

## Savings Delight

Business Girl Reaps Benefit of Pennies

By ELIZABETH McCULLEN

**T**HE START may be a small one, only 50 cents a week. But it is a start. And it is worth making. Perhaps the next year a dollar a week can be put away. And so in the course of time, though it is slow, up-hill work, \$500 can be accumulated. With this for a foundation a girl can do something.

One girl when she had saved \$600 built her own home. A small lot was secured in a suburb, a building and loan mortgage put up the house and to-day the house is hers almost clear. In a few years now she will have paid for it entirely. The monthly amount she paid the building and loan association is far less than she would have paid as rent for such a house. She has had the joy of living in her own home and fixing it as it suited her fancy and she now has a good investment.

Many a girl could do the same. Every city is surrounded with pretty suburban places. By a careful study of them, of their train and trolley facilities, by a comparison of valuations she can find a desirable lot at modest cost. A building and loan association will furnish the major part of the money for building the house. This girl had but \$300 in cash to pay on the house. One should go carefully to make sure of a desirable location and of a house that will either rent or sell if the need comes, for one wants her money invested where she can get an adequate return for it.

Another business woman who had saved a few hundred and wanted to get more than the small per cent. the bank paid bought an inexpensive seashore lot and put up a simple little house. She gets her vacation there quite inexpensively and most enjoyably. And so far she has always been able to rent it for two or three months during the season at a profitable rate. She takes jolly little week-end parties down in the spring and fall and altogether gets quite as much pleasure as she does financial profit out of her venture.

To work for some special object puts a lot more zest in one's work. To see one's savings materialize makes saving a far more pleasant task than merely to hand so many dollars into a bank each week and have nothing more attractive to show for them than some figures in a bank book. This, of course, is the necessary start, and figures are enjoyable things to think about when one is sick and no salary coming in. But nothing quite equals the delight of treading the floors of your own home, which you have paid for from your savings or which you are paying for while you live in it and which you plan to make more beautiful as the months go by.

The first essential is to make the start. Make the start if it is only 25 or 50 cents a week.

## Chinese Patient, Plodding, Diligent

By MARIE GORMAN

Having had an unusually wide and varied experience in teaching foreigners, I wish the public to know what my experience has been relative to the Chinese. During the last year my pupils have numbered some 300 and I have had representatives of at least 20 different nationalities and of the white, yellow and black races. I can honestly say that none have been more satisfactory as to their deportment and application to studies than the Chinese. They are not brilliant, but patient and plodding, working hours to prepare any lessons assigned to them and never satisfied unless the result is perfect. They are quiet, attentive and orderly, never giving indication that they have any thought of us save as their teachers. They show appreciation of truly good work, frequently saying: "This is a good lesson," or "I like this lesson."

I classify my pupils whenever possible, regardless of nationality, grading them according to their knowledge or lack of knowledge of English. They are given lessons to prepare and unless they really desire to learn the English language they very soon drop out, as they find we are there to teach them and for nothing else.

I never use individual work save when absolutely necessary, as it occasionally is with pupils who are working and who come to school at irregular hours. I do not believe the results are nearly as quick or as good as when the work is done in classes. But the teachers in the missions are very few of them trained teachers and have little knowledge of the science of teaching.

I do not believe any Chinese intelligent enough to desire to learn the English language will make advances to his teacher unless given considerable encouragement by her, as they are altogether too conservative and cautious. They have been taught from childhood to treat their teachers with every possible respect, as they have a theory that the teachers do much for their country, in that they educate the young and that well-taught boys will strengthen the nation.

## Proper Wages for Mother

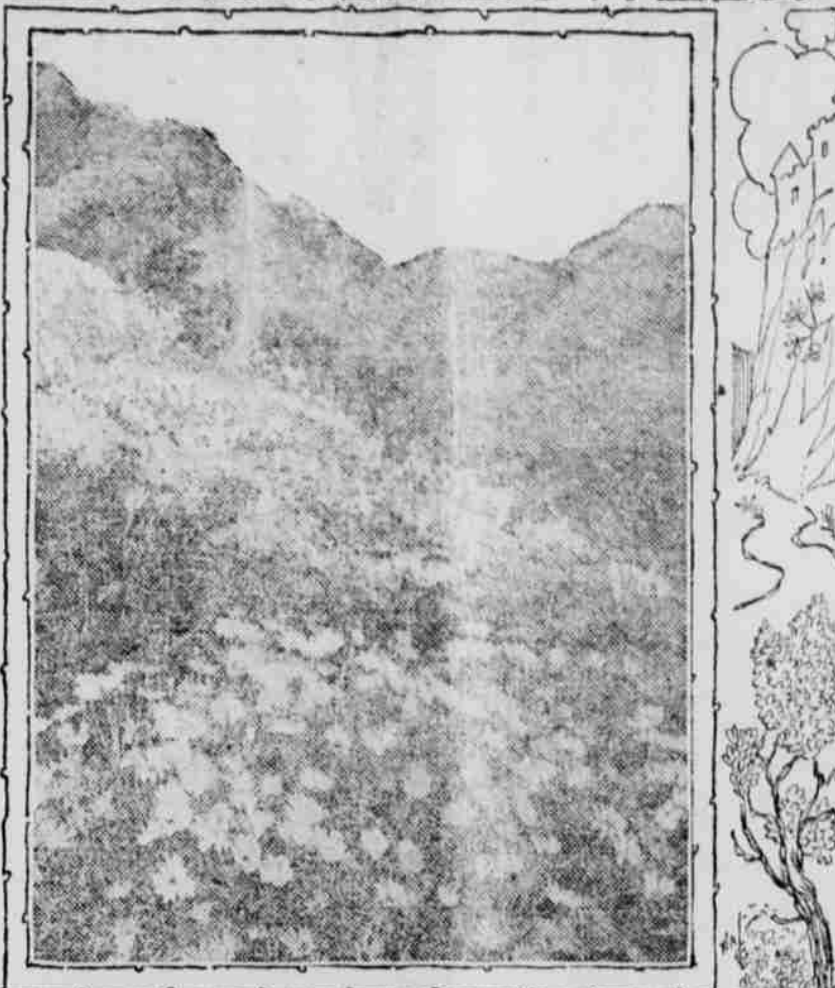
By J. J. McGRATH

How infrequently mother's devotion is unrecognized. Her incessant work is taken too often as a matter of course; it may be excusable in young people, but even husbands sometimes act in the same way. Mother notices this indifference, unintentional as it may be, and it makes her wonder why she should be so lightly valued.

How is she paid in actual money? She receives a certain sum weekly or monthly and that is expected to cover all the supplies for the home, all repairs and renewals and frequently enough her own clothes and those of the smaller children.

She has no set sum for her own; father and the earning children expect to retain a proportion of those earnings for pocket money, but mother has to satisfy all demands and take what is left. That this is a true picture will be admitted by those who ponder the home conditions of many families, and among those who doubt it there will be many who in after years will look back and say that perhaps they, even they, did not appreciate mother at her true worth. Unselfish mothers are apt to make their children selfish by being too attentive to them. In their own interests the children should be made to pay mother's wages, pay them to her in money and affectionate service. The laborer is worthy of her hire, even mother! Father and the boys and girls should see to it that her position is not too hard and that she has a tidy fund of money that belongs to her. She usually does more work than any other member of the family.

## PAGEANT OF ENGLISH FLOWERS



"FLOWERS THAT BREATHE AND SHINE."

Those who only visit the country at week-ends, or other intervals, cannot help being struck with the fact that there is nearly always a dominating flower; that is to say, one which in full bloom takes possession of the landscape and attains a temporary mastery over all others. On a comparatively small but definite scale, this is witnessed in the garden. "This is daffodil time," we exclaim one day in our joy at seeing the ground become yellow with the blooms of this flower. But in a little while "we weep to see you haste away so soon." The life of a flower has long been used as a metaphor for all that is most fair and transient. For a little while only does the fresh purity of the color remain. Seed-pods are formed, the petals wither, the beauty passes. It is part of a procession, and in the very act of breathing a sigh of regret that what is so fair should be so evanescent, attention is caught by a new set of flowers that swell out till they occupy the place of those that have faded. The daffodil, either in the mass or the individual, possesses a kind of wistfulness such as might come from gazing from the outside of some impassable gate over those fabled plains whereon the ancient dreamed it grew. But the tulip when dominant is of an opposite character. An embodiment of color without fragrance, it combines with the butterfly to show gayety unmixing with sentiment. The daffodil is a romantic maiden, the tulip a tripping ballet girl, exquisitely dressed, satisfying the taste for color, but touching no emotion. How different with the rose. "Age cannot wither nor custom stale her infinite variety." In the rosary of the rich, in the garden plot of the poor, embellishing a pergola or covering the cottage walls, it tells the same tale, and suggests the same old song. "Oh, my love is like a red, red rose that's newly sprung in June." Ode and color and form all unite, and when we speak of what transcends life, there is no simile finer than that of the "unfading" rose. No wonder that Rosa Mundi is a name of highest honor.

Its mention carries us back to the fields. A garden close is well, but "a diviner and more pellucid air" hangs over the wild thicket and hedgerow where the dog rose is in its glory. The wind blowing over grass and half-grown corn when the wild rose is at its height, dissipates the garden sentiment. It is a dominating flower in early July, and so we appear to be taking our pageant backward almost. But, indeed, the best of a procession is not always to be seen from a fixed point. Instead of watching all the flowers of a season file past in order, as though they were soldiers at a review, it is more interesting to take a bit here and a bit there according as caprice or interest may dictate. And the wild sweet summer, as Wordsworth says, "flaunts" all its beauty on the wild rose. It bursts out on the thicket, it takes possession of the hedgerow, it blossoms on the waste place. Like a million small and happy faces its buds open, till the earth is glowing with their beauty. Yet the fragile bloom will scarcely bear to be plucked, and its stay with us is as brief as that of the daffodil. But a very little while and the petals flutter down and the rank grass and summer's dark green reassert themselves.

Of wild flowering shrubs there is none more dominating while it lasts than the broom. Its rough predecessor, the gorse, only gives a taste of the effect it produces. The gorse is always throwing out blossoms, but even at its best it is as bronze to gold compared with the great yellow mass of the broom in flower. On the Surrey commons it makes a brave show, but is not so commanding as on the great wastes of the north, where it spreads out into vast stretches of blazing and shining gold. In the days of our youth old men remembered, or of them their fathers had told them, the huge fields of broom, the bushes of which were taller than the tallest man, that stretched over what is now a cultivated

area of hedged fields and red-tiled farmhouses where the Cheviots slope to the T. H. L. But those noted agriculturalists, the brothers Culley, had more appreciation of the homely turnip than "the burning bush," and it was their grubbing and plowing that transformed a region so wildly picturesque into a fruitful land. What it was like before their operations began may be known from the appearance of the land that has proved irreclaimable. How familiar and yet how impressive the broom was may be judged from the frequency with which it finds a place in the old ballads. Long after its petals have fallen to the ground in the south it continues in Highland strath and glen what time the angler penetrates them in search of trout.

There are several white flowers that sweep past like visionary clouds in the procession. First, the "wee modest crimson-tipped" one that spreads over meadow and golf course till, in the sunny days of May when the nightingale is in full song, they rest like sheets of snow on the warm ground. Following close upon them is that truly English flower, the hawthorn. It is unobtrusive in the thicket and well-trimmed hedge; but when the bushes have been allowed to grow tall for the sake of shelter, or where individual trees abound, it assumes for a brief period an unquestioned dominion. The garlands of pure soft white it hangs out make the color of the landscape while they last, and the fragrance it diffuses has no equal, save it be that of an orchard when the apple trees are in bloom and resonant with the humming of innumerable bees. With the decay of the hawthorn comes a feeling of sadness. It was with unmixing joy that we hailed the early figures in the long procession. The maids of January whitening the woodland while the trees are bare are greeted as heralds, cowslips in the meadow and primroses on the steep sides of the dene are still but harbingers. We have no thought of the end when the marsh-marigold shines like fire on swamps and hollows gray, nor when "the faint sweet cuckoo-flower" spreads nodding over the low-lying meadows, till by force of numbers its exquisite and delicate shape and color master those of its companions. But the fading of the hawthorn tells of spring's early expiry, and when the wild rose has blossomed and faded we know that another "pretty ring time" has been added to the past. No other occurrence in the year strikes an equal note of sadness, especially among those of riper years. It is the enviable privilege of youth to live in the passing hour and enjoy the mystic "Now," and to be ever looking forward to some new discovery or adventure. But as we grow old and lose our illusions, we gain the dismal knowledge that the flight of time is much more likely to discover the disagreeable than the pleasant, and we also become more keenly alive to the transient character of most things. We know that we also are only figures in a long procession of men wending from one dark point to another, appearing as miraculously as the flowers, and at the end, passing like them once more to "the soft arms of earth" our Mother. And he who realizes what is meant by ages and eons of time recognizes that the difference between the lifetime of a flower and of a man is imperceptible. When you are facing eternity, a day "is as a thousand years."

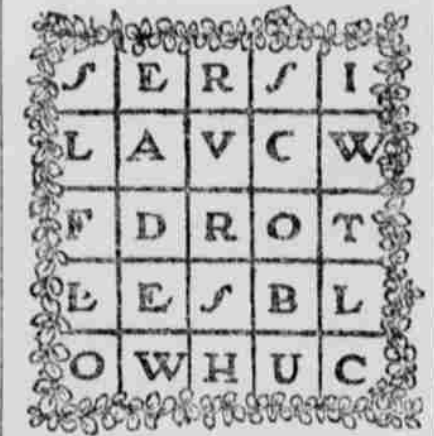
**The Gatun Dam.**  
The engineers find Gatun dam safe," read Mr. Jones from his newspaper headlines at the other side of the table.  
"Well," she said, looking up over her glasses in pained surprise, "I don't know anything about the safety of Gatun, but I think a family newspaper oughtn't to use such language in print."  
"Man wants but little here below, except the things he knows he can't get."

## CORNER FOR THE JUNIORS

### GARDENER USES NOVEL SIGN.

Card Arranged in a Unique Manner Gives All of the Branches of His Trade.

A gardener placed this card in his window and said: "You will find all the branches of my trade on it." Can you find flowers, bulbs, bushes, leaves,



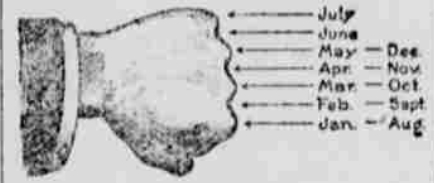
Can You Figure It Out?

root, clover, weeds, herbs? You may move any way you please, says the Philadelphia Ledger, but you must not skip. The same letter may be used as often as you please.

### FINGERS HANDY CALENDAR.

Unique Method of Recalling the Number of Days in Each Month by Aid of Knuckles.

"Thirty days hath September, April, June and November," etc., and many other rhymes and devices are used to aid the memory to decide how many days are in each month of the year, says a writer in Popular Mechanics. Herewith is illustrated a very simple method to determine the



A Handy Calendar.

number of days in any month. Place the first finger of your right hand on the first knuckle of your left hand, calling that knuckle January; then drop your finger into the depression between the first and second knuckles, calling this February; then the second knuckle will be March, and so on, until you reach July on the knuckle of the little finger, then begin over again with August on the first knuckle and continue until December is reached. Each month as it falls upon a knuckle will have 31 days and those down between the knuckles 30 days with the exception of February which has only 28 days.

### HOW QUIANT SAYING BEGAN.

Expression, "You're a Brick," Came from a King in Reference to His Soldiers.

No doubt you have often heard one man say to another, when he is very much pleased, "You are a brick, old fellow."

Perhaps you will think it is a very queer thing to say, but I will tell you how such a saying is said to have come in use.

Many, many years ago a famous king sent an ambassador to another famous king. The ambassador was much surprised to find that the king whom he was visiting had no walls around his city.

In those days, of course, in order to keep out enemies, nearly every city was surrounded by strong and high walls. So the surprised ambassador said to the king: "Why, you have no walls for the city?"

"We have," said the king. "Where, where?" asked the ambassador, more surprised than ever.

The king then pointed to his large army, which was not far away, and said, with a smile: "There are the walls of my city. Every man you see is a brick!"

The king meant that an enemy would have to defeat those soldiers before they—that is, the enemy—could enter the city.

### Unwritable Sentence.

There is one sentence in the English language which cannot be written properly, though it is correct when spoken. Here is the sentence, though, of course there is no rule for writing it: "There are three twos in the English language." But the problem is, how is one to know which two—or to—too—to write? We have the three twos—but, we must spell each of the three differently, so the sentence cannot be written correctly.

### The Feather.

Having procured a small, fussy feather the players sit in a circle as closely together as possible. One of the party then throws the feather as high as possible into the air and it is the duty of all the players to prevent it from alighting on them by blowing at it whenever it comes their direction. Any player whom it falls upon must pay a forfeit.

### THE BOASTFUL PUG.



The boastful pug put on boxing-gloves. And in a loud tone said he: "I'm champion of all the little dogs. Will any one spar with me?" And the Maltese cat, from a safe place said: "To spar with you I'll agree." "Come down on the ground, then," said the pug; Said the cat: "You come up in the tree!"

### GAME OF TALKING AROUND.

Interesting and Instructive Pastime That Will Test Ingenuity of Boys and Girls.

Here is a game to test your ingenuity. One player must stand in a circle of others and ask some one "What do you know about the moon?" He need not necessarily say the moon, he can choose any subject he wants to, but we will suppose, to illustrate the game, that that is what he has chosen. The first player answers, for instance, "The moon is made of green cheese." Whereupon the questioner asks the next person, "What do you know about green cheese?" "I know it is eaten with crackers," that person answers. "What do you know about crackers?" he asks the next one. "I know they are baked in an oven," is the reply. "What do you know about ovens?" falls to the next. "I know that they are blackened with stove polish," is the answer. "And what do you know about stove polish?" continues the questioner. "I know it is blacker than silver polish," is the response.

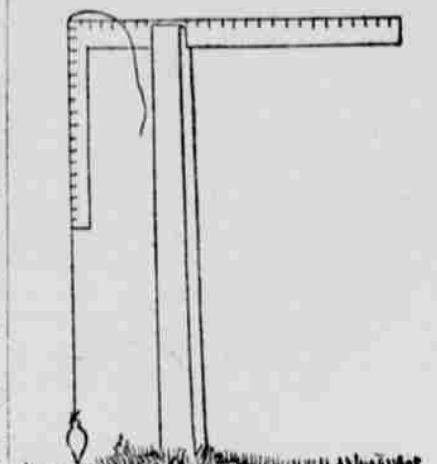
Now we have probably come to the last player and in his answer he must bring the conversation back to the subject it started from, in this case the moon. If he cannot do this before the questioner counts ten, he loses and must be questioner himself. In this particular case when asked what he knows about silver polish we hope he has presence of mind enough to answer, "I know it makes things bright as the moon."

With the next round the questioner should begin somewhere else in the circle so that the same person need not finish the game.

### METHOD OF SECURING LEVEL.

Directions and Illustration Showing How It Can Be Done by Aid of Square.

The drawing shows how to get a level by aid of a simple square that every farmer usually has in his tool house. Saw a notch in one end of a



Using a Square.

board, driving the opposite end into the soil. Put the square as seen in the figure, and by using a piece of string, having a light weight attached, the level is obtained.

### NUTS TO CRACK.

What are the lightest hats made of? Of material that is not felt.

What case is the easiest to get up—even for lawyers?—The staircase.

Why can a drunken man never drown?—Because his head will be sure to swim.

When has a man no room for his dinner?—When he is "filled with emotion."

What pupil is most to be pitied?—The pupil of the eye—because it is always under the lash.

What is the difference between a hen and a ship?—The hen lays an egg, and the ship lays to.

What is that which a selfish man never falls or objects to pay?—Attention to his own comfort.

Why is a lost article like the fog?—Because it's mist.

Why do tramps walk from town to town?—Because they haven't automobiles.

What is it that has a tail like a cat, and has the same language?—A kitten.

### Tired of it.

Small Kenneth was celebrating the anniversary of his birth. "How old are you?" asked a neighbor. "I am four," replied Kenneth, "and I am glad of it. I was getting awfully tired of being three all the time."