

Borrowing Trouble

Now, the very worst things that might happen, you know. Are the things that don't happen at all. We fidget and worry, lamenting and sorry. In the grasp of expectancy's thrall. Apprehensive forebodings encumber our souls. Depression weighs down like a pall, so we wear a long face with a very poor grace. And then nothing happens at all. When we prophesy storms it is sure to clear off. When our money's gone, something comes in. And the thoughts of those bills which have given us chills. Every month shouldn't make us grow thin—

For they fly down the past like the leaves on the blast. We settle up, somehow, and why do we bother and fret over what we forget. Before many days have passed by? We were not carried off by that terrible cough. And in fact, 'twasn't much, come to think— All our pains and our aches and our dreadful mistakes. Why, they too have slid over the brink of the gulf that forgets; yet we still wring our hands. Predicting some ruinous fall. Approaching disaster we hail as our master— And then nothing happens at all. —Elliott Walker, in Spare Moments.

The Little Heroine who Saved Mamma



JACK WILLIAM JOHNSON



KATIE JOHNSON

Mount Holly, N. J.—Many a mother has saved her child from death. Here is a child who has saved her mother from death—death under the grinding wheels of a locomotive tearing along the rails at 60 miles an hour.

The child is 12-year-old Katie Johnson; the mother, Mrs. William Johnson. If it hadn't been for little Katie Mrs. Johnson would be in her grave now and Katie a motherless little schoolgirl. But Katie kept her wits where another child might have lost them.

The train was the five o'clock mail from Philadelphia. It was behind time. The engineer was trying to catch up to his schedule, so he pulled the throttle out to the last notch. He took a chance on the curve near this city and was about to take the bridge at top speed when he was horrified to see a little girl standing on the tracks, not 200 yards away.

She was tearing along toward the on-coming train, waving something. It was red. The engineer knew.

He threw over the throttle and jammed down the brakes—the child's signal meant danger. The heavy train came to a stop with such a shock that all the passengers were thrown from their seats in the coaches. The pilot of the locomotive wasn't 20 feet from the little girl when the wheels stopped grinding along the rails.

"What's the matter?" cried the engineer, jumping down from his seat in the cab, followed by his fireman. The passengers piled out, too, curious to know. There in front of them stood a little girl, waving her red muffer still, right in the path of the giant locomotive that would have ground her to pieces had it gone two rods further.

"Quick, come quick!" she cried, for answer.

Then she started to run back over the tracks, followed by the train crew and scores of the passengers. When they got to the bridge they knew what the matter was.

Woman Caught Between Ties. There on the bridge, which the train would have crossed in five seconds more, they found a woman, badly hurt. She had tried to walk across the bridge and had slipped, falling between the ties. There she was tightly wedged. Her head and shoulders protruded above the ties. Any locomotive that crossed would have decapitated her instantly. And she was so tightly stuck in between the ties that had any train passed over, there would have been no chance for escape.

It was Katie's mother.

"I fell," she gasped, "while Katie and I were crossing the bridge on the way to town. I was caught fast."

Gently the train hands and some of the passengers pulled Mrs. Johnson out of her perilous position. Then they found that her left leg had been frac-

tured. She never could have helped herself; she would have been killed instantly.

Katie Not Excited. The women passengers turned to little Katie, who didn't seem to be excited. She had done nothing out of the ordinary. There she was, standing on the bridge trying to comfort her mother, who was suffering intense pain from her broken leg. The women covered her with kisses, which Katie didn't seem to relish, because she was excited over seeing that somebody would get a carriage to take her mother home.

The carriage was called and injured Mrs. Johnson was taken home, glad that she had suffered only a broken leg.

But after they got back to the cars the train hands began to tell stories of old railway men who had forgotten to wave anything red when to do it meant saving lives.

Katie is a slight child with flaxen hair, cold steady blue eyes, and clear waxen pink complexion. She has about her an air of one who thinks and acts quickly and with fearless resolution.

How Accident Occurred. "We all had been to Philadelphia that day," said Mrs. Johnson. "I had with me a little four-year-old boy, Herbert Durand, and Katie. When we got back to Mount Holly I was pretty tired and thought I would walk home the shortest way. This led me over the bridge near the station. The children were ahead of me but a short distance, and were getting over the bridge nicely. We walked on a plank that runs across the middle of the bridge. I was about half way across, I think, when my foot slipped off this plank and caused me to fall, knocking down little Herbert, and nearly rolling him into the creek. After I had put him on his feet I started to get up, and in doing so made a misstep that plunged both my feet and then my body between two ties, until only my head and shoulders were above the bridge."

"I saved myself from dropping into the creek below by spreading out my arms when I felt myself going down."

Child Thought Quickly. "I screamed as I fell and this attracted the attention of Katie, who was a little distance ahead of me. She came running back and taking hold of one arm tried to help me up, but I could not lift myself enough to get out. While I was thinking what to do, whether I should drop into the creek below or try some other means of getting loose, I found Katie had left me and started for the station for help."

"She had gone but a few steps when I heard a whistle, and saw Katie, white as a sheet, with big tears in her eyes, give one look at me and then turn about and fairly fly across the bridge up the track toward the train"

that was just visible around a curve. "I could not understand what Katie intended to do to help me, but somehow I had absolute confidence that this child would save my life."

The Mother's Agony. "Hardly had she gone off the bridge than she snatched from her neck a red muffer that she wore and waved it frantically at the engineer, at the same time planting herself in the middle of the track, apparently with the belief that if the flag did not stop the engine she would. When I saw this I looked at the engine for an instant, and not being able to see that the train was slowing down my blood turned hot and cold by turns, and I shut my eyes, determined that I would not move, for I knew that if the engine ran past Katie and her signal it meant that death had come to her, and might just as well come to me."

"In that moment I lived over a good many years, before I realized that the train had stopped and I was being lifted from danger."

"I remember thinking of an accident which I saw several years ago on this very bridge, when an old man was killed there by a fast train. I remembered that his heart had fallen right near where I was standing, and that as I looked at it I could see it beat two or three times. The memory of this night came flashing over me as I waited for the train, and I think for a moment I must have fainted."

Realized Child's Bravery. "I did not open my eyes until I heard Katie's voice at my side and felt the strong arms of the trainmen lifting me and carrying me to the station. And there I wept, I guess hysterically, for I then realized just how brave the child's act was, for I knew that when Katie started up the track waving the muffer she never intended to get off the track until she had stopped the train."

All that Katie would say about her part in averting a tragedy was: "You see, the engine had to stop, for I had a red signal. You know that always stops a train, and I waved it at the engineer because I didn't know anything else to do to make him stop. I couldn't lift mother out and so I just had to stop the train. I don't think there is anything funny in that."

"No, I wasn't afraid. What should I be afraid of? Didn't I have the red muffer? Don't trains always stop a red flag? Well, then, what should I be afraid of?"

That's the kind of a girl Katie is. She knew no fear. She had absolute confidence that the red flag controlled the motion of the wheels of the ponderous "iron horse" and made her mother's life perfectly safe.

EFFECT OF WOMEN VOTING. British Writer Tells of Conditions in New Zealand.

"New Zealand was the first British colony to adopt women's suffrage—as far back as 1893," says a writer in the London Chronicle. "The New Zealand woman was given universal adult suffrage. Though she had not sought it, she immediately used it. Out of 140,000 women 109,000 had placed themselves on the register in a few months, and 90,000 voted in the general election of November, 1893. They voted peacefully and in order during the day while the men were at work, and left the booths to the men in the evening. They have voted with similar regularity and orderliness ever since. How do the women use their powers? Very calmly, by all accounts. Roughly, women make very much the same use of the franchise as do men. The result has not produced either a new heaven or a new hell. Men have not been deprived of their rights. There has been no disorder or unseemly behavior—no strange revolution in dress or manners. Franchisement has led neither to divided households nor divided skirts."

"The effects, in fact, have been rather social than political. Women seem to be treated with more real respect—and not merely at election times. There has arisen between the sexes that sense of equality which is perhaps the only permanent and enduring social basis. Speaking generally, those part in public affairs is not sharply distinguished from that of men. New Zealand women have simply stepped into equality. And 14 years of political life have shown them equal to that equality. Working side by side with man, woman still keeps her place—not like to like, but like in difference."

"The word pictures of which colonists used to have so many given them of domestic discord, of children forgotten, husbands uncared for, dinners uncooked, dress and appearances neglected—have already almost passed from memory. It is the commonest sight to see husband, wife and grown-up children walking or driving cheerfully to the polls together. The head of the family has become a more important factor in politics than of old."

by the horticulturist above mentioned, because it would be difficult to make it thrive in any sort of cultivation which did not approximate closely to the conditions under which it grows naturally.

However, these natural conditions are not found in Ireland alone. This oxalis grows in England as well and is there locally known as the shamrock. It flourishes in the United States, carpeting the ground for square miles together.

The "true shamrock" to an Irishman is the plant which is known by that name around the spot of his or his father's birth. But the botanist has as much trouble in identifying it as he has in identifying the "mayflower" of New England, a name which is applied in different localities to the trailing arbutus, to the saxifrage, to the hepatics and to two or three other plants. In spite of the fact that the trailing arbutus is the mayflower of New England literature the word is much more commonly and popularly applied to the saxifrage than it is to the arbutus.—Chicago Chronicle.

ROAD TO SUCCESS

PUBLICITY IS THE MAIL-ORDER MAN'S GREAT WEAPON.

MERCHANTS MUST ADVERTISE

"Fight Fire with Fire" and the Dollars Now Going Cityward Will Stay in the Home Community.

The merchant who would wage successful warfare against mail-order competition should study mail-order methods. The same tactics that takes the dollar out of the community will keep it at home.

And what are mail-order methods? The keynote of it all may be found in the one word—publicity. The mail-order house advertises. It does not advertise better goods at less money than the home merchant gives, but it advertises persistently. It puts its proposition before the public constantly. It recognizes no dull season in its campaign for publicity. It never lets up.

At a gathering in Iowa some time ago a mail-order man explained some of the system followed in the campaign of publicity. According to this explanation the mail-order house seeks the line of least resistance in its search for business. Whenever they can find a town in which the merchants are not active advertisers they flood that community with their literature. When they find a town in which the furniture dealer, for example, is afraid to use printer's ink they pay particular attention to the subject of furniture. They are searching for the weakest link in the chain of home defenses.

Something of this is explained by the conditions the writer saw in a mill town in northern Wisconsin. The local paper carried practically no local advertising when the size of the town was considered, and the stores of the town were but small affairs. In talking to one of the merchants he complained that more than \$25,000 was

not. They select towns, or special lines where they do not have to meet the competition that is offered by local advertising, and they make advertising pay.

We want the people to trade at home; we want them to build up the home community; we want to see the dollars kept in circulation here that one and all of the local people may prosper. We do not want to see the fortunes of the city mail-order man built at the expense of the local community, but we know absolutely the value of publicity, and we know the mail-order houses will capture the dollars if the local merchants will not fight fire with fire; will not show the public what they can buy and at what price.

Let us go back to this northern Wisconsin town and see what opportunities the merchants there were sacrificing. It was a mill town, and in no way an agricultural community. There were not 20 farms within a radius of as many miles. The industry was lumber, and the money to run the mills came from the city. The nearly 1,000 employees were paid in city money, and with a little effort on the part of the merchants in that town this money might have been kept in the town. It might have been made to build a permanent prosperity. But no, the merchants left a wide field for the mail-order houses which they improved, and the money that might have stood after the lumber interests are gone and the mills are closed has been allowed to return to the city from which it came, and now every lofty pine that falls but drives another nail in the coffin of the town, and all because the merchants did not believe it would pay to advertise.

WRIGHT A. PATTERSON.

Child Turning Purple. Mary Eightoz, three years old, of New York, is turning purple. The doctor says she is suffering with a disease known as purpura hemorrhagica. The child's mother first noticed the changing color three weeks ago. While bathing the girl she detected small purple spots on various parts of the



Intelligent advertising means "slicing the bulldog power and tenacity of the local press on the competition offered the home merchant by the catalogue houses. Intelligent advertising means the employment of mail-order methods in combating the mail-order evil.

sent from that community to the Chicago mail-order houses each month. "That is easily twice the amount that is spent in all the stores in this town put together each month," he explained. "Merchandizing don't pay in such a place as this."

A few hours later the writer was talking with the publisher of the local paper, and the conversation turned to local advertising, or rather the lack of it.

"I was very much tempted to accept a proposition which I received from one of the Chicago mail-order houses a few days ago," said the publisher. "I still have the proposition here on my desk. They offer me a cash contract at a regular display rates for 1,500 inches, to be used during the year, and in addition to the cash advertising they offer me a small commission on all the new business secured in this county during the life of the contract. They say their business in this county during the last 12 months was approximately \$8,000 per month, and I would secure a small percentage on all business done over this amount during the next 12 months."

"Have you shown that proposition to the merchants of this town?" I asked.

"I have, and it didn't move them," he replied. "They simply say it don't pay to advertise. I would jump at the offer if it were not for the fact that I cannot bring myself to the point of doing that which I know will help to kill this community."

There was an illustration of mail-order methods. The wide-awake mail-order man proposed to reap a golden harvest from the field the very-much-asleep local merchant would not cultivate.

Does it pay to advertise? The more than \$200,000,000 that finds its way to the Chicago mail-order houses each year is garnered by a campaign of advertising. You, Mr. Local Merchant, claim, and rightly, that you can sell the same goods for the same, or less money, than the mail-order houses offer, but at the same time you complain because the mail-order man gets the business.

Why do they get it? Because they advertise.

They not only advertise, but they advertise in your field, and they advertise in your field because you do

body. Alarmed, she applied home remedies, but the spots continued to spread. The child's body presents the appearance of being tattooed. Almost the entire body is covered, with the exception of the face, which thus far has not been affected. While most of the time the blotches are of a mellow purple, they occasionally change to a deep plum color or a dull red. Some blotches are as large as a penny, others are no larger than a pinhead. The disease is probably caused by a rheumatic germ.

Applied Theology. Little Willie Trundy, of Searsport, Me., stood at the window one day, watching his grandmother mow a piece of grass near the house. After watching him a few minutes, he turned to his grandmother and asked if God was everywhere.

"Yes," said she. "God is everywhere."

"Is He here in this room?"

"Yes."

Willie pondered a moment, then—"Is He out in the field where grampy is?"

"Yes, Willie, He is everywhere."

Quick as a flash came the response: "That He'd better be careful or grampy'll cut His legs off."

Only Believe. Be not downcast if difficulties surround you in your heavenly life. They may be purposely placed there by God to train and discipline you for higher developments of faith. If he calls you to "tolling in rowing," it may be to make you the better seaman, and to lead you to a holier trust in Him who has the vessel and its destinies in hand, and who, amid gathering clouds and darkened horizon, and crested billows, ever murmurs the mild rebuke to our misgivings: "Said I not unto thee, that if thou wouldst believe, thou shouldst see the glory of God?"—Rev. John R. Macduff.

Newspaper for Financiers. M. Rouvier, the ex-premier and the greatest authority on political finance in France, is about to start an important daily newspaper, for which he has already raised \$600,000 out of the total capital needed, which he has fixed at \$1,400,000. This paper will be both political and financial, and will serve as the organ of the Banque de Paris et des Pays Bas.



HENRY II HAT WASHABLE BLOUSE WALKING GOWN

As we have mentioned before stripes are having it all their own way this season. We meet with them in all the materials. Even tulle and chiffon are now made in stripes, and mousseline de sole is very attractive when striped with satin—more especially black satin. This is one of the favorite materials of the moment, and very lovely it looks when mounted on a foundation of silver tulle and when worn with a sash of crepe de chine in some vivid shade—such as purple, emerald, green or lacret-blue. Some of the new gauzes are striped with velvet and a distinct novelty is Indian muslin with cross-bar lines in velvet and in satin.

It is quite certain that stripes can be made to make the figure look slender if they are properly manipulated, but they demand a master hand at all times and no woman who weighs more than seven stone should dream of adopting them in any but a perpendicular position.

Something embroidered is the order with every well-dressed woman, for nothing seemingly is complete without this adornment, and thus fashions seem to insist on the increase of hand labor and a comparative contempt for the assistance of the sewing machine. The latest thing in fanciful embroidery devices is our old friend the bugle. This in crystal or in jet was seen recently in most successful combination with beads of silver following a lace design upon a net foundation.

One of the fancies of the moment is to be very long on the shoulders, and many of the loose bodices which overhang the belt in blouse fashion show wide armholes reminiscent of the Chinese outline, with loose sleeves coming through these, overhanging some tight white lace sleeves which fit to the wrist. It is rather difficult to describe this wide armhole, but it extends over the shoulder right into the figure in a manner becoming alike to the stout and the slim. A good specimen I have met of this type of dress was made of black satin ninon, with the skirt striped from waist to hem with machine-stitched bands of black velvet ribbon, the trimming on the bodice following this idea, while at the neck a small V-shaped piece of ivory lace mounted over chiffon was justified by the under-sleeves to match, which appeared beneath the loose ninon sleeves.

Again, I have found the same sort of bodice with the top half made of white cloth embroidered in silk, the bottom portion being of satin, while the vest was of transparent ivory lace, and the skirt, which was cut on the cross, had broad pointed pieces of white satin put in as exaggerated gusts from knee to hem.

Talking of skirts reminds me that some of the new models are made in kilts all round the back, with the front almost plain, trimmed with two bands of embroidery, and this is quite a good style of skirt if you need one which is to touch the ground, but if you are in favor of a very short skirt, then would I only recommend to your notice the flatly stitched kilted or box-plaited skirt, or the tightly-fitting skirt which is cut on the cross.

Among other extremely pretty full skirts destined to play their part at a dance, I would applaud one made of white chiffon flowered with monster hydrangea with a broad hem of mauve silk at the base, the bodice having this hem of silk to outline the armholes which extend to the waist over tight-fitting sleeves of a finely-spotted net, a fabric which again ap-

peared in the front in the form of a vest with pieces of mauve velvet ribbon threaded through it. Another gown which has a full skirt was made of ivory-white satin with the hem bordered with silver galon, which appeared beneath an embroidery of silver roses. The bodice was formed of two pieces of satin on the cross bordered with silver, these being passed over each other in front to tie at the back into a bow with small silver tassels at the ends, and the small vest was made of Brussels lace, while frills of the same, tied handkerchief fashion, formed short sleeves beneath the fichu. The hair of the wearer of this was tied with silver braid tasseled with silver, and it is needless to say that it was arranged in a group of curls.

Every head is "running over with curls" nowadays; and what a difference there is in the quality of these luxuries may be realized from the fact that they range in price from a few cents to dollars.

With the advance of spring the smart tailor-made costume claims more and more of our interest and attention. Many of the best designs are made up with charming little boleros and coatees, heavily braided, in conjunction with plain skirts. The one shown in our illustration is made of a warm nut brown cloth of very fine quality. The skirt fits closely round the hips, its sole trimming being stitched bands of the same cloth arranged in long loops, which have a most graceful effect in giving length to the wearer. The coatee has the quaintest little tails at the back and is cut up at the sides, showing the waist-belt of black satin. The whole surface of the coatee and sleeves is thickly braided in fine black braid, while broader bands of braid are placed over the shoulders, and hold the fullness of the sleeve with the widening effect which is so popular for the moment. The coatee fastens, single-breasted, with small silver buttons, and the tiny roll collar and points turned back at the waist are of pale turquoise blue velvet, which has a delightful effect on the brown cloth and black braid. The smartness of the costume is greatly enhanced by the high stock of black satin to match the waist-belt. The hat is of nut brown straw, both crown and edge being bound with black satin while at the side wave three curly quills of a pale turquoise tint, held by a brooch of pierced oxidized silver work.

Dream Visions. Psychologists have undertaken the scientific study of dreams. When the olfactory sense of a sleeper is stimulated by an odor, such as that of hellebore, not only does he dream of "smelling violets," but visual images of flowers appear to him. If the experiment is prolonged the dream visions become complex and filled with strange imagery. A vibrating tuning fork held near a sleeper's ear made him dream of a lion roaring, and when a little salt and water was put on his tongue he dreamed that he was eating olives.

Girls' Ideals. Girls nowadays seldom care to get married before they are 25. They are willing to get engaged, and many girls say that the ideal life is to live at home, have some business to occupy their time, and a fiance to spend his money on their amusements.—The Sketch.

A good deal of mushroom aristocracy is raised in wine cellars.—Puck

Whole Staff Met Death. A factory at Fuchon, Roumania, recently lost its entire staff save one or two by similar and almost simultaneous cataclysms. It is the Jones co wood modelling factory and it employed 31 men. Fifteen of these were going home when they were engulfed by an avalanche from the Vales Sitei mountain. The 16 others, who were going home by a different road were struck to death by another avalanche from Mount Metarcea. One man, who was caught on the edge of the rushing mass, managed to free himself. Soldiers dug the men out of 30 feet of snow, but not one was alive.

No More for Him. "You will notice," said the young dramatist, "that there is a great moral lesson in my play."

"Then you must take it away," answered the manager. "I've got tired of fighting the police in trying to produce the plays which have great moral lessons to them."—Chicago Record-Herald.

Every male in Russia over 15 years old smokes about 150 cigarettes a week, according to a British consular report on Poland and Lithuania. One pound of tobacco suffices for 1,000 cigarettes.

WHAT IS A REAL SHAMROCK?

Impossible to Say Which Trefoil Is Ireland's True Emblem.

A newspaper the other day reported a "prominent florist and horticulturist" as saying: "There seems to be some strange fatality about the shamrock. It is essentially the flower of Ireland. Nowhere else except in that little isle will the plant thrive and when transplanted its death is only a question of brief time. Irish it is and nothing can change it."

This statement is romantic, but hardly scientific. In the first place, no one knows surely what plant is meant when the shamrock is mentioned. It is impossible to know what plant this horticulturist meant. In one part of Ireland one plant is called the shamrock, in another part another plant and elsewhere in the island still another.

The name is perhaps most widely given to one of the hop clovers botanically named trifolium minus. This is the plant which is commonly exported from Ireland, especially to London,

for St. Patrick's day and often to the United States under the name of the shamrock.

It may, perhaps, lay claim to being called the true historic shamrock, although that honor might also be claimed for several other plants.

But it is not true that it will not grow elsewhere. It will grow wherever it is properly cultivated and does grow freely in other countries.

Beyond that the white clover, trifolium repens, is widely understood to be the common shamrock, and is plucked and worn under that name in Ireland and elsewhere. It grows nowhere more freely and abundantly than in the United States, and there is nothing characteristically Irish about it.

The black medic (medicago lupulina) is also known as the shamrock. So is the wood sorrel (oxalis acetosella). There is much historical evidence in favor of the claim that this last plant is the shamrock sung by the poets. It is beautifully trifoliate and it grows in wild places.

It may well be the plant referred to