

The Bee's Home Magazine Page

Character and Credit

By DR. CHARLES H. PARKHURST.

The following extract from a letter just received will serve a good turn as text from which to speak a half dozen frank sentences to its author and to any other young man unreminded with himself.



Dear Sir: In your article in a recent issue of The Bee, I note what you say with reference to successful men and the wonderful possibilities for young men to succeed and rise through honesty, and not with any disparage for you or the youthful Scotchman whom you quote, for I admire him very much, but the fact that you say that any young man has an equal chance to succeed nowadays is most absurd.

"How much Pullman or steel stock do you suppose this youthful Andy would be able to add to his credit with a capital of \$500, and then being fortunate enough to borrow it? How many transactions of that kind occur nowadays? Is there any banking institution that will lend the most deserving young man of the country the smallest amount with honesty alone for their security?"

It is the last paragraph which especially deserves attention. Honesty and stolidity of character are worth a great deal more in the estimation of practical men than our correspondent imagines. He appears to suppose that because "Andy" could secure a loan with nothing offered in security but his character is no sign that such a thing can be done today, in fact that it cannot be done today.

Now, our correspondent has been presumably enlightened by some experience which he has had, and bases his opinion on that embitterment without any personal knowledge of things as they are. The truth is that in all the fundamentals of life and experience—business included—things remain exactly what they were when "Andy" was a boy and secured his loan of \$50 simply because he had the reputation of being a sound boy.

The author of the quoted letter probably never encountered that remarkable utterance of the late J. P. Morgan, that "Character is the basis of credit," which means that, in the estimation of the most successful financiers of our times, and perhaps of all times, there is nothing that can be offered as security equal in value to personal soundness of character.

To this our correspondent may reply that that is well enough in theory, but that it is a principle, this is not practical. I agree, there is where he is wrong and where he satisfies himself with a snap judgment instead of going to work and getting the facts in the case.

There are banking institutions in this country, in Germany, France and Italy that are distinctly administered in the reception of principle. Just at this time there is being organized a banking corporation with a capital of \$5,000,000 to do exactly this kind of business, and some of the largest capitalists in New York City have taken stock in it to large amounts.

Take Care of Your Feet and Lose Those "Worry Wrinkles"

An Unusually Instructive Beauty Talk with Lois Meredith, Whose Hobby Is Shoes



"I Never Have a Red Nose."

By MAUD MILLER.

"Have I a hobby? Oh, yes, I think you might call it that—I call it a mania." And Lois Meredith leaned back into the depths of the big eretonne armchair, smilingly inviting me to ask her what it was.

And this is the tale she told me of a hobby and the train of results that follow.

"Perhaps you may call me vain—but if there is one thing in the world I am proud of it is my feet. I feel that they are just as important as beauty, and even more important to health than are my hands—and so I treat them well and dress them well, too. And now you have the whole secret of my hobby—slippers.

"Why, it nearly breaks my heart to have to wear old shoes in 'Help Wanted.' I don't mind wearing an old dress, but if I might only go on in a presentable pair of shoes, I'd be tempted to send a letter of thanks to the management.

"Every time I go out for a walk I seem to pass a shoe store—and then in I go and have a real buying. Pretty ones, comfy ones, useful ones—boots for tramps in rain

My Slipper Mania Keeps My Skin Clear, My Temper Even, and My Digestion Good."

"Perhaps You May Call Me Vain."

and storm, slippers for dancing and shoes for climbing and sneakers for tennis.

"I have the right sort of footwear for every occasion. I am extravagant about shoes.

"And sometimes when I think about the three-headed result I get I feel satisfied that my one extravagance saves me a lot in health and comfort and satisfaction.

"My feet are always smooth and free from callous skin and painful foot troubles that might call me to the chiropodist. I never have to forego a cross-country tramp, or for a stimulating walk in the rain.

"I never have a red nose or a feeling of nervous indigestion from shoes that pinch or are run down at the heels and so throw me into an uncomfortable position in standing or walking. No matter how tired I am, I can go out for an invigorating little tramp in the fresh air—for I always have a fresh, cool, restful pair of shoes to change to.

"So you see my slipper mania keeps my skin clear and my temper even and my digestion good.

"And, honestly, I do feel well dressed and sure of myself when I don a dainty pair of slippers that make me feel trim from head to toe."



Madame Isbell's Beauty Lesson

LESSON VI—PART II.

The Neck and the Chin.

(1) Cover the neck with massage cream, throw back the head, inhale and puff out the cheeks and the muscles of the neck. Repeat five times.

(2) Throw back the head, taking care always to keep the back straight; no wrinkles will not form behind the ears, and turn the head from side to side. Repeat five times.

(3) Hold the head erect and put plenty of cream behind the ears. Place the first and second fingers of both hands back of the ears at the hair line, one at each side of the skull bones, and draw the fingers firmly down to the base of the neck. Repeat ten times on each side.

These exercises are for all necks, whether too fat or too thin, the idea being to strengthen the muscles.

If the skin under the chin is loose and wrinkled do the following massage daily, using all the cream the skin will absorb. Throw back the head and about the first three fingers of the right hand with cream. Beginning at the chin and using a rotary movement work over the flesh from the chin to the hollow of the throat. Repeat, starting a little to the left, and so on, until the entire part of the neck beneath the jawbone has been treated.

(1) Place the first two fingers of the right hand on the left side, one above and one below the jawbone, and bring them briskly across to the right side of the face. Do this six times. Now place the two fingers of the left hand on the right side of the face and draw them to the left side, repeating six times.

(2) Throw back the head, take a bit of the loose flesh between the first and second fingers and roll it slightly five or six times; continue this treatment over the parts of the chin that show superfluous fat.

Do all your exercises before a mirror, so you can note the effect on the neck and avoid making new lines, or increasing the old. Be careful of your carriage; hold the back erect, the chin up and in. Remember that "muscles" can only be strengthened by exercise, and whether there is too much or too little flesh, we get improvement only by toning up the muscles and feeding the flesh. Be generous with your cream; choose a good massage cream and give the skin all it will absorb.

A pupil writes me asking about "cold cream," and, if it can be used for massage. Anything may be called a cold cream, but the general custom among the manufacturers of toilet goods is to label as "cold cream" a toilet cream intended only for lubricating, protecting and cleansing the skin. Such creams have their value, but they do not feed the skin.

A "massage cream" or "skin food" contains fats that the skin can absorb. A "bleaching cream" contains some preparation to whiten the skin. In some cases such a preparation is added to the massage cream so it can be used for massage and bleaching purposes.

Madame Isbell
Mrs. Isbell's next lesson will deal with the effect of colors on the skin and hair.

want their girls to marry, neither do they want them to go into business. They don't like the young man who comes to see Sadie, but they don't know why, and by the time the girls and boys have gotten through fighting their parents' objections their own flower of enthusiasm has faded. The objectors are the wet blankets on efforts that account for many failures. Heaven keep us from belonging to the tribe! If we can't do things ourselves, let us at least not stand in the way of those who can achieve. Let us keep out of the way of those who are marching on and give them a clear path.

Baby of Future is Considered



Much thought has been given in late years to the subject of maternity hospitals in the cities there are maternity hospitals equipped with modern methods. But most women prefer their own homes and in the towns and villages must prefer them. And since this is true we know from the great many splendid letters written on the subject that our "Mother's Friend" is a great help to expectant mothers. They write of the wonderful relief, how it seemed to allow the muscles to expand without undue strain and what a splendid influence it was on the nervous system. Such helps as "Mother's Friend" and the broader knowledge of them should have a helpful influence upon babies of the future. Science says that an infant derives its sense and builds its character from cutaneous impressions. And a tranquil mother certainly will transmit a more beautiful influence than if she is extremely nervous from undue pain. This is what a host of women believe who used "Mother's Friend."

These points are more thoroughly explained in a little book mailed free. "Mother's Friend" is sold in all drug stores. Write for book, Bradfield Regulator Co., 411 Lamar Bldg., Atlanta, Ga.

THE PROFESSOR'S MYSTERY

by WELLS HASTINGS AND BRIAN HOOKER
WITH ILLUSTRATIONS BY HANSON BOOTH
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You Can Begin This Great Story To-day by Reading This First

Prof. Crosby, waiting at a suburban station for a trolley car to take him into Boston, where he has a special appointment.

It Is So Easy To Get Rid of Skin Troubles

By Using Cuticura Soap exclusively and a little Cuticura Ointment occasionally that it is a pity not to do so in all cases of pimples, redness, roughness, itching and irritations.

Samples Free by Mail
"Cuticura" Dept. 1771, Boston, Mass.
Cuticura Soap and Ointment sold throughout the world.

ment, encounters Miss Tabor, whom he has met the previous winter at a social thing. They compare notes, and find they are bound for the same place, and waiting for the same car. While waiting they talk to themselves in a casual way, and Crosby imagines he has touched on something closely personal to Miss Tabor. They start on the trolley journey, and the car is overturned. When Crosby recovers consciousness, he finds himself unhurt, but with a fair, strange girl in his arms. The motorman and the conductor leave Crosby and Miss Tabor in the car to themselves. When she recovers she is somewhat annoyed at the conditions. Crosby finds his pockets have been emptied, but recovers everything. Miss Tabor finds all her articles but a fine gold chain she wore around her neck. Crosby finds this, but on it hangs a wedding ring. The girl suggests she leave her, but Crosby insists on seeing her safely to her home. Arrived at the Tabor home, Crosby is given a rousing welcome by Mrs. Tabor, and a somewhat mixed reception by Mr. Tabor. They insist on his remaining over night, and he retires to the hall near his door. He hears voices in the hall near his door and rising hurriedly finds he is locked in the room. Before he could learn the reason, he was asked by Mrs. Tabor to come downstairs. No explanation is given. He is asked to leave the house and not to come back. No explanation is given. He is asked to leave the house and not to come back. No explanation is given. He is asked to leave the house and not to come back. No explanation is given.

CHAPTER V.
Beside the Summer Sea—An Interlude.
(Continued.)
"The locks sulky to me," said Bob. "All right, say where you are until you feel the need of a decent bed. But I can beat you at rousting; and give you two winks."

had met Miss Tabor last Christmas," said Bob. "I call that rather cool. I just mentioned you last night, and she asked all sorts of questions about how long you had been here and how long you expected to stay. For my part, I think you must have made quite an impression."

"Indeed he has," laughed Miss Tabor. "Do you know, Mary, Mr. Crosby is the only thoroughly frivolous institution of learning I ever saw. He never spoke a word all Christmas that added to the party's fund of information, except to tell us of a new and a more indigestible way to make Welsh rarebit."

Evidently Christmas was to be the last and only time that we had met. I thanked fate and my own discomfiture, taking an air as we rowed Mrs. Bob about in the evening.

Miss Tabor had spoken of a coming visit; but of course after the disturbance in her home she would have abandoned all plans. And I certainly did not care to start the bantering flood of questions which I knew Bob could not restrain should I show even the slightest curiosity about her coming. And yet she came. I had come over prepared to drag Bob to the altar of another strenuous day, and I found her sitting alone on the veranda as quietly as ease as though nothing had happened. I was not even sure that she looked tired; certainly she looked serene. She stood up and shook hands with me smilingly. I thought the blue veins throbbled a trifle in her throat, but her manner was frankly free from embarrassment.

"You are getting a very sea-side color, Mr. Crosby," she said. "Your vacation must be agreeing with you."

I could not answer for a moment; then, as she drew her hand from mine, "What have I done?" I stammered. "What was it all about? Did you really believe—"

I stopped, for she was looking coldly past me, her face blank and her eyebrows raised.

"I beg your pardon," I said, taken utterly aback. Her silence seemed to strike across me like a biting wind on the veranda, Miss Tabor, and I swung upon my heel.

When I reached the steps, she called after me. "Mr. Crosby!" I turned. "Bob wants to know why we shouldn't all play tennis together. He thinks that he and Mary can beat us."

I stood amazed. She looked at me gaily, almost provokingly, every trace of coldness gone from the eyes that looked frankly into mine. She moved mentally too fast for me. I could read nothing but the end of our friendship in her look of a moment ago; and now she spoke as if no shadow of mystery or misunderstanding had ever fallen between us. Of course, the surface of it was that I had blundered, and that she had taken the only way of showing me that my memories of her troubles must be really forgotten. The last few days were never to have been.

Get Out of the Way

By DOROTHY DIX.

Every day you meet the man who stops on the steps of the subway, or in the doorway of a theater, or on the narrow platform of a railroad station, to glare at you with a stare of lightning.



Behind him is the whole crowd of hurrying, bustling people with important engagements to keep, with business to do. But they are all held back by the human obstacle in their pathway. They can't get by him, nor around him, nor over him without killing him, which they would dearly like to do if murder didn't entail so many unpleasant consequences.

You know the woman who, in the midst of looking at goods at a counter, stops to greet an old friend and tell her the story of her life, and just exactly the state of health of every particular member of her family, and what she said to John and John said to her. It's nothing to her that she's taking up a dollar or two of the clerk's time and that there are dozens of other women waiting impatiently to be served. She doesn't care that she's disarranging the day's schedule for a lot of busy men and women and putting a stumbling block in the way of their success.

All of us, alas, have friends, charming friends, who have nothing to do themselves, and who never realize that anybody else has anything to do that has to be done at any particular time. They feel an affectionate impulse toward you, and they call you up over the telephone to have a nice, leisurely chat at the very moment when you have just reached the high note of your morning's work that calls for every bit of concentration and force and enthusiasm that is in you.

Or else they happen to be passing by your office, and they drop in to pay you a visit, though a blind person could see that your desk is piled mountain high with work, or an important customer is waiting to see you, and that nothing on earth is so inopportune as the social call in working hours.

Now if I was a reformer, which, praise heaven I am not, the first thing that I would do would be to exterminate these breeds of pests. I would smooth the path of progress for those who were traveling forward by removing from it all those aimless individuals who stand in the middle of the road and block the way. Furthermore, the one lesson that I would impress more firmly than any other on

(To Be Continued Tomorrow.)