DISCRIMINATION AGAINST WOMEN IN INSURANCE RATES A SURVIVAL OF OLD PREJUDICE

EVEN PROFESSIONAL WOMAN COUNTED AN INSURANCE RISK

Rate for Her Policy So Much Higher Than for a Man—The Light, Conspicuous Boot as Worn in Office and Shop

DO YOU know that the health or accident policy insurance rate is much, much higher for women than for men? Probably not, unless you have taken out such a policy. I am speaking of the professional woman.

Going on the old-fashioned assumption that a woman is physically unfit for work, these companies which offer men so many inducements in taking out a policy make the rate for women anywhere from half again as much to nearly three times the amount.

An officer in one company told me in all frankness that he cared very little about having his agents do business with women. They are either very frail or else try to beat the company.

As to the latter, he may probably know whereof he speaks, although one hates to think so, but I very much doubt the truth of the former as regards the woman in business.

Florence Arlene Thornton, addressing the Current Events Class of the New Century Club on Monday, said: "Just as the fainting woman vanished when woman's brain began to develop, so the ailing woman must be laid aside for the woman who is strong, healthy, bright of brain, limber of joint and lithe of muscle. It is an admitted fact that the professional woman has better health than any other class of woman in the world.

And, granting that women are the frailer sex, their aches and ills may incapacitate them for a few days at a time, whereas when men are really sick they go to pieces and have a long siege in bed.

And the insurance companies do not lose on a few days' illness, for most of them do not begin payment until a week has elapsed.

This is only another one of the prejudices regarding women in the business world, unfairnesses which are happily diminishing.

IT IS to be hoped that with the coming of spring one will not be forced to stare at hundreds of pairs of pale gray or champagne kid boots during the progress of a ten-square walk.

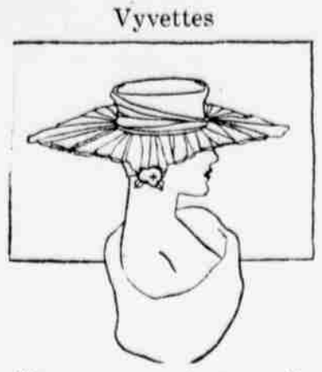
And as for the white shoe—words fail me!

Originally designed to be worn by the woman of leisure who possesses a motor to convey her from bridge to tea and home again, this conspicuous footgear has been seized upon and adopted by the little shop girl and stenographer, who in her desire to appear like her more affluent sister wears them to work.

And the short skirt is an invariable accompaniment. The spindle-shanked miss, she of the bowlegs or the one whose legs from the ground up are built on grand-piano lines, all have fallen for these light-colored, high-heeled, laced boots.

And while on the subject of shoes, which are an important index of character, it is really astonishing to note the number of apparently well-groomed women who allow their heels to become dreadfully worn down. Nothing will more absolutely ruin an appearance.

Vyvettes



There are many good points to this gray ribbon hat, and the most important one, that on the right side, has been properly emphasized by a winter apple—sewed on to give color and effect to a gray subject.

THE WOMAN'S EXCHANGE

Letters and questions submitted to this department must be written on one side of the paper and signed with the name of the writer. Special queries like those given below are invited. It is understood that the editor does not necessarily indorse the sentiments expressed. All communications for this department should be addressed as follows: **THE WOMAN'S EXCHANGE,** *Evening Ledger, Philadelphia, Pa.*

TODAY'S INQUIRIES

1. How can fat which has a burned taste be restored to flavor?

2. Which contains more nutrition, a loaf of stale or fresh bread?

3. How can almonds be blanched?

1. If the plate is sent for a second portion of food should the knife and fork remain on it?

2. Is it ever correct to speak of a minister as the "Rev. Brown"?

3. How can the shiny appearance be removed from a black silk frock?

ANSWERS TO YESTERDAY'S INQUIRIES

1. Linen pillow slips for invalids are much cooler and more soothing than those of muslin.

2. Rubber erasers can be cleaned by washing in soap and water.

3. A pinch of salt will keep an egg fresh which has been broken and is not to be used immediately.

1. A child's Tam o' Shanter hat after being washed should be stretched over a dinner plate to prevent it from shrinking and losing shape.

2. Small strips of court plaster can be wound around the ends of the fingers when crocheting to protect the steel needles from piercing them.

3. A man should never wear white gloves with any civilian clothes other than a dress suit.

Servants in the House

To the Editor of Woman's Page:

Dear Madam—I have many servants who serve me well. I bought them outright at a ten-cent store, and hang each one on a nail. They have no days out. There is a family resemblance, for they are all brushes, but their forms and duties vary. There is the small, round paint brush that administers the polish to my gas and coal stoves particularly well. It would not think of allowing my hands to become soiled in the process. Next, the five-inch flat paint brush that hangs by the range and keeps the heath dustless; its mate keeps the tops of the stoves beautifully clean. Each flight of stairs has its own broad, flat brush, which trots into the corners after every speck of dust. Another serves the vestibule tiles and the porch railings, and another the tiles of the bathroom. I also keep one on each floor to use on the bureau scarfs, chair cushions and even on polished surfaces. Just ten cent paint brushes, but such a comfort, with their fine, soft and even hairs.

Perhaps best of all is the man's clothes brush, built on wire, with stiffer hairs and fastened in a curve. This hangs over the kitchen sink, by the soap tray. I allow the hot water to run on my dishes and use this brush, with occasional dips into the soap, and, behold! my dishes are clean and bright, while my hands have not been wet at all.

To each of those, my servants, I give the highest recommendation. ANNA S. E.

This is one of the most practical suggestions the Woman's Exchange has received for some time.

Lightening the Household Duties

To the Editor of Woman's Page:

Dear Madam—For some time I have been a constant reader and have greatly admired and enjoyed the Woman's Exchange. Having kept house for more than twenty years, and being the mother of four children, I thought there was very little I did not know about the raising of children or the economical management of a home, but I find I am never too old to learn. The Evening Ledger contains lots of new and good ideas in the Woman's Exchange. One that was new to me was the idea of putting tapes on children's stocking tops to save the inevitable confusion on darning day. Any idea that lessens mother's work is a blessing that should be passed on to others. I have one that I think is worth sharing, too. I have always detested the task of washing the family handkerchiefs, but do not mind it since adopting the following method: Have a vessel containing at least two gallons of warm water, into which put four large tablespoons of any good soap or powder, dissolved, and one tablespoon coal oil. Plunge the soiled handkerchiefs into this. Bring slowly to a boil, then put them into clean strong suds, and very little rubbing, sometimes none, either by hand or machine, will make them snowy white. Point to remember: Be sure to have lots of soap to cut the oil. Javelle water is a good bleach.

Some time ago one of your readers inquired about what to do for a rubber plant that had been broken. Having never been without rubber plants, I can tell her: As soon as possible get some chewing gum, chew it until soft and apply to the bleeding place and the flow of sap will soon be stopped. This is good, too, if your plant gets too tall and you think it would look better branched. Just nip the last wee leaf off, have chewed gum ready and apply, and behold! when the plant starts to grow it will nearly always branch in more than one place. Rubber plants do well to have a repotting in the fall, at which time a good soil in which some well-rotted chicken manure has been mixed is good.

A good investment which should be in every kitchen is a food chopper. The old saying, "Waste not, want not," has become second nature to me. Having two large buckwheat cakes the size of the center of a dinner plate and one-half inch thick left over from breakfast, also the tough string-end of a boiled ham about a pound altogether, I ran cakes and ham through the chopper, mixed them with one cup of thick, rich beef gravy and baked in a loaf tin. The result was very good. I served baked potatoes, creamed cabbage and rice pudding—a delicious and not very costly dinner.

(Mrs.) E. F. C., Olney, Pa.

Recipe for Rhubarb Pie

To the Editor of Woman's Page:

Dear Madam—I have a very good recipe for rhubarb pie with egg which I think Mrs. D. would like. Skin the stalks and cut into inch lengths; put into a saucepan with a little water and stew until soft. Sweeten to taste. While hot add a teaspoon of butter and a beaten egg for each cup of fruit, and bake in one crust. I hope this will prove satisfactory.

(Mrs.) CHARLES B. P., Wayne.

To Clean Vacuum Bottle

To the Editor of Woman's Page:

Dear Madam—Can you let me know through [illegible] how to clean a [illegible] vacuum bottle? [illegible] E. G.

[illegible] sorry, my dear Beatrice, but it is [illegible] me to give names and addresses [illegible] over. I am sure you will

Address on Envelope

To the Editor of Woman's Page:

Dear Madam—When writing to a couple and addressing the letter to both, as for instance, "Dear Friends," shall I address the envelope "Mr. and Mrs. ——," or just to one of them? If to one, whose name shall I put? When a young man happens to take a girl home is it fair or bad for the girl to try to pay her own carfare? M. B.

1. Address your envelope to both persons to whom you are writing. Mr. and Mrs. should always be used for a married couple, but in writing the letter it would be better form not to say "Dear Friends," but "Dear Mary and John," or "Dear Mr. and Mrs. Blank."

2. When a young man takes a girl home in the car she should certainly allow him to pay the fare, and it is better form for the girl not to offer to pay it.

Care of the Teeth

To the Editor of Woman's Page:

Dear Madam—Will you kindly answer my three questions: 1. What is the best thing to make the teeth white? 2. Would dyeing a white silk crepe de chine waist with red ink tear the waist in time? 3. My hair is endy and thin and dry, and I was told to use a certain tonic. I have used it a week now and it does not seem to improve any. G. M. S.

Precipitated chalk and orris root will keep the teeth white; charcoal also is good for them. Several times a year they can be thoroughly cleaned with powdered pumice stone and lemon juice. The teeth should be brushed well morning and evening, and if possible after each meal a slight brushing should be given.

I have never known red ink to so affect a waist.

You can expect very little improvement in your hair in a week's time. Use the tonic consistently for several months.

Bills Before Congress

To Mrs. R. Smith.—Your question will receive an answer in the "What Do You Know?" column, on the editorial page.

White Spots on Nails

To the Editor of Woman's Page:

Dear Madam—What causes white specks on finger nails? How can they be cured?

PEARL B.

Can any one give the desired information?

Question of Mental Telepathy

To the Editor of Woman's Page:

Dear Madam—Being a reader of your paper, to settle a dispute we decided to write to you. Do you believe there are persons who could tell me my name without knowing me, or tell me what amount of money I have in my pocket? Do you believe in mental telepathy? Can a mental telepathist tell you your past or future? I saw a girl in vaudeville who could do all these things, but I am in doubt if her act was genuine. M. J. L.

While there is undoubtedly something in mental telepathy, there are so many charlatans claiming this power that many fakes are perpetrated.

Would Cheer Lonely Hearts

To the Editor of Woman's Page:

Dear Madam—I have read and followed up the correspondence of "Lonely Girl." I am not quite in the same boat, because I have one girl friend and only one, but I have no boy friends. I have never met the kind of boy friend I admire. When my girl friend has an engagement I have to sit in the house by myself, and I get weary when I stay in so much. I like ice skating, like to see a good, respectable show, and I also like to sew. I make many of my own clothes and hats. I am a high school graduate, nineteen years old. Do you think it would be perfectly right for me to correspond with "Lonely Girl," or R. F. D.? Or I might even write to "Lonely Girl"; if I could get her address. I would thank you to send me their addresses and send mine to them. E. S. B.

SOME SIMPLE AIDS THAT WILL HELP IMPROVE YOUR BEAUTY

By LUCREZIA BORI
The Famous Spanish Prima Donna.

Daily care the secret of beauty culture.

THERE is such a thing as being too critical with oneself. In reading the too-frank criticisms of your mirror you sometimes lose track of the fact that many of the defects reflected there can be remedied. Your face may be too thin and your skin sallow, your neck bony and your arms scrawny, your figure may lack grace and be either angular or too plump, but even these unattractive features can be remedied. There is not a woman who is totally lacking in the possibilities of charm. The majority are unattractive because they have neglected to exert the slightest effort to correct their defects.

The very first thing you need to do is find out wherein you are lacking in good looks. Judging from the number of letters received by this department daily, the complexion defects exceed all others. If you have any desire to be thought "good looking" you must have a smooth, velvety clear skin glowing with healthful color. If you find that your complexion is a long way from meeting all of these requirements begin, this very minute, to remedy its defects.

If the texture of your skin is coarse and rough you are in need of a remedy that will refine and soften it. First soften the skin by rubbing it well with a mild face cream. Then bathe the face carefully, and after drying the skin with a soft towel, apply the following lotion:

ELDER-FLOWER SKIN LOTION

Elderflower water	1 ounce
Rosewater	3 ounces
Simple tincture of benzoin	¼ ounce
Tannic acid	5 grains

A sallow skin is most unattractive and you should not leave a "stone unturned" to restore it to its normal clearness and transparency. There is nothing better to accomplish this than "Honey Bleach." The formula for this excellent preparation is printed below:

HONEY BLEACH

Strained honey	1 ounce
Lemon juice	4 teaspoonfuls
Tincture of benzoin	25 drops
Glycerin	½ ounce

Mix the lemon juice with the honey, then add the benzoin. Apply the lotion twice a day, the last time before retiring.

If the skin covering your neck and throat is yellow, apply a bleaching paste made in this manner:

Stir the Honey Bleach into the unbeaten whites of two eggs and add enough almond meal to make a thin paste. Spread a coating over the neck and throat at night and cover with a layer of antiseptic gauze. In the morning wash off with hot soapy water and rub the skin with cold cream.

A deadly foe to beauty is hair where it should not be. If you have a disagreeable little patch at the corners of your upper lip, or a few scraggy hairs grow from a mole on your chin or cheek, have them removed by electrolysis. The French method of killing the growth of superfluous hair may usually be relied upon if you are willing to keep up the treatment for several months. Pour a small quantity of peroxide of hydrogen into a shallow dish and add to it a half-teaspoonful of ammonia. Use the preparation generously on the hairy skin and allow it to dry before making a second application. Besides bleaching the hairs so they will not be so noticeable, this remedy will, in time, kill the roots.

Hair that is beautifully arranged and "alive" looking, with a sheen that bespeaks health and care, is necessary to the truest beauty. If you are in the habit of neglecting to give your tresses a daily brushing and a semimonthly shampoo "mend your ways," else you will soon lose your crowning glory.

(Copyright.)

MY MARRIED LIFE

By ADELE GARRISON

Why Madge's Resentment Left Her

NATURALLY, I spent an anxious half hour waiting for Katie's reappearance. I had no hope that she would impress Dicky's mother favorably, and I infinitely dreaded the conflict which I felt sure would come over the question of keeping Katie.

Upon one thing I was resolved. I would not submit tamely to the proposition which Dicky so calmly put forth. He had said that if his mother did not like Katie he was afraid we would have to let her go. And his mother had been a guest in our home less than an hour when he told me this!

When I finally heard Katie's footsteps rapidly coming through the dining room I braced myself to meet a storm of tears and expostulations. With the slight experience of my mother-in-law that I had had I did not hope that she would look with any favor upon a maid who was avowedly fond of me. On the other hand, I knew Katie would greet any attempt to remove her from her job with an emotional outburst.

But when Katie entered the kitchen what was my surprise to see a broad smile on her face.

"Dot old woman's, she not so bad," she said patronizingly. If I had not been afraid of losing Katie I would have given a good deal to have had stately Mrs. Graham overhear the comment.

"You must have pleased her with your help," I said in as dignified a manner as possible.

"Oh, dot easy." Katie tossed the subject aside like thistledown. "Once, tree mont, I maid to attress. She have lots clothes, two, tree times mooch as Missis Graham. She awful crank, too." I could not repress a smile at Katie's unconscious revelation. "But I know how to manage dot kind." Katie's air of sophistication was enough to cure any fit of the blues, no matter how desperate.

KATIE, MIRACLE WORKER

"How do you manage them, Katie?" It was beneath me, I knew, thus to chatter with my maid, but I certainly needed a diversion after the strain of the last hour. I was shamefacedly conscious, also, that I might well take a lesson from Katie in the art of "managing dot kind."

"Oh, I keep me so still, let dem talk, talk, talk. Me, I say nothings but 'Yes, madam,' or 'No, madam.' Den I work me queeck with mine hands, watch out of corner of eye vot dey want next. Have it ready before dey ask for it. Dot's all."

Katie opened a drawer where she kept her kitchen aprons, selected one and slipped it on over the white one she wore. Then she made a dash for the gas stove.

"Dot old vimans she feel so good now she say she hungry. She eat now and den sleep."

"Oh, Katie, you are a miracle worker!" I patted her cheek.

"Vot's dot?" She seized my hand and kissed it in the impulsive fashion which was characteristic of her.

"Something very nice. Now tell me how I can help you."

"Feex dot tomato stuff." She opened the gas oven before lighting the broiler and saw the potatoes I had wrapped in cloths according to directions. "No, firdt take cloths off potatoes, put back in oven in five minutes. Put dem on top shelf. I put biscuits on oder shelf."

She fairly ran to the ice box, bringing back the steak which I had planned as the chief dish of the luncheon. She carefully trimmed it and, greasing the bars of a handled wire broiler, laid the steak within, fastened the broiler and, sitting down on the floor, held the steak beneath the gas flame.

"Oh, please, Mrs. Graham, I forgot me my bath towel," she said. "You get it for me, please. It's in dot drawer with aprons."

I handed it to her and she wrapped it around her hand and arm to keep the heat of the gas from scorching her skin. She was turning the steak at regular intervals of about twenty seconds.

"Put potatoes and biscuit in oven," she directed. "Den feex dot tomato, queeck. Everything all ready den. You go fetch dem."

I had lighted the gas flame under the double boiler containing the foundation for the bisque and the hot water pan in which reposed the strained tomato when Katie first said luncheon was to be served at once. I laid the potatoes in the oven and looked for the biscuit.

"On table, under towel," Katie directed. I found them and exclaimed at their puffy lightness. She had baked them while I was gone and they were only to be heated.

"Dey not so good as fresh," shrugged Katie, "but I no can help dot."

I slipped them in the oven and turned my attention to the bisque. The cornstarch and milk combination in the double boiler and the tomatoes were boiling hot. I carefully poured the tomatoes into the double boiler, stirring and blending until the mixture looked smooth. I tasted it and approved my own work.

EXPRESSION OF SUFFERING

"This is done now, Katie," I said.

"All right," said Katie, laying the wire broiler down on the gas stove broiler beneath the flame. "Dis can feenish here now." She turned the gas flame down a bit. "You can get dem now. Have dem come queeck."

I walked slowly into my room and mechanically smoothed my hair and arranged my dress. Then I washed my hands and went into the living room. Mrs. Graham was sitting in the armchair, talking in quite animated fashion to Dicky.

"Katie tells me you can eat your luncheon now," I said, trying to make my tone cordial. "I am so glad. It is all ready now, if you will come."

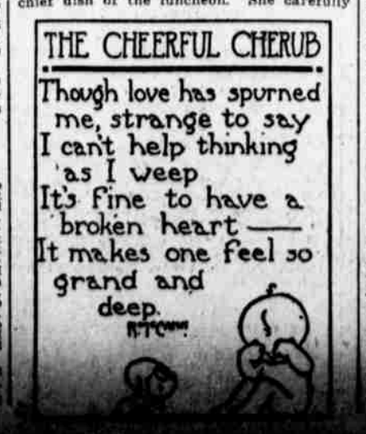
"Thank you. You are very kind." I could hardly believe my ears. Her tone was really courteous, instead of being icy, like the one with which she had previously favored me.

Dicky sprang to his feet and assisted his mother to rise. Leaning on him heavily, she walked into the dining room. I picked up a pillow for her back and a hassock for her feet and followed them.

The resentment I had felt for her was leaving me. There was a look on her face that I understood, the look of suffering which my own little mother's face used to wear. I must put up with a good deal, I warned myself, because of her infirmity.

(Copyright.)

(CONTINUED MONDAY)



Chafing Dish Macaroni Savory

Boil and blanch macaroni and drain one quart of it. In the meantime mince two small green peppers and two small onions. When ready to serve, cook the peppers and onions in half a cupful of olive oil in the blazer for fifteen minutes, tossing them constantly. Add one cupful of tomatoes and half a cupful of grated cheese. When the cheese is melted, dust with salt and serve on toast or in ramekins.

Bacon cut in small pieces may be used in place of olive oil.

English Shrimp Wriggle

This will be found an extremely good dish to serve for the small informal supper party as well as the Sunday night supper. It is very easily prepared. Use the canned shrimp; open the can immediately after dinner; rinse well with cold water and place in the icebox ready to use. Make a sauce of two and a half tablespoonfuls of melted butter, the same quantity of flour and one and a half cupfuls of very rich milk. Stir constantly until the sauce boils and thickens and add one pint of the shrimp meat and one cupful of [illegible] paprika and a [illegible]

HOUSEHOLD HINTS

Points on the Use of the Gas Stove

WHAT is so easy to handle as a gas stove? And yet there are points to be observed in the care and use of a gas stove that will improve its service and add greatly to the length of its usefulness.

"Why will my gas stove persist in popping every time I light it?" asked a young housewife. "I'm so careful. I never let the gas escape, but apply the light as soon as I open the gas cock."

Why, that's the very reason! It is always necessary to permit the gas to flow for a few seconds before applying the light. Turn on the cock, let the gas flow through the burner, and then the burner will light without any explosive popping. This applies to the exposed burners on top of the stove only.

On the other hand, many housekeepers, in lighting the oven of the gas stove, open the cocks and let a lot of gas flow. Then they open the doors, and without realizing how much gas has accumulated in the oven compartment, they suddenly light it, with the frequent result of a minor explosion.

The right procedure for lighting the gas oven is as follows:

First. See that all stop-cocks are tight, and there is no escaping gas anywhere.

Second. Open the oven doors, strike a match and light the "leader" or "pilot" light. The pilot light is really just a taper to light the burners. As soon as the pilot light is lit, turn on the back burner, then the front burner, which will light automatically from the pilot light. Then turn out the pilot light.

Usually the oven should be lighted about ten minutes before it is actually needed, so as to heat the oven thoroughly before placing food in it. The food is placed in the oven and left there subject to the intense heat of the two burners for about five minutes, then the flame can be lowered, or one burner can be extinguished.

If food is to be browned, the lower door should be left open so as to admit more air, as it is the larger proportion of oxygen to gas that produces the browning.

Very often an almost new gas stove will seem poor or damaged, and the gas stove is blamed, while often its deficiencies are due only to the lack of correct handling. The most cruel treatment to the poor gas stove is to let something "burn over." The fact that the burners are all clogged up may not be visible, but they do clog up quite easily, and when that happens a most thorough cleaning is necessary. It's a good plan, therefore, to watch the gas stove at the beginning of the cooking process, and to lower the flame whenever possible. The "simmerer" burner on many gas stoves is an automatic prevention of the "boiling over" accident, and it pays to choose this type of stove when a preference is offered.

The gas stove needs an occasional bath—no, not a blacking. How often it requires this treatment depends on the frequency of use and the condition of the stove. The careful housekeeper may not have to clean her stove completely more than once in several weeks. But if the "boiling over" accident is frequent the cleanings will have to be correspondingly frequent.

Then the burners are removed completely from the stove and boiled in a solution consisting of two tablespoonfuls of washing soda to one gallon of water.

The housewife who takes pride in her perpetually polished stove must be careful not to blacken the burners under any circumstances. Clogged burners and the stove which is not kept absolutely clean—these are the causes of most gas stove trouble.

(Copyright)

The Little White Woman

A little white woman
Looked over the sea
Just at the close of day,
A little white woman
Sad to see—
In the silver mists and gray.

'Twas here that her Henny Bawn
Played on the sands,
As angels spun lights in his hair,
Or a baby face laughed
From a fisherman's boat
Spray-kissed and very fair.

She calls his name down,
'Mid the rocks
When the boats slip in with the tide
The brown sails drop,
And the white sails dip—
Till the anchors swing out with pride.

But a voice answers, Mother,
Look toward the West,
By the reefs of the setting sun.
There your Henry Bawn sleeps
In a soldier's grave.
Henny Bawn's fighting is done.

A little white woman
Looks over the waves
Just at the close of day,
A sad little woman
Who sees—only graves
In the silver mists and gray.

EDNA EILEEN ARCHER.

The Queen, London, England.

New Ribbons

Bold effects confront one from the ribbon counters nowadays. The latest in ribbon fancies show vivid plaids and unusual color combinations in stripes. The reason for such is evident when the number of sports styles is taken into consideration. One could never use a dainty flowered or figured ribbon for a sports girdle, tie or vest, but these huge plaids and striking stripes are just the thing for the bright sports suit or dress of solid color. Some of the ribbons even go so far as to combine stripes, checks and plaids in one pattern.

Griddle Cakes

One and a half cupfuls of flour, three-fourths tablespoonful of baking powder, one-half teaspoonful of salt, one egg, one cupful of milk, one tablespoonful of melted butter.

Mix and sift together dry materials carefully, beat egg well and add to milk, stir in dry ingredients gradually and lastly add melted butter. Beat well. Cook on a griddle well greased with bacon rind. An aluminum gridiron is better than any other for frying cakes. Serve with honey and sweet cream or maple syrup.

DIARY OF A WELL-DRESSED GIRL

A Morning Frock With the Popular Broad, but Not "Loud," Stripe

A simple yet most distinctive frock for morning wear.

MOTHER seldom waxes enthusiastic about anything. When she actually raved about some striped material she had seen I knew that it must be very nice, and literally flew downtown to buy enough for a frock.

Mother has almost Puritanic ideas regarding clothes, so I was delighted when I saw that the material was putty-colored with a border of wide stripes in lovely tones of Egyptian rose and blue. I bought even more than the salesman advised, so that there would surely be enough for making any sort of frock I happened to decide upon.

Then Mrs. Mathon, mother and I put our three heads together and designed a most adorable morning frock with a Brittany apron and full sleeves and a beaded girdle.

The bodice is fitted smoothly under the arms, and is made very simply. Mrs. Mathon likes me in frocks that have straight lines, so it was she who suggested the Brittany apron effect. It has a bib that almost covers the front of the bodice with a U-shaped opening at the neck, finished with a narrow cording of the material. A few soft gathers at the waistline contribute the necessary fullness to the apron, which extends below the knees. A border of the striped material adds a smart touch of trimming, and I made two little shirred pockets of the plain material with a striped top, and stitched one at each side of the front.

Mrs. Mathon cut the skirt very full and gored the sections so that there wouldn't be too much fullness at the top. She pleated the side sections, and after stitching the skirt to the bodice turned up a deep hem.

Mother is very good at hemming so finely that the stitches cannot be seen, so while she was doing this Mrs. Mathon and I worked on the sleeves.

They really are one of the most distinctive features of the frock, and are shaped almost like a hammock. We made them of the striped border, with the stripes running horizontally. There is scarcely any fullness at the top; in fact, the widest part is at the elbows; from there down they taper toward the wrist. Wrist frills with a single blue stripe trimming the lower edge hang well over the hands, and narrow wristbands of the plain putty-colored material are finished with tiny bows at the sides.

I dislike above all things to sew sleeves in at the armholes, so Mrs. Mathon took this job off my hands while I made the collar. It is of the stand-up-lay-down kind, and extends only across the back and sides. The turnover has rounded corners, and the collar is held snugly about the throat with a narrow neckband made to correspond with the wristbands.

Then came the question of the girdle. We couldn't agree at all. Mother suggested a belt of the striped material, but Mrs. Mathon objected, and said that it ought to be a heavy cord of putty-colored silk. I liked this idea better than mother's, but decided that I'd go downtown and see what I could find to make the frock even prettier than it was.

For once I found exactly what I was seeking—a narrow girdle made entirely of heads repeating the colors of my frock. I lost no time in buying it.

When I had knotted it about the frock both Mrs. Mathon and mother said that the effect was "perfect."

If we continue to have such wonderful success with my frocks I'll have a spring outfit to be proud of.

That "blessedest child" of the Maitland's, Marjorie Jane, just came in for me to help her with the interior decorating of her doll's house. We began the refurnishing last week, but have been held up on account of not being able to find materials with designs small enough to be used for the draperies. She's evidently found something that pleases her critical fancy.

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AMERICANIZATION PLEA MADE BY MISS KELLOR

Essential Kinship of Immigrants and Native Americans Pointed Out by Expert

The world that weighs human beings in one hand and steel in the other said it ought to be done! The world that analyzes and reports looked into matters and found a Tower of Babel more colossal than antiquity's—and after all it was a woman who closed her ears to the chaos of foreign tongues, opened her heart to the mighty truth that the whole world is akin and put across—Americanization.

This woman is Miss Frances A. Kellor, graduate of Cornell Law School, editor of the Immigrant and American Review, chairman of the Mayor of New York's committee on unemployment and chief investigator for the New York State Bureau of Industries and Immigration. By residence she belongs to New York, but by accomplishment she belongs to the whole United States.

Miss Kellor came to Philadelphia very recently to tell the members of the Chamber of Commerce what Americanization has and can do for industry, but there was something she did not tell the body in question. Probably it was tucked back in the part of the woman one associates more with the gentle quietness of Miss Kellor's appeal and less with the forceful vim with which she told the thousand members that the labor market of the United States is "the rottenest institution we boast of."

The fact had to do with the little foreigners who are quickly and eagerly, through the medium of the school, grasping Americanization. Miss Kellor pointed out the sadness of the disruption of the home where English is not spoken by the parents of growing children. The little ones have new interests, life holds a thousand new paths for them, and all the while the parents are obliged to look on in a blind, uncomprehending way. Sometimes disrespect on the part of the children results—sometimes merely a gradual weaning away; but invariably some sort of estrangement.

"There is no lack of willingness on the part of these foreign-born natives to learn our language. It is lack of opportunity that holds them back. At heart they are the same as we are. That is what we are apt to forget—the oneness of the whole world in feeling. Those people think of the same things we think of—they want what we want, but they lack the medium of expression that will convey themselves to us and prove that they are after all just other versions of ourselves.

"Sometimes the translation of the native into the American proves that the native had the better part of the bargain to offer. For instance, take the music and the art that the Italian has brought to America. Another example is the Swedish method of housing railroad employes in communities."

Miss Kellor returned to the subject of the home. "The woman must learn English—the home can never be better or more enlightened than the woman who is mistress of it. Women as a rule are quite as eager to learn, but they lack the opportunity that industrial contact brings to their husbands."

Miss Kellor has other views concerning women of America who are not tightly bound to the task of making bread and butter. She believes that a woman should devote ten per cent of her time to the service of the community and this in spite of the fact that she is married and has the cares of little ones. "It can be so systematized that the plan will work out," she remarked.

Discouragement is an unknown quantity in the scheme of Miss Kellor's work. "When things do not come out as they should," she affirmed, "then that is the time to sit down and plan and plan until you discover a way to make them." Miss Kellor has been called the "human dynamo" of the Americanization movement.

Creamed Baltimore Samp

Line buttered timbale molds with pimentos, drained from the liquid in the can. Trim even with the top of the mold. Wash and drain one cup of samp (coarse hulled Indian corn), add three pints of boiling water, and cook slowly all day or over night in the fireless cooker. Mix one-third cup of flour, half teaspoon of salt, one-fourth teaspoon of black pepper, one-half tablespoonful of chopped chives; pour on slowly two cups of chicken stock and one-half cup of hot cream while stirring constantly. To one cup of sauce add sufficient samp to make a moist mixture. Fill the prepared molds and heat through in a moderate oven. When ready to serve, unmold and serve with the remaining sauce. If the sauce appears too thick, add more hot broth or cream.

Stuffed Pancakes

"Another" way to cook stuffed pancakes is to spread them with the filling, roll them, cut in strips and arrange the strips in a buttered baking dish. Then mix a cupful of milk with two beaten eggs, season with salt and pepper and bake until the milk and egg custard is set.

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