# THE **CHARMING CHANDLERS**

**♦-+-+-#** 

(@ by D. J. Walsh.)

UCIA IVES met Mrs. Chandler at a meeting of the Woman's club and fell in love with her. With great enthusiasm she told her husband all about her new acquaintance.

"She's charming, Alvin, simply charming. I wish you could see how she was dressed. Do you know Mr. Chandler? Isn't there some way you can get to know him?" she inquired anxiously.

Alvin shrugged his shoulders.

"Oh, I know him now-in a way. Run up against him two or three times lately at the club. But let me tell you one thing, Lu, we can't go in for all the things the Chandlers do. We haven't the money. I suppose he gets twice the salary I do. and then his father is pretty well fixed. I bear."

Lucia's blue eyes sparkled. "All the more reason why they should be nice to know. All our acquaintances are in the hungalow class except the Heaths, and the Chandlers live over on Hope Hillright next door to the Adelbert Baldwins. I'm going to call on her with Mrs. Hillis."

"All right. But as I say-" the approach of his three-year-old son interrupted Alvin. He caught the child up and began to play with him,

Lucia did gosto call on Mrs. Chandler in company with Mrs. Hillis. who possessed a small roadster-sec ond hand, but who would have known It since Archie Hillis gave it that coat of varnish? Lucia wore the blue linen that had been of her trousseau and had so agreeably admitted of being made over. Altogether they made a very nice appearance, the two of them, and Mrs, Chandler was delightfully sociable.

Lucia, it was true, was a little appalled by the size and appearance of the Chandler house. The toe of her new black pump sank an inch into the pile of the lovely rug and the green velvet chair nearly swallowed up her small proportions, Mrs, Chandler served them with iced tea and cakes, presented by a maid, and she had her own son, four-year-old Gilbert, brought in for the callers to see. Gilbert did somehow fall to impress Lucia favorably. He walked up close to her and stared at her.

"Have you got a boy?" he demanded. And when she assented, he added: "Bring him over, I want him to play with me."

Lucia told Alvin she thought Gilbert was not as charming as his mother. Still, there was nothing like children to cement intimacy between families, Suppose Norman and Gilbert should become lasting chums! Go to college together! Enter business together! Chandler & Ives! What a delicious sounding combina-

Mrs. Chandler returned Lucia's call. but to Lucia's disappointment she did not bring Gilbert. She made an excuse-he was taking his afternoon

Lucia brought Norman in, just awakened from his siesta, becoming ly pink and dreamy-eyed. Mrs. Chandler took him on her lap, quite heedless of wrinkling her marvelous silk, and patted him and cooed to him, while little Lucia preened with exultation.

Then for two or three weeks Lucia saw no more of her new acquaintance. There came a Sunday afternoon. beautifully still and warm, when Lucia felt an intense longing for a little excitement. Lunch was over. Norman had awakened beautifully refreshed from his nap, Alvin had read the paper through and she wanted a place to show the new frock which she, with the aid of Miss Gray, the dressmaker, had fashioned from her old gray crepe de chine.

"Let's go and see the Chandlers, Alvin," she suggested. "She asked me to come some Sunday afternoon and bring Norman."

"I'm willing," Aivin arose unexpect-

edly. As they strolled toward Hope Hill Lucia felt that they looked altogether too nice to be walking; they should be in one of the cars that passed so rapidly. Perhaps-her pulses quickened-perhaps the Chandlers would take them for a spin in their wonderful new Swift

"I wonder if I were in their places and had a Lucia, and Alvin and a Norman come all the way to call," she thought girlishly. "I'd take them up the long lake road and bring them back to supper, cool and choice, served on the veranda."

It was possible that Mrs. Chandler might feel the same way

The Chandlers were at home and looking a little bored, but their welcome was not effusive.

"So bot, isn't it?" murmured Mrs. Chandler, dabbing at her nose with her handkerchief, "Now, Gilbert, take the little boy and play with him nicely. Show him all your toys"

Lucia settled back in the deep wicker chair luxuriously. Clgars had already passed between Alvin and her husband and they seemed to be find ing something to say to each other She likewise tried to be entertaining

Half an hour passed when it be came evident that Norman and Gilbert were having trouble Norman was trying to get upon Gilbert's tricycle and Gilbert was in a most un host-like way trying to pull him off. Norman was not pugnacious, but he held his ground. It was not until Gilbert struck him that he fell off the machine with a volley of shrieks that

brought Alvin to his feet. Down the steps went Alvin and to the aid of his son, while the Chandlers sat immobile, and Lucia, atthough burning with anxiety, dare not move. Norman had a bruise on his dear little cheek and a stain on his new suit. Lucia bit her lip.

"Guess he'll need a compress," Alvin said. "We'd better be leaving. Lu."

As Lucia arose the Chandlers be gan to murmur apologies. But it was too late. Alvin was angry, Lucia was fairly in tears as she spoke the necessary farewells and followed after her grandly stalking husband who had Norman against his shoulder. "That ends the Chandlers as far

as I am concerned," Alvin said. Lucia could not find a word to say She was disappointed, distressed, troubled about Norman. She could not blame Alvin for saying what he thought.

A soothing compress with a touch of Florida water soon made Norman all right. They were fussing with him when the telephone bell rang. Lucia answered it.

"Mrs. Heath! You have rung be fore? We weren't here-just came in Oh, we'd love to, Mrs. Heath," She turned excitedly to Alvin. "The Heaths want us to go for a ride to the lake and stay to supper after ward. Oh. Alvin, isn't that fine?" Alvin, holding Norman, looked at

her gloomily. "The Heaths amount to something They're not petty upstarts like those -Chandlers. Hereafter you best stick to the bridge that's carried you safely over, Lu, my dear," he said,

### Barclays of London

Great Banking House

The history of Barclays bank and of the banking institutions which from time to time have been brought under its control, and which make it one of the "Big Five" of Great Britain, says the London Morning Post, extends over a period of from 200 to 300 years.

Mr. P. W. Matthews, late chief inspector of the London Bankers' Clearing house, who, with the assistance of A. W. Tuke, a local director of Barclays banks, has compiled the history. and succeeded in producing a monumental work.

In the period under review the character of banking has completely changed. The early goldsmith-bankers and trader-bankers of the Seventeenth and Eighteenth centuries, consisting of individuals and small partnerships, have given place to the big

institutions of today. "Toward the end of the Eighteenth century the staff of Barclays consisted of three clerks, and on the appear ance of the third as a new clerk coming to the office for the first time he was dressed in the following fashion: He wore a long flapped coat with large pockets, the sleeves had broad cuffs with three large buttons, somewhat like the conts worn by the Greenwich pensioners of the present day, an embroidered waistcoat reaching nearly down to the knees, with an enormous bouquet in the buttonhole; a cocked hat, powdered hair with pigtall, a bag wig, and a golden-headed cane similar to those subsequently carried by the footmen of women of

rank " There is a recorded legend attaching to David Bevan, the father of Robert Cooper Lee Bevan, one of Barclays directors in 1888, who died two years later at Trent park. It was said of the father that he fell asleep during a sale by auction and, nodding at the psychological moment, awoke to find himself the owner of Trent

park. There is a story of another director, Douglas Kinnaird. He was "a conspicuous figure in the political and literary circles of London," and a close friend of Lord Byron, who made him his trustee and dedicated to him his "Hebrew Melodies." It is said that the poet once asked the banker to act as his second in a duel with Southey, but that fortunately peace was restored, mainly by the "serio humorous expostulations" of the reluctant second.

## Franklin's Thrift Chain

It is possibly not well known that Benjamin Franklin originated one o the most practical and beneficial "end less chain" schemes ever developed. A friend in need asked him for a small Joan. Franklin accommodated him, but instead of asking for the return of the money he asked that the sum be given to some person in need of assistance. This person, in turn was to give the money over to still an

other worthy individual, How far the "chain" was carried before being broken, history does not record. But the Idea was character istic of Franklin's sound common sense and generous impulses .- Thrift Magazine.

# Their Omission

Audrey's mamma had taken her to the picture show, and as the prelimi nary explanations began to unroll the child evidenced increasing interest. After she had read, "Story by Pen daffy, directed by Puffer, photographed by Snapp, assisted by Short, titles by Begad and Begash, criticisms by Grimm, costumes by Scant and Short. passed by the national board of cen

sorship," she began to laugh. "Mamma" she gayly said. "they haven't told who removed the gentleman's Appointtiox, or why."-Kansas

# ommunity Building

Several Reasons for Vitality of Village

Near large cities, of course, real estate subdivisions inflate the little settlements, and they grow out of all recognition of their former selves, going well along the way to becoming cities themselves. But farther away the contributing factors to continued existence are some extremely modern developments which one would hardly suspect. The country depends upon the automobile; the country people learn that it can take them away from their isolation and provide that temporary escape so necessary to a tranquil existence. Very well, then, what need to move away permanently from a familiar and pleasant location, where the family is comfortably set-

for a change there is the car. Then, of course, radio is another influence, for it brings to the outlying districts a full measure of entertainment, information which sometimes has its monetary value, and also a bit of that sophistication that is most prized of all. Electric machinery both in the home and in the farm buildings makes existence more pleasant and less arduous, and the telephone con-

tled? If they wish to go anywhere

nects friends and relatives. Taking these things into account, the vitality of the village is not puzzling. It has survived the era of change and mastered a difficult situation by adopting the changes itself in stead of resisting progress. The United States is still full of small towns, and it is safe to predict that this fortunate circumstance will continue in force for many generations to come.-Philadelphia Record.

# Driveways and Walks

Add to Home Beauty Perhaps there is nothing that lends more to the appearance of the surroundings of a home than neat, artistically placed walks and driveways.

Careful thought given to their placng and arrangement at the time they are built will more than repay the wner in the attractiveness they will add to the exterior of the home. Every lawn offers a variety of possibilitice in location and arrangement.

Like streets and highways, walks and driveways must be designed to meet the needs of those who use them. While it is generally desirable to have them take the most direct route, pleaseffects can often be obtained by the use of graceful curves. It is folly to destroy a fine tree because it happens to be in line with the route of the walk or driveway; a graceful curve around the tree does not inconvenience anyone and it will add to the

beauty of the home surroundings. Often such curves can be arranged so that the garage is partially hidden behind a clump of trees or bushes. In building such curves, provision must be made for the growth of the tree to prevent it from raising or cracking

### Build Permanent Home

The permanence of the modern nome is just as important as the permanence of all other buildings, yet you seldom find anyone as much concerned about the durability of the materials that go into homes as about those that go into schools, hospitals, office structures and the like. The mere fact of difference in size of the buildings seems to have made a difference in the public mind. Yet homes are everywhere acknowledged to be the bulwarks of the country, and the type and number of homes are usually taken as a good criterion of the stability and prosperity of a population.

### Zoning Gaining Favor

Among outstanding achievements of the last year or recent years, says the Kansas City Times, are the passing of enabling acts in more than a score of states which legalize zoning in cities and towns; the decision of the United States Supreme court which established. in a definite and comprehensive way, the constitutionality of zoning; the growth of the regional planning idea, and notable progress in several large cities in the actual carrying out of zoning and planning pro-

### Keep Woodwork Painted

The home owner who remembers that unprotected wood weathers and decays, protects it by keeping it well painted at every point. The tough flexible waterproof film which good paint forms over wood is a needed protection, rewarding the home owner by value and appearance maintained over a long period of years.

#### Saving Trees and Shrubs When building a home it is advisable to make the contractor responsible for trees and shrubs you wish saved. This may be done by includ-

ing a statement concerning them in

charm and quiet privacy.

trnct.

the general conditions of your con-Fence Frames House To the artistic eye a home is a picure with the house as the center of interest, around which group, in pleasing composition, those other elements that create an atmosphere of restful

# Sports Fur Coats Liked by Misses

Combine Furs and Materials Get O. K.

ly chie.

bright and youthful are seen in the coats that use a cloth collar, cuffs and edd bindings and pipings on the

Diagonal effects are extremely important in the mode for fashlonable furs. Spiral pelt workings also are frequently used. Trimmings run to leather pipings, skunk pointed like silver fox, blende fox and badger.



Straightline Coat in Light Gray Cara cul, Gray Wolf Trimming.

Rabbit skin dyed in new and interesting shades are often combined to

give a sports effect. Loretta Young, a well known motion picture actress, whose clothes are so smartly worn, has chosen for a youthful sports model a straightline coat in light grey caracul trimmed in gray wolf. A close-fitting black velvet har lends another new note to the ensemble.

### Frayed Edge Is Among Fashions for Winter

The latest innovation in the threepiece mode which distinguishes the present from the mode of the past season is the frayed edge, according to Delineator.

"Whenever one thinks one knows all about the three-piece mode, some thing happens. Frayed edges hap pened this season. Instead of the usual binding of edges and hems" says the Fashion Monthly, "the fab ric of the frock is raveled until it makes a self fringe. This is done to finish the lower edges of skirts and blouses, to trim cuffs, collars and scart ends. It has the casual touch that suits it to the sports mode and is en tirely new."

### New Stocking Without Heel Identification

Now that most women-have bad their fill of the new types of stock logs, or rather the fancy heels that one has seen on them in recent sea sons, it is time for a change Along has come a new stocking that is without any heel identification, but instead nas a shadow-like seaming down the back-or, in other words, a slight rein forcement for about a half-inch on either side of the seam. This extends from the sole to the very top and is very becoming, giving an unbroken line from the heel of the shoe to the hem of the dress. This new stocking is made in chiffon and medium weights, and in all the new colors.

# Dress More Elaborately

for Pre-Dinner Hours The more formal afternoon frocks are proving so attractive that women are dressing more elaborately for the pre-dinner hours. One may dress in silks and velvets if one wishes There are velvet conts trimmed with masses of fur. Shawl collars at times reach to the feet. Others reach to the waistline, and then sprout into panels of near the hem.

#### Velvet and Lace Back Among Season's Fashions

Straightline Models That

The sports models in fur coats have come to the fore as the season advances. The desire for straightline coats with effective combinations of either different pelts or a cloth fabric for trimming has led to the ereation of cents that are exceptional-

The flat furs, such as natural ocelot, earacul, krimmer, pony, benver, calfskin, otter, nutria, sealskin. sheared leopard cat, leopard and kidskin, create some of the newer sports models. They are usually designed along the simplest of lines with a flare noticeably absent. A feature of these coats is the combination of a longer haired fur for collars and cuffs -principally wolf-or the use of woolen materials in creating the popular Tomboy cellar.

The introduction of colors that are

Here is shown another creation in velvet and lace by one of New York's

### leading couturiers. This model is of orchid tissue velvet, with collar and cuffs of ecru lace. The shirring at the waist is gathered by a shinstone

Interest to All Women Hats of felt and velvet are most charming when carried out in wistaria color.

The new tallored blue suits sport gay vests of Russian cross work in vivid colors worked on oyster linen. Gold Jewelry, consisting of necklaces, bracelets, earrings, etc., is worn with the new costumes that are so

The scarf of the hour is a square of slik, either striped or in squares. It is worn about the throat much as a man wears his muffler.

The new velvet that is transparent is so lovely that a great success is predicted for it. Beautiful new coats are now shown in black. They are equally suitable for afternoon or evening wear.

The smartest little coat of all, for the small maiden of six, is made of soft wool in delicate colors, with much wool embroidery upon the collar, cuffs and pockets,

Many of the smartest new evening wraps are cut a bit shorter than the frocks, so that one glimpses long ends and trailing draperies. The effect is delightfully feminine and graceful. Sparkling Indeed is the new cos-

tume jewelry for evening. Combinations of emeralds and rhinestones are particularly popular and many pieces can be obtained in the same design. The little girl who goes to school in a plaid skirt and a tan sweater is sure to be a well-dressed little girl.

The sweaters come in several different models. A welcome change from the silver fox neckplece now so much worn are those made of two sable skins that

can be twisted closely about the throat. A short jacket with flared skirt is

made by a French designer and modeled after the blue coat of a French soldier. It is double breasted and trimmed with fur dyed to match the blue of the coat.

Close-fitting felts are wonderfully becoming this season, especially the ones that are cut in a straight line with the eyebrows and down over the ears like ear-flaps. The two-skirt frock is a new, charm-

ing and practical innovation. Over a straight-line frock of black slik is an extra skirt which is gracefully gathered and which can be used. If one prefers, as a shoulder cape. The only note of color is the gold metal ends to the three bows which adorn the front of the blouse.

### Paris Dressmaker Says No "Prevailing Fashion"

There is no such thing as "the prevailing fashion" or "the prevailing mode" in women's clothes, declares Madeleine Vionnet, famous Paris dressmaker, in the Delineator. Mme. Vionnet strongly deplores the constant cry of American women for what they term "new modes,"

"The mode," says the Parisian couturiere, "no longer consists for me of anything more than the best manner of draping a given fabric over a given woman, so that each shall show off the other to the best possible ad vantage. Every woman ought to have her own manner of dress, her 'mode -and this is the mode which I should be only too happy to seek for each if she would only follow it. Women ought only to ask of our skill and our experience the ability to bring our their own selves, not to create for them a uniform of which they will rapidly tire, forcing us to constant change. Women, according to their uge and their natural conformation may be divided into four or five wel defined categories, and it is very rarfor the mode of one season to dress fur which increase in width as they decently more than one or two of

# A Wife's Transformation

The Story of the Comeback of a Woman Gone to Seed By Mary Culbertson Miller

INSTALLMENT X

Manicure Difficult Job.

THE process of shaping those ragwith greams began, "The hands of a gentlewoma. are one of the most conspicuous symbols of her station. They establish at once her habits and her gentility. I've watched women whose every gesture in conversation reveals them," said the operator, now a busy manicurist. "And in consequence their care is a matter of supreme importance." She paused, looking for a special tool. "You never notice," she went on, "how much you show your hands unless you particularly want not to show them."

Eagerly Helen watched every movement of the operator. The cuticle had grown over the white half-moons that add such charm to the wellgroomed hand, and the skin around each nall was calloused and yellowish. The nails themselves were bruised, as was evident from many little white spots. And underneath told a tale of neglect.

"De you use the point of a regular nail file to clean your nails, madame?"

To that Helen nodded:

Very properly she was horrified. "Oh, my dear madame - you must never use a sharp instrument; it scratches the skin, together with the underpart of the nails, and dirt ledges in the scratches."

"Then that's why I could never get

my nails clean." Care of Nails. "If you will rub vaseline in under the nails that will soften and clean away that dirt, and cotton soaked in lemon juice will remove ugly stains. You must rub in cold cream nightly. Hands need the same nourishment as our faces. And, madame, see that your buffer is always clean, as a dirty buffer only rubs in dirt instead of polishing. Each nail should be rubbed separately. Press the skin around the nall back where it belongs with your towel every time you wash so that the

nail naturally pinker. What a little care will do for neglected hands and naits is a marvel." "How long will it take before my

pretty half-moon will show. Massag-

ing the skin with skin food will soften

and whiten it. It will also keep the

cuticle soft and seems to make the

hands will look presentable?" "If you persist in rubbing th food in every night-six professional manicures ought to give your hands a normal appearance. Madame's hands will look very pretty when her sicely shaped fingers are tipped with delleately pink nails, shaped in a nice oval. The roughened skin will have disappeared by that time and we'll have a smooth soft surface."

"Are you finished with Mrs. Crane?" a trim maid inquired. "The bairdresser is waiting."

(@ by the Bell Syndicate, Inc.)

#### How Londoners Got Nickname of Cockney The man came down to breakfast

red-eyed and pale. "A quiet country boliday?" be grumbled to a farmer's daughter. "Why, nothing like it is ever heard in town: the nandemonium was unexampled. Dogs barking, pigs grunting, sparrows chirping, roosters crowing, horses neighing-no, I didn't sleep a wink."

gave a little laugh. "You city people have such perves!" she said. "None of you can stand our pastoral repose, you are all like the cockney." "What corkney?" he asked. "The first, the original Cockney,"

The pretty daughter of the farmer

she replied. "He left London, just like you, to spend his holiday in the country, and just like you the noises wouldn't let him sleep. He said at breakfast that the wild beasts' roaring had been something frightful. And as he talked a cock crowed. "That's the one,' he said, excitedly. That's the feller. He's been neighing like that all pight."

The girl laughed. "And ever since that time," she said, "Londoners have been called cockneighs."-London Answers.

### "Get Even," but Do It in the Right Manner

We all believe in getting even-and keeping even. But there is a right way and a wrong way to do this. The right way helps and blesses overybody, including ourselves; the wrong way harms us most of all

Perhaps you have never thought of It in Just this light. Yet it is very true that a resentful thought, a deed prompted by the spirit of revenge, is sure to prove a boomerang, returning to smite the one who sent it forth. No matter what somebody else has said or done, it isn't possible to square the account in any such fashion.

On the other hand, if we are wise enough te "square up" in the right way as we shall surely be when we have proved by actual test that It is the right way; if we meet animosity with friendliness in thought, and word, and deed, if we sometimes turn the other cheek instead of slapplug back, if we even wish for others the happiness we desire for ourselves-what then?-Needlecraft Mag-