

THE BORROWING HABIT.

Humanity is afflicted with some exceedingly bad habits, one of the worst of which is that of borrowing money in small sums. It is as demoralizing as intemperance. Indeed, it is often an accompaniment of that vice, perhaps the cause of it or perhaps the effect. A man who lacks business perception, who is deficient in the matter of making adequate provision for his needs, who does not calculate carefully, and who spends unwisely on luxuries, starts to raising funds by appealing to his friends. The lending of money is one of the vital factors in business, which is largely done on credit. But the lending of money individually, without security, without interest, just as a personal accommodation between friends, is one of the most unbusinesslike and demoralizing of practices. At first these loans are repaid conscientiously, says the Washington Star. Then the time goes by and the borrower is slow about refunding. After a while he grows accustomed to asking, loses his shame, gets callous to the thought of non-payment and thus drifts into the habit of petty borrowing. Now it is perhaps a quarter or a half dollar, or some other trifling sum that the lender would be perfectly willing to give in a good cause to meet a real emergency, without hope of return. But there is always the suspicion that the money is not really needed, save for some self-indulgence. The average man will hesitate about giving in this way when he feels that the money is going for drink, and that is why organized charity has come to be so generally supported in these times.

In New England, New Jersey and some other thickly settled sections of the eastern part of the United States what are known as farm colonies are multiplying. These agricultural colonies are generally made up of foreign-born peoples who come from the same district in Italy, Russia or Hungary. Farming areas of 1,000, 2,000 and sometimes 3,000 acres are purchased and divided up into ten and twenty acre allotments. On each of these small farms a family settles and engages in the growing of fruits and garden vegetables for the supply of the larger eastern cities, says the Baltimore American. Many abandoned New England farms are thus being restored to productive usage. Quite recently a 1,000-acre tract of land in Cecil county, located along the Chesapeake and Delaware Canal, near Chesapeake City, has been purchased for a Polish farm colony. This land is to be cut up into ten-acre allotments, or into about one hundred small farms, upon which as many families will locate. The colony, it will be observed, is about midway between Baltimore and Philadelphia, and is in easy communication with both cities by water routes, as well as by rail. Maryland has inviting inducements for many such colonies. In southern Maryland large areas suitable for cutting into small farms may be obtained at comparatively low cost. This land, in most instances, is splendidly adapted to the growing of fruits and vegetables. The soil is of far better average quality than the sandy soil of New Jersey. Upon ten acres of land farmed intensively not only a living can be made, but ultimate affluence may be attained.

A woman in Philadelphia is being sued for breach of promise, her loss being appraised at \$5,000. When it is known that she is an exceptionally good cook, particularly of the dishes so loved of the Fatherland, it is not to be wondered at that the jilted one's anguish is not to be assuaged at a lower figure in these times when good cooks are so expensive, not to say rare and hard to keep.

The shaving of pet dogs and cats in hot weather by solicitous owners as reported to be a fad this summer will doubtless bring the usual storm of sarcasm and protests from the critical contingency who think that consideration for animals is logically incompatible with sympathy for human suffering.

"A widower of sixty-two with \$8,000,000 seeks a bride of twenty, with blond hair, blue eyes and rosy cheeks." Being a widower and therefore wise, it will be useless for any of the chemical variety to apply.

It may have been noticed that with the usual courage of masculinity at tacking a feminine stronghold the broadsides on the hobbie skirt opened up fire after it had been announced that the target itself was going out of fashion, anyhow.

In spite of the advance of science, it will be some time before flying as a means of travel becomes general. The average citizen does not relish flitting with the undertaker.

Tales of **GOTHAM** and other CITIES

Dr. H. Bolte of Sapulpa, Okla., Is Still Waiting.



NEW YORK.—Dr. H. Bolte of Sapulpa, Okla., may find some satisfaction in a notice sent to him the other day by Deputy Police Commissioner Dougherty to the effect that Thomas Brown is under arrest here and will be held for Dr. Bolte's identification. Mr. Brown said his arrest was an outrage and that he never swindled a dentist or anybody else out of \$1,500 by a variation of the good old wire tapping game.

This was the tale of the dentist: He came from Oklahoma to New York to get to Europe. He had over \$500 in cash and a check for \$1,000. He met a nice fellow in a Broadway bar room who called himself Walter Sims and said he was a planter from Jackson, Miss. Sims introduced the doctor to J. W. Walsh, a "millionaire grain speculator of Buffalo." The two took Dr. Bolte to a "club" at 128 West Forty-fifth street, where one might bet on the races.

Millionaire Walsh pried a wallet from his pocket, unstrapped the same and produced \$20,000 in cash and a certified check for \$20,000. He bet

the whole \$40,000 on one race. Strange to say, he won \$30,000. Despite the warning and caution of Dr. Bolte he bet \$70,000 on another race and won again, at even money. Dr. Bolte's eyes almost bulged out of his head. Millionaire Walsh sauntered over to the cashier to collect his \$140,000.

"Sorry," said the cashier, "but we will have to investigate that \$20,000 check before we pay your bet."

Mr. Walsh was much put out. He took Dr. Bolte and the planter over in the corner and confided in them.

"That blamed check is not good," he informed them. "There is only \$6,000 back of it. I have got to get it back before they look it up. If you fellows can lend me enough to take it up I will pay you \$20,000 bonus apiece."

Planter Sims produced \$500 in cash and a check for \$12,000. Dr. Bolte, thinking of what he could do with that \$20,000 in gay Paree and in the concert halls of Vienna, could not contribute his \$500 and his check quick enough. Millionaire Walsh put in a check for \$6,000, representing his actual cash balance.

The dangerous overdrawn check was withdrawn.

"But," said the cashier, "of course, you must wait until we have heard from these checks. That will take a week."

Dr. Bolte is still waiting.

Woe Confronts Women Golfers With High Heels

CHICAGO.—The French heel, the military heel, the Cuban and all the other leather prongs of fashion have been discriminated against by the South Park commissioners in favor of the low-squat, broad, commonplace heel—that is, on the Jackson Park golf course.

Hundreds of women are complaining of the new rule. But the neighboring cobblers regard it as a dispensation of Providence and are writing for catalogues of the 1913 model automobiles.

The park commissioners, who have no soul for art and no eyes for beautiful heels, are enforcing this rule only for the sake of their horrid old golf links, say the women.

Six hundred owners of fancy heels the other day were refused admission to the course, and almost every one of them went to the nearest cobbler to have the offending three inches or so of leather cut down to the regulation three-quarters of an inch.

There were many protests from women who hesitated between their love for the game and appearance.

"But I can't wear low heels," complained one. "You see, I have such a patrician instep, and those squat heels might cripple me."

"Is this too high," inquired another golf fan, exhibiting an inch of heel shaped on the general order of a toothpick. "I've had it cut down already,



and I simply won't wear them any lower."

The attendant took one hasty glance and explained that it was the small, dainty heel that did the most damage to the links, especially when the rain had softened the grounds.

The "common-sense" heel, as the attendants insisted on calling it, despite feminine pouts and frowns and "I just don't care's," is not liable to do any damage, while any other kind will cut up the turf.

So it was that many were angry when turned away from the grounds, but a glance at the sign convinced them that their only recourse was to the cobbler. The sign reads as follows:

Men and women may not use this golf course while wearing high-heel shoes. Only low and broad heels such as are commonly used in the practice of sports will be permitted.

Games attendants are instructed to enforce this rule.

"Just about one-third of the would-be players have the right heel," said an attendant.

When Is a Lap Dog? Owner Solves the Question



LOS ANGELES, CAL.—When is a lap dog? Lap dogs are carried free of charge on Los Angeles street cars, and the rule defines the limits and boundaries of such a canine as "one which may be carried in the arms and kept in the lap in such a way that other passengers will not be annoyed," or words to that effect.

"She" came from somewhere out yonder and when the Arcade station was clear of her ample bulk there was so much room left that the waiting room looked like a church on Tuesday afternoon.

She had a dog with her. A dog built upon good, old-fashioned substantial lines, long, low and rakish and a leg on each corner; a zoological specimen weighing perhaps 50

pounds. All know every dog has his day. The animal had a kindly, open countenance—it was open anyway—and the glittering array of teeth would have been the pride of any dentist.

"She" and the dog started to mount the cabin deck of a seagoing street car. The conductor obligingly threw out a life line to the struggling passenger, and then aimed a well-meaning kick at the dog which was blithely climbing aboard.

"Howdareyou doathinglikethat? I'll report you to the company. Neverheard ofsuchathingtheveryidea," said "She."

"Come Romeo," this to the dog. Romeo "came," snapping happily at the open work box on the street car man.

Then the "dog" rule was explained to "She." "Oh, very well," was the response with a Laura Jean Libby infection. "I shall hold Romeo upon my lap," and hold Romeo she did, although the effort used up seats intended for four persons.

Which brings us back to the original proposition, "when is a lap dog?"

Preacher Aids Bashful to Meet Future Wives.

MINNEAPOLIS, MINN.—"If any poor, bashful man in my audience has fallen in love with some worthy woman, and wants to meet her for a wife, I will see that he is introduced, has a place to court, will help him get his license, pay for it if necessary, marry him free of charge, and furnish him with a wedding certificate which he may hang over the motto, 'God Bless Our Home.'"

This is the offer made the other Sunday by Rev. G. L. Morrill, a prominent Minneapolis pastor, in his sermon "The Masher Mashed."

Mr. Morrill termed a masher "a bidder who roosts on the corner and by look, gesture and speech takes familiar advantages of women who pass by."

"And if the fellow seems to want a hot time, girls," the pastor advised, "wallop him with your bag and then throw red pepper in his eyes."



ROYAL CHILDREN OF ITALY AT PLAY



UMBERTO, the future king of Italy, is here seen playing in the park of the royal palace at Rocconigi, with his sisters, left to right the Princesses Jolanda, Mafalda and Giovanna.

HAS FLYING AUTOS HONOR TO BRITISH GENERAL

Motor Car With Wings Is Latest in French Capital.

Successful Experiments Have Been Made With Machines That Combine the Principles of the Automobile and the Aeroplane.

Paris.—Paris is gossiping over the latest type of motor car—one with wings. M. Bertrand de Lesseps recently drove some distance from the capital in a machine thus equipped. M. Filippi is another searcher in the same field, who has been even more successful. Filippi based his trials on the principle of the bird's wing and aimed at producing a propeller which should realize the same effect as the beat of a bird's wings in the air. The propeller evolved is not a screw, but a blade of wood, broader and thicker in the center than at the extremities, one of which tapers off nearly to a point. The other is comparatively wide, looking like a wing, concave on one side and convex on the other. Furthermore, both ends are curved backward, forming an obtuse angle.

The whole is inclosed in a cage and measures only about 55 inches in diameter, not projecting beyond the gauge of the car in any direction. The maximum speed is 2,200 revolutions a minute. This air propelling system enables the constructor to dispense with the most delicate and complicated parts of the machinery at present employed—no more gear boxes are required, as a change in the number of rotations is substituted for a change of gear, while progress backward is obtained by reversing the movement of the wing. This backward rotation also serves as a powerful brake when going downhill, and does away with "differentials" and back bridges.

In traveling the friction is reduced to a minimum, and the car seems hardly to touch the ground, raising no appreciable dust, and consequently inflicting but slight wear and tear on the tires, while the comfort of the passengers is improved. In general appearance the car used recently resembled an ordinary torpedo type, but the rear part forms an extension, from which projects the axle carrying the wing. The 40-horse-power motor is in front, and connects with the wing by transmission chains. There is no other mechanism, and the wheels are all run free like the front wheels of an ordinary automobile. One lever only is used to start, and move forward or backward, by reversing the rotation of the wing, and there is one pedal by which extra brake power is put on.

The whole car weighs about 1,320 pounds, or, with its three passengers and the necessary equipment, about 2,000 pounds. A start was made about 4 o'clock in the morning, in the presence of several spectators, and after showing off its capabilities in various preliminary maneuvers the car went off on its journey of 300-odd miles amidst cheers. The travelers sent telegrams reporting progress from different points on the way, and arrived safely at Lyons. The future trade interests involved in this experience may prove of immense importance, and the new type of wing may turn out superior to the screws so commonly used in the aeroplane. In the trials made by M. Filippi with a view to finding the best shape for the wing the present model gave 70 per cent. of power, which is at least 10 per cent. more than has yet been produced by the best known screw propeller of the usual type.

People of Brockville, Ont., Laud the Memory of Commander Who Won Detroit in War of 1812.

Brockville, Ont.—A monument in honor of the memory of Gen. Sir Isaac Brock, who was in command of the Canadian forces against the Americans in the war of 1812, was unveiled in this city with interesting but modest ceremonies. The local chapter of the Daughters of the Empire, to whose efforts the erection of the monument is due, was in charge of the ceremonies. The principal address was delivered by Col. Samuel Hughes, the Canadian minister of militia and defense.

The date for the unveiling of the memorial was appropriately chosen, since it was just 100 years since the surrender of Detroit, with which event the name of General Brock is most closely associated in American history.

General Brock was born in the island of Guernsey in 1769 and had a brilliant military career in the British service before he was sent to Canada. He was made a knight of the Bath for his victory at Detroit, but he survived his honors less than two months.

GIRL AND BEAR SURF PALS

Dared by Companion, Young Woman Braves the Waves With Bruin at Venice, Cal.

Los Angeles, Cal.—Miss Anna Fredericks, a pretty beach girl, went swimming through the breakers at Venice accompanied by a half-grown cinnamon bear.

For a while it looked as if the great seal of California had come to life and had gone forth for a paddle in the ocean.

Miss Fredericks was one of the thousands of bathers along the ocean front. She was clad in an attractive silk bathing suit and was accompanied by several friends, when R. L. Pierce of Pasadena strolled by leading two half-grown cinnamon bears which he secured in northern California when the bears were only a few weeks old.

"I dare you to take one of the bears in swimming," said a friend to Miss Fredericks.

The young woman took the dare. Her escort, after futile attempts at dissuasion, secured one of the bears. The little animal was quite tame and trotted down to the surf line with Miss Fredericks.

Thousands of beach visitors thronged the water front to watch the novel performance. At first the little bear snorted and fussed as the spray splashed over his nose, but finally with a little grunt, he ducked into the breakers and followed the leash which Miss Fredericks carried.

GIVE MEN SOCKS TO WOMEN

Chinese Who Take Ship Passengers' Clothes Make Odd Mistakes in Returning Them.

San Francisco, Cal.—The Chinese are assimilating Caucasian customs fast, but their inability to differentiate between masculine and feminine garb or to understand why half hose are worn only by men caused sixty-two cabin passengers of the liner Manchuria much inconvenience at Shanghai three weeks ago.

The Manchuria, which arrived from the orient recently, was ordered into quarantine at Shanghai because of the death of a steerage passenger from a communicable disease, and all passengers were ordered ashore to take a plunge in a germ-killing solution. Each was assigned a bathroom and the clothing of each was taken away for fumigation. The Chinese neglected to mark the clothing. A sedate man of sixty received a corset in lieu of his waistcoat. Many of the women received men's socks, others no stockings at all, while many garments went astray, never to be restored to rightful owners.

Captain Dixon, veteran of many a storm, fled to his cabin when the women appealed to him.

WROTE GIRL OF PLAN TO DIE

Young Woman Hurries to the Place and Hears Shot—Man Will Recover.

South Orange, N. J.—Writing a note to the girl he loved but could not marry because he has a wife living, and stating therein that he intended to kill himself, Julian Dillon, twenty-two years old, sent a bullet into his shoulder. The note, which was written to Miss Marie Blanchet, advised her of the place he had chosen to end his life, so she, with Miss Marie Donnelly, a companion, hurried to the place in order to prevent the act.

As the two young women approached, Dillon waved his hand from a distance and disappeared into the woods. Then they heard a shot. Charles Stastny of Vose avenue happened along, and discovered Dillon lying in the bushes. He sent for the police. The wounded man was taken to the Orange Memorial hospital, where the bullet was extracted with little trouble. He is expected to recover. He told the police it was an accident, but he will probably be placed under arrest on his recovery.

Dillon is the son of wealthy parents, both of whom are dead, but he never

MRS. BELMONT IS MARKETER

Society Woman Does This as a Protest Against Petty Graft of Employees.

Newport, R. I.—Mrs. O. H. P. Belmont is doing her own marketing this summer as a protest against a system of petty graft, which she says has become well-nigh universal in the households of the wealthy summer colonists here.

"This system of graft, by which employees profit at the expense of employers, is all wrong," says Mrs. Belmont. "We pay our aids good wages, for which they are expected to do a certain service. It is certainly unfair for them to expect to make a large sum of money on commissions that are bound to come out of the pockets of their employers."

FIND WHISKY IN HAY WAGON

Police Hold 500 Bottles for Bashful Claimant at Wilmington, North Carolina.

Wilmington, N. C.—Five hundred bottles of "Turkey Mountain" corn whisky, neatly packed away in gunny sacks, await an owner at the local police station. A wagon ostensibly loaded with hay broke down in the street and when the police, "seeing the trouble from afar," arrived on the scene the negro driver took to his heels, leaving the property without a claimant. Following a senatorial campaign against "blind tigers" here a week ago, no one has the temerity to claim the goods.