

of a given time will be a pleasant surprise. We are told that it is the first dollar, or hundred dollars that is the hardest to save; after that, the saving is easier, because of the growing habit of thrift. Waste, extravagance and excesses are too prevalent, and want is always sure to follow in their footsteps. The fact that we have a small bank account stiffens our backbone, and gives a self-respect that nothing else can do, when the money has been saved through thrifty habits. Children should be taught that waste is criminal, and careful saving should be insisted upon. Too many people are "leaners," and a leaner is generally an object of contempt, lacking the respect of others, and woefully deficit in respect of self. Begin the new year by putting aside a few cents from each dollar earned, and as fast as the cents become a dollar, put it into a savings bank, leaving it there to grow, while you add other dollars to the first.

"What Hath It Profited You?"

In taking account of the lessons of the past twelve months, how many of you have asked this question? Not only financially, but in a physical, moral and spiritual sense, how have you profited? Do you ever "take stock" of yourselves and your belongings, surroundings, and the effect the lessons of the dead year have brought you? Failures are often of more value than successes, for they teach us to think. How do you stand on the threshold of the new year?

Comfort for the Baby

There is a variety of skin trouble which can hardly be called an eruption, but in which the skin is always raw; it is called intertrigo, and is caused by two surfaces of skin rubbing together, the friction resulting in a raw, weeping surface. This is found between the folds of skin in the creases of the neck, behind the ears, under the arms, in the bends of the elbows and knees, and in the groins, also around the lower part of the body where babies are allowed to lie in wet diapers. To cure this trouble, keep the parts absolutely dry and clean; separate every little fold of the skin and dry with a piece of soft, warm cloth; often this is necessary several times a day; then, when clean and dry, dust with talc powder, stearate of zinc powder, browned flour, or even plain corn starch dusted through a bit of muslin; rub this well but lightly into the creases. Cleanliness, and attention to the clothing of the baby is usually all that is necessary; but sometimes when neglected for some time, it is slow to cure, and the baby suffers more than is usually known because of it.

The Home Library

There are so many books, booklets, pamphlets and other literature to be had either for the asking, or for a very small sum of money, that one should not fail to have a good home library; these publications are of value, and are now printed to reach every member of the family. Among the most useful are the department of agriculture printed matter, the experiment station bulletins, and state agricultural publications, and there are so many subjects discussed through them that ignorance is no longer to be tolerated. Biological, geological, the animal industries, plant industries, insects, and directions for the destruction of the same; matters especially for the boys and girls who wish to make a success of home finances, are all to be had if wanted; catalogues from seedsmen, florists, orchardists, and horticulturists; poultry matters, bees, sheep industries—there is no end to the infor-

LATEST FASHIONS FOR COMMONER READERS

We have made arrangements to supply our readers with high grade, perfect fitting, seam allowing and easy to use patterns, designed by a leading firm of New York fashion publishers. Full descriptions accompany each pattern, as well as a chart showing how to cut your material with the least possible amount of waste. Any pattern will be sent postage prepaid upon receipt of ten cents. We will also issue a new fashion book quarterly, Spring, Summer, Autumn and Winter, illustrating hundreds of new styles—Winter number now ready. We will send this book for two cents postage prepaid if ordered at the same time that a pattern is ordered, or for five cents, postage prepaid, if ordered without a pattern. Besides illustrating hundreds of patterns, this fashion book will tell you how to be your own dressmaker. When ordering patterns please give pattern number and size desired. Address all orders—Fashion Department, The Commoner, Lincoln, Nebraska.



7547—Ladies' Waist—Cut in sizes 34 to 44 inches bust measure. This waist may be made of either one or two materials. The closing is at the back and the sleeves may be long or short. The sleeve is finished with a pretty fancy cuff.
 7477—Ladies' Skirt—Cut in sizes 22 to 34 inches waist measure. This chic model has four gores, plain at the top and flaring somewhat at the lower edge. The closing is in front and the separate belt may be used or omitted.
 7552—Ladies' Shirt-Waist—Cut in sizes 34 to 42 inches bust measure. This plain waist may be used for soft materials, such as silk, charmeuse and crepe de Chine. The collar may be buttoned high or rolled in low outline.
 7428—Girls' Dress—Cut in sizes 6, 8, 10, 12 and 14 years. This pretty frock is made with a separate blouse, which has a high neck and long sleeves. Over this is worn a jacket bodice showing the underblouse at top and bottom and made without sleeves. The skirt has two gores.
 7538—Girls' Dress—Cut in sizes 4 to 12 years. Linen, gingham or serge can be used to make this dress with the trimming bands of contrasting or plain material. The dress closes at the front and may have either long or short sleeves. The skirt has three gores.
 7534—Ladies' Dress—Cut in sizes 34 to 42 inches bust measure. This simple frock is suitable for home or street wear. The closing is at the front and the three gored skirt may have high

mation offered. Then, the advertisers in the best magazines and farm and educational publications, offer an immense amount of information aside from their regular advertising matter, so one may put in a whole winter to immense profit for a very little money. If all the members of the family, or a regular gathering of those interested should read and discuss these matters, trying to get all the new ideas to be had thereby, it would be a real education along most practical lines. Now is the time to gather up these stores and make use of them. Remember that you can not know too much, and it is the wide-awake boy or girl who is going to lead in the season next at hand. Elderly and old people can learn a few things, too; sometimes the youngsters can teach them.

If you are going into the poultry or canning business next season, now is the time to formulate your plans and "fix up your fences." Remember that it is determination to succeed, together with endeavor and "preparedness" that will win out in any game. Get the printed matter, by all means.

Odd Minutes

The length of life, we are told, has been advanced ten years during the 19th century, and in the few years of the present century, another two years have been added; statisticians tell us that the difference is to be credited to the fact that better conditions have lengthened the life of children, rather than of old people. The strenuous work of the present times breaks down the worker much earlier than heretofore; the "pace that kills" vantes immense stamina before adult age is attained, and more people are dying by the time middle age is reached than in the past. The swift pace that follows the attainment of the adult age shortens the life of the middle aged. As men and women near the half-century mark, they break down, and mortality is much greater than formerly at that stage.

Meantime, it is getting harder and harder to make any provisions for the helpless years, and the vast majority, having past the sixtieth milestone, find themselves stranded and dependent, even though still able to do an average day's work, and when they show signs of aging, they are pushed aside to make room for the younger workers. The world has gone crazy over the child welfare question, and saving the young has done wonderful good; but nothing is done for the helplessness of old age, and the hopelessness of it is pitiful.

In every walk of life or condition of society, there is the terrible racing and crowding, which means unmistakably that the work of readjustments and overturning of the "old things" to make room for the new, is the most radical and thorough of anything the world ever knew. Men's hearts are indeed failing them for fear, and for looking after those things which are coming on the earth. But it is a blessed thought that over all is the watch care of a wise Omnipotence, and that the outcome of all the terrible overturnings is in the hands of a loving Father who "doeth all things well."

or regulation waistline. Serge or gingham can be used for this dress.
 7418—Misses' Dress—Cut in sizes 14 to 20 years. The novel feature of this dress is the outer blouse which has front and back cut in one, without shoulder seam. The skirt has a circular lower portion joined to a gathered upper part.
 7577—Ladies' Apron—Cut in sizes 34 to 44 inches bust measure. Linen, gingham or chambray can be used to make this practical apron. The apron closes at the front and may be worn with or without a dress.