
There wasn't a citizen of the village who was not ready to admit that Henry Gregg was a smart young fel-

"You keep your eye on Henry. He is bound to be a rich man some day," they would say.

The young man was engaged to Eunice Rathbone, and had been for a year. People were wondering why they didn't get married but no one guessed the true reason. It was because Henry was too smart. At the age of twenty-one he had been left \$1,000 in cash. He was then teaching the village school. He had once bought a hog for \$3 and sold it for \$5; he had bought a horse for \$25 and sold it for \$30; he had bought \$15 worth of geese feathers from the farmers about and shipped them to the city and made a profit of \$7. Therefore, he felt that he had a right to class himself as a financier, and to resign his school that he might devote all his time and energies to speculation.

The ex-schoolmaster had "devoted." and six months had gone by when on one of his courting nights he found Eunice looking very sober and evidently troubled in her mind. When he had begged her to tell him what was the matter she answered: "It's a matter I don't want to speak about, but I feel that I must. It is about our getting married."

"Yes?" "I am asked almost every day when the event is to take place."

"I cannot answer, and folks have come to regard it as strange."

"But it is the understanding that when I am \$3,000 ahead of the game we are to wed."

"And that leads to another matter, Henry. You cannot doubt that I love you, but I am going to talk plainly to you. As a school teacher you were a success; as a financier you have been a fallure."

What right have you to say that?" he asked as he flushed.

You began your financial career with a thousand dollars. How much of it have you left?"

You mean how much have I made. don't you?" "I mean to say that you haven't got two hundred dollars left!"

"See here, Eunice—!" "Don't bluster, Henry. There is a general opinion that you are a success, but I know better. As your pledged wife I have a right to know certain things. As I said before, you are a failure as a financier, and the first step is to admit it."

Henry sat with very red face and sulked.

"You are a moral, upright young man. You have a very good educa-You are spoken of as smart. You started out with little worldly experience, however, and too much confidence in yourself. You argued that because you had made money on a hog and one or two other things you were a financier."

"I'll not take that talk from any woman!" said Henry to himself.

"You did not consult any of the business men here," continued the girl, "nor did you ask my advice. You just went ahead with a feeling that you knew it all. You bought wheat on a margin for a raise when there was no logical reason to look for a raise. You invested in silver mine stocks that had been published as a fraud. You put money into other things without serious investigation, and the result is-the result."

"And you don't want to marry a failure, of course?" said the lover.

You are not a failure. You have failed in only one thing. Ninety men out of a hundred do that. You may yet be a success as a financier if you will be content to accept and follow the advice of a conservative person."

'As for instance?" "I am that person!"

'Oh, you are a financier, are you?" "Mighty funny that I should have heard nothing about it. I thought you might have fifty dollars laid by, but never had a hint that you were speculating."

There's a matter I never told you about, Henry, and I haven't been disloyal in keeping it a secret. About the time we became acquainted an aunt died and left me \$2,000. I want- the reservation. Alonzo Church, seced to add to it, of course. I have a cousin over at Enfield. He had just started a dairy, and wanted me to put in as a partner and enlarge the business. I went over there and spent a week posting myself. I investigated the business from every point, and then I invested my money."

"And how much did you lose?" "I can sell out today for \$3,700." "But your coustn has been the bustness head."

"On the contrary, he has done the work while I have done the planning. or most of it. I wasn't going to say a word to you till the day we were married, but it seems that the time has already come. I want you to show yourself and others that you can make money instead of losing

"And I am to go into the dairy business?"

"Not at all. I am going to sell out and furnish you the capital to carry through a scheme. We shall be partners and divide the profits fairly. If we lose I shall bear the loss."

There are plenty of people who can recall the rat epidemic that swept over the middle west a number of French monoplane that's all the ge years ago. It covered five states, and now."

was fatal in cities, town and among the farmers. It was a sort of cholera that took a rate off within ten hours after he was attacked, and during one single night in the city of Chicago sixty thousand of the long-tailed went to their doom unwept. Farmers who had been bothered for years suddenly found their barns and corn cribs free of the pest, and there was great rejoicing.

The rat-trap manufacturers and the makers of "death on rats," found themselves without customers, and the traps that had been in use were laid aside to rust and be of no further use. Five manufacturers in a single state made all the traps sold in five states. Six months after the epidemic started the ave manufacturers had either gone into bankruptcy or had shut down to wait for a new crop of rats.

It was predicted by various naturalists and doctors that the epidemic would run for five years, and all this and much more was in the papers and had been read by Miss Eunice Rathbone. As she read she saw a financial opening ahead of her.

The first thing to be done was to get a long lease of those trap fac-

tories. The second was to buy all the stock on hand and add to it.

The third was to be ready to rush the market as soon as the epidemic was a thing of the past.

These things she told her lover in their talk that evening, and there wasn't a point that he did not scoff at. They quarreled and made up again three or four times over, and at last it was settled that he should become her agent instead of her partner. A week later he was making his lease of the first of the five factories and within a month he had them all. The owners felt that providence had sent them a fool and they hastened to close with him on his own terms.

No one seemed to doubt that the epidemic would last the full five years. as predicted by the wise men-no one but the young lady who was taking a risk that no men would take.

"Why should it last that long?" she asked of her lover. "No epidemic among humanity lasts beyond a sea son, and at the rate the rats are dying off the disease will soon have nothing to feed on."

"But if they are all gone of what use will your traps be?" was asked. "Some will escape the epidemic, as human beings do, and in a year or

less there will be as many rats as ever. Keep a few hands at work in each factory. Keep stock boxed up and ready for shipment."

That epidemic appeared in a night and disappeared as suddenly. It lasted less than seven months, though it was estimated that several million rats fell by the wayside. For a month what rodents were left over were very modest about showing themselves in public, and then from every point of the compass a fresh crop came pouring in.

They came singly and in droves. They came by the highways and by train. They came by land and lake and sea. There were old rats and young rats. There were rats from New York city, and rats from Frisco. They came down from Duluth, and they came up from New Orleans. They filled the warehouses of the citbarns of the farmers, and they were more voracious than the other lot.

And a cry went up from five states for rat traps-wire traps-wooder traps-any old sort of trap to catch a rat. And the five factories worked day and night and sent out traps by the thousand, and there came a day when the owners made liberal offers to have the leases canceled, and Miss Eunice could say to her lover:

"We have made \$18,000 clear profit from rats, and I think we are enti tled to call ourselves financiers." As the young man did not answer

she queried: "Are you not satisfied?" "I was wondering about something Do you think a good financier make a good husband?"

"The best sort, I believe!" And they were wed a month later Copyright, 1913, by the McClure Newspaper Syndicate.)

Deer Fight for Two Hours. After fighting for two hours, two male deer belonging to the Essex county park commission locked horns on the hillside paddock at the South Mountain reservation, and had to be shot to end their sufferings.

It is just a year ago since a dozen mained bucks and does were found on retary to the park commission, summoned Doctor Hornaday, of the Bronz Zoological garden, to solve the mystery. He found that it was the season when the larger bucks become victous, and a number of them were shot. Recently two other bucks which had shown murderous dispositions were also shot to insure the safety of those that remained-South Orange (N. J.) Dispatch to New York Sun.

We're Coming to It. Mrs. O. H. P. Belmont, fresh from

her long European summer, criticised at the suffrage lunchrooms in New York American life.

"The customs people are lacking in politeness," she said, "and the servant question is very difficult here. "I heard a story yesterday that hardly exaggerate the difficulty of the

servant question. Why did you leave your last place?' a lady asked an applicant for

the post of parlor maid. "'Shure, mum,' the applicant replied, I left because they insisted on me usin' the old-fashioned biplane, with never a chance at the smart new

Stately and Graceful Gown



FROM the salon of a gifted designer | gives a perfect finish to the sleeves. graceful gown. It is worth much small coat blouses over the belt line study as an exposition of present at the sides and back. It has a long styles, without any departure from narrow basque sloping away over the beautiful outlining of the figure and hips and falling almost to the knees. the best management of fashionable It is finished with a very wide and fabrics with brocaded surfaces. Any heavy fringe and is wonderfully effecof the dark rich colors of the season tive. -taupe, corbieu, paprika, wood and golden browns, sapphire blue.

downward in a "V" shape. It is the fringe. draped with three small plaits to give it the fashionable slant, and posed about the ankles, still gives room for easy walking.

about the bottom of skirts these days. tation at one side. They are correctly draped when the uneven-hanging caused by drapery is caded silk under a small coat of cloth like that in the skirt. It has a graceful neck round, with a narrow "V" cut out at the front. A fine net round at the neck. The long sleeves of this bodice are set in at the armeye, but not close fitting in the upper arm. A fine frill of point d'Esprit

in Paris comes this stately and Providing the long shoulder, the

Similar coats slope away to a panel at the back, finished at the ends with The skirt is in two pieces, with the a broad band of fur or plush. This uppermost cut away from the knees finish has proved more popular than

A hat with some width of brim is fitting with a gown of so much charover an under piece that is also acter, and that is what was chosen. caught up a little at the front. This It has the small, soft crown, which alunder piece is not closed at the back, most effaces itself, and the simple and by this arrangement the skirt, trimming which characterizes the seawhich seems to hang in so closely son. Two short full ostrich heads or a fancy ostrich ornament are curled over the brim in models of this kind, There is no attempt at even hanging and the brim usually shows an inden-

The front of the under bodice is ar ranged to fall out over the waist line allowed to speak for itself as a part and is a novelty in arrangement that of the play. There is a bodice of bro- is noteworthy. Altogether this is an schievement in designing so good that it will outlive less beautiful models and look well for two seasons or more. The life of pretty gowns, most guimpe is worn under it, which is of them costing considerable time and some money, should not be so brief that the time spent in making them is not worth while

JULIA BOTTOMLEY.

PEARLS THE ONE ORNAMENT FOR THE DEBUTANTE

TUST why pearls and girlhood are so associated in our minds is not yet fully explained. But we all recognize that pearls belong to the maid before she may wear other jewels with any degree of fitness. Except for pretty hair ornaments of ribbons and made



flowers there is nothing that looks quite as "fit" on the young girl as pearls. The ornament shown here in links, joined by large barouque the head and terminates a little below which November is famous.

the top of the ears at each side. It is fastened to place with hair pins.

At the left side there are three loops of the pearls strung on wire and two hanging ends and a knot formed of pearl beads strung on heavy thread and set less close together than in the band, so that they fall easily. The coiffure is very simple-even

for a young girl. As in all the present designs, the ears are covered. The front hair is curled and fluffed about the face. The back hair is braided in loose strands and pinned flat to the

This hair dress is appropriate for brown haired or blond girls, but is not so pretty for the girl with very dark hair or for her who has the splendid "Titian" locks. Although very dark hair, and what is called red hair, are so unlike, the same styles of coiffure are suited to them both. They must do the hair in soft masses, insist upon its being glossy and refuse to consider fluffiness or anything approaching frizzes.

But no matter what the hue of her hair or eyes or skin-the maid may wear pearls. They look well and more than that on youthful heads of any JULIA BOTTOMLEY. color.

Chenille Flowers.

Chenille flowers are used for corsage bonquets now. They are made of strings of chenille, in heavy, soft quality, looped into petals, and mounted on green chenille stems, stiffened with wire. Brilliant but at the same is made of two strands of pearl beads time soft shades of red and blue and strung on a fine wire. They are strung violet and green and yellow are used. These little flowers have a charm all pearl beads, placed between the links. their own, and are especially effective The band extends across the top of worn on the dull, gloomy days for

SULVE BIG PHUBLEM BA

Home for Convicts' Children Found Very Efficacious.

While Offender Against Society is Sent to Prison His Family Suffers -Mrs. Booth Meets the Situation Effectively.

New York.-What becomes of the children of convicts? Every day of the year some man is sentenced to prison, leaving behind him boys and girls or both who are at the mercy of the people of the community for clothing and food, shelter and education. The judge who pronounces sentence on the erring father and husband cannot concern himself about the mother and children who are thus left behind to shift for themselves. Justice must grind out her grist, and the father must take his medicine for his sinful ways. It is the business and common duty of the judge to see to it that the offender is sent to prison for the crime committed. It is, in fact, no one's business in particular what becomes of the wife and children of the convict, what they do for a living while the father is in jail. This condition of affairs, so very common everywhere in America, as well as in other lands, puzzled that great prison worker, Mrs. Maude Ballington Booth, who has made it a life work to see to it that the convicts were given their shade of justice, after having been sentenced. She is known the country over as "Little Mother," and there are countless thousands of hard, harsh men, who will prove themselves wife-beaters when at home, who, in jail, deem it the happiest hour of their sentence when they are interviewed by the little lady.

Thousands of convicts with whom Mrs. Booth has talked in the hundreds of jails have begged for their children, to keep them if possible out of the sinful ways of the street and city, to take them away somewhere where they will be brought up among wholesome surroundings and a healthy environment. Many pitiful cases of destitution among the families of the convicts could be cited, which have come under the direct observation of Mrs. Booth in the course of her evangelistic work in the prisons. She planned to establish a home for these innocent victims of another's wrong-



Home for Convicts' Children.

doing, and recently the opportunity came to her. In a beautiful place at Gwynedd valley, near Philadelphia, the work has been established on a practical and successful basis. The buildings were originally designed as a home for convalescent children. The main structure is equipped for the reception of as many as 75 boys and girls, and in addition 50 mothers may be accommodated when the arrangements are completed. The buildings and grounds, with furniture, beds, bedding and crockery, were the gift of a wealthy, well-meaning person, to Mrs. Booth for her use as long as she will make use of them in the work she has in view.

Ten acres of ground surround the buildings adjoining the home, and are equipped with many swings and seesaws for the amusement and pastime of the children and their mothers. The smaller of the two buildings is set apart for the use of the women. The intention is to convert this smaller building into a clubhouse for the mothers, where they can gather in the afternoon and sew and converse and forget their troubles for the time being at least. This plan for relieving the suffering and want of the innocent is rapidly gaining ground.

WILLS HIS BODY TO SCIENCE

Metchnikoff, the Famous Bacteriologist, Wants It to Benefit Even After His Death.

Paris .- Prof. Eli Metchnikoff, the world's leading bacteriologist, director of the Pasteur Institute in Paris, has willed his body, when he dies, to scientists, whom he gives permission to do what they like with it. This was admitted by Metchnikoff.

"I insist, however," he added, "that my remains must be interred in the cemetery nearest to the Pasteur Institute. I expressly stipulate in my will that my body must not be carried any farther from my home than the Montparnasse cemetery, which is a short distance from here."

Metchnikoff said he was continually receiving offers of important appoint ments in the United States, England and Germany, but that he was deter mined the only change he would ever make would be from the institute to the grave.



WAR HONORS FOR ARMY MULE

Vicious Old Animal, Angered at Un seen Pest, Aroused Officers and Men, Saving Fifth Corps.

"Ever hear how an old army mula saved the Fifth Army corps at Santiago?" asked a captain in the Third cavalry.' There was a general murmur among the captain's auditors that signified that he couldn't tell too much about the wonderful exploit of the much-maligned animal, and with a few more puffs at his cigar he be-

"We had taken San Juan hill and our line holding it was too thin for safety, though the talk about withdrawing came only from people who gave all the orders but were not at the front. There was a feeling of nervousness and restlessness among the men that didn't help the situation. An order to retreat would probably have meant a frightful panic and all the officers were filled with anxlety and sending back urgent mesages that the line should be held at all hazards, but that reinforcements must be pushed forward at once in order to hold the position. This was the situation when an army mule began to get in his work.

"Perhaps it was a snake or one of those big land crabs that started him, but whatever it was he began to kick as though determined to level the whole camp. Crash after crash sounded through the camp in his immediate vicinity as camp chests, kettles, and accoutrements went flying in all directions from the force of his rapidly working heels. Some recruits near by were awakened and thrown into confusion and they rushed about yelling and screaming in the full belief that they had been surprised by a night attack of the Spaniards. In their terror they began firing in all directions and in ten minutes the aroused officers had the whole camp under arms and ready for the momentarily expected attack.

"That blessed animal could not have been more timely in commencing his work of destruction. It seemed providential, and I'm fully convinced that heaven inspired the act, for the Spaniards did attempt a surprise a short time afterward, but the mule had the camp under arms and fully prepared for the enemy ten minutes before the scared sentries came tearing in with the news and found to their surprise and joy that the offcers had the men well in hand and with their faces to the enemy.

"Coming after the defeat of the day before, it must have taken all the heart remaining out of the Spaniards to find us all up and ready for them. A storm of bullets met the first rush. and they were thrown back utterly defeated and demoralized. The attack was well planned, and with our men worn out with their constant fighting for days and lack of sleep, it would en difficult to start a panio that might have ended in the utter rout of the Fifth Army corps. Once started, nothing could have stopped the demoralization, and with only the narrowest kind of a road on which to retreat, it is not too much to say that it is more than probable that the whole corps would have been crushed. There were scores of us in camp that night after the repulse of the enemy who believed that just as a flock of geese frightened the enemy and saved ancient Rome, our vicious old army nule saved the Fifth Army corps."

Getting Posted.

Henry Dyke, of a Tennessee regiment, once took on too much brandy, and Col. Byrd called him up to his tent, and asked Dyke if he didn't know that drinking was against the regulations. "Wha' reg-lations, Cunnel?"

"The army regulations." "Nev' heard o' 'em, Cunnel; read um to muh."

Henry sat down promptly went to sleep while the Colonel read the regulations. When he was about through the laborious task Henry roused himself and said: "Cunnel, read it over ag'n. There wa' p'ints I didn't git."

"All Sicker'n Your Man."

A commissioner to the Hawaiian islands was to be appointed, and eight applicants had filed their papers, when a delegation from the south appeared at the White House on behalf of ninth. Not only was their man fit. but was also in bad health.

The president was rather impatient that day, and before the members of the delegation had fairly started in suddenly closed the interview with this remark:

entleman, I am sorry to say that there are eight other applicants for that place, and they are all sicker'n your man.

Power of Language. "I can't get that woman to take any fresh air," complained the young phys-

ician. "You don't word your advice properly," said the old doctor. "Tell her to perambulate daily in the park, taking copious inhalations of ozone."

Transfer Postponed. "So you want back your presents?"

"At once," declared the girl. "Well, here's your photograph and your lock of hair. These embroidered suspenders I shall have to mail you."