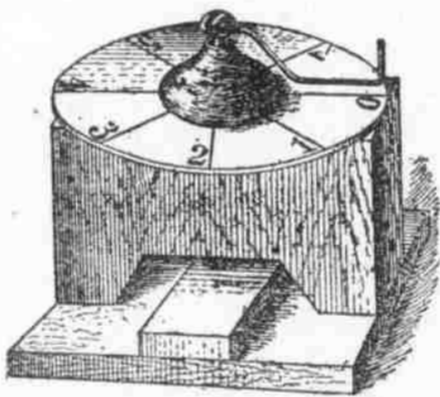
Manuel, second son of the late King Carlos I. of Portugal, was born November 15, 1889. He ascended the throne on February 1 of the present year, immediately after the assassination of his father and brother. He continues the dynasty of Braganza, which dates from the end of the fourteenth century. His mother, Queen Maria Amalia, was a French princess, daughter of Phillip, Duke of Orleans, Count of Paris. The young King is very popular, and has begun his reign with evidences of a manly and progressive spirit.—American Review of Reviews.

### AN EASILY MADE MICROMETER.

By Dr. Thomas R. Baker, Rollins College, Florida.

It often becomes necessary for the experimenter or practical worker to find the thickness of material so thin, or inconvenient to measure, that the thickness cannot be found by means of a foot-rule, or other common measuring device. A simple, fairly accurate, and easily made apparatus of the micrometer form may be constructed as follows:

Get a common iron or brass bolt about one-fourth of an inch in diameter, and about two and one-half inches long, with as fine a thread as possible, and the thread cut to within a short distance of the head of the bolt. A bolt with a cut in the head for a screw-driver should be used. Clamp together two blocks of wood with square corners about one inch wide, three-fourths of an inch thick, and two and one-half inches long,



A Home-Made Micrometer.

with their narrower faces in contact (the width of the clamped blocks being two inches), and bore a one-fourth inch hole through the center of the blocks in the two-inch direction. Now remove the clamp, and let the nut of the bolt into one of the blocks so that its hole will be continuous with the hole in the wood, then glue the blocks together with the nut between them. Cut out a piece from the block combination, leaving it shaped somewhat like a bench, and glue the bottoms of the legs to a piece of thin board about two and one-half inches square for a support. Solder one end of a stiff wire about two inches long to the head of the bolt at right angles to the shaft, and fix a disk of heavy pasteboard with a radius equal to the length of the wire, and with its circumference graduated into equal spaces, to serve in measuring revolutions and parts of revolutions of the end of the wire, to the top of the bench; put the bolt in the hole, screwing it through the nut, and the construction is complete.

The base is improved for the measuring work by gluing to the central section of it, covering the place where the end of the bolt meets it, a small piece of stiff metal; and it is convenient to have the graduated disk capable of rotating, so that its zero line may be made to coincide with the wire.

Find the number of threads of the screw to the inch by placing the bolt on a measuring rule, and counting the threads in an inch or half an inch of its length. The bolt in making one revolution will descend a distance equal to the distance between the threads.

To use the apparatus, put the object whose thickness is to be measured on the base under the bolt, and screw the bolt down until its end just touches the object, then remove the object, and screw the bolt down until its end just touches the base, care-

fully noting while doing so the distance that the end of the wire moves over the scale. The part of a rotation of the bolt, or the number of rotations with any additional parts of a rotation added, divided by the number of threads to the inch, will be the thickness of the object. Quite accurate measurements may be made with this instrument, and in the absence of the expensive micrometer, it serves a very useful purpose. I have used it in the beginning classes in electricity for measuring the diameter of wire, for finding the numbers of wires from reference tables, and for making various other measurements.—From the Scientific American.

### Law and Hoosier Justice.

Speaking of the perversity of country "squires" State Senator John S. Fisher, chairman of the Pennsylvania Capitol Investigation Commission, told this story recently:

"We have one old codger out in Indiana County who fears neither lawyer or court. Not long ago Dick Wilson had a case before the 'squire,' and knowing his man he went to the office fortified with a dozen or more Supreme Court decisions.

"Wilson argued his case, cited several opinions and finally remarked: 'Squire, I have here some decisions by the Supreme Court of Pennsylvania which I shall read.'

"Wilson finished one decision when the justice interrupted saying: 'Mr. Wilson, I reckon you've read enough. Those Supreme Court decisions are all right so far as they go, but if the Supreme Court has not already reversed itself I have no doubt that it will do so in the near future. Judgment is therefore given against your client.' — Philadelphia Public Ledger.

### AUSTRIA'S HEIR.



ARCHDUKE FRANZ FERDINAND OF AUSTRIA AND FAMILY.

### The Oldest of Professions.

An old friend of the family had dropped in to see a young lawyer whose father was still paying his office rent.

"So you are now practicing law," the old friend said, genially. "No, sir," said the candid youth. "I appear to be, but I am really practicing economy." — Youth's Companion.

## Fashion Notes

New York City.—The short, jaunty jacket that terminates just above the waist line is so generally becoming and so well liked that nothing ever super-finished with banding, as illustrated,



or with applique or with braiding, it can be embroidered on the material, sedes it. This one is novel in many of its features and includes a little vest portion that is peculiarly chic, while it allows the use of effective contrast. In the illustration pongee

### Neck Bows of Ribbons.

Pretty bows for the neck are made of ribbon one and a half inches wide, tied in small bows, the ends mitered, and a dainty design in ribbon work; small roses and forget-me-nots and silk embroidered leaves and stems decorate each end.

### Filet Mesh Popular.

Wide bands of black "filet mesh" richly embroidered in peacock colors with touches of bronze, gold or silver, are fast replacing the Japanese and oriental trimmings which have held sway for so long. Some of the designs shown in tints of orange and burnt leather strike a particular happy note in combination with the warm brown materials so popular this season.

### Breakfast Jacket.

Tasteful breakfast jackets are always in demand. In combination with skirts to match, they make exceedingly attractive and eminently comfortable morning dresses, while they also can be utilized with odd skirts of linen, light weight serge or some similar material. This one has the fitted back that is always becoming combined with loose fronts, and allows a choice of the pretty elbow sleeves or plain ones of full length. A wide, becoming collar finishes the neck. Lawn, batiste, dimity, challis, all materials that are used for breakfast jackets, are appropriate.

The jacket is made with the fronts, backs and side-backs. The elbow sleeves are gathered to form the frills and are stayed by means of bands over the shirtings, while the long sleeves are finished with straight cuffs.

The quantity of material required



is trimmed with banding and the vest portions are of the same, but cretonne is being much used for this last, embroidered bandings are always handsome and lace is in every way correct; or again, the material itself could be embroidered or banded with soutache. The jacket is an exceedingly serviceable one that is equally available for the entire costume and for the separate wrap which is so convenient to slip on over thin gowns. It can be finished in all these various kinds being greatly in vogue.

The jacket is made with fronts and back and the fronts are fitted by means of darts at the shoulders.

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

### The New Frillings.

Various frillings and pleatings in tulle and net, chiffon and mousseline de soie, can be procured now by the yard, ready for jabots or for tacking into the necks and sleeves of the new spring gowns. When these frillings are carefully chosen, and secured to the collar in such a way that they do not show too much white on the outer side, they have a fresh and dainty effect which is very delightful.



ing, three and one-fourth yards of edging.