

WOMEN AND THEIR INTERESTS

Their Married Life

By MABEL HERBERT URNER

BY MABEL HERBERT URNER. "No, miss, she hasn't come in yet. I saw the colored boy at the switchboard. By the loudly-ticking nickel clock on top of the switchboard it was now five minutes after six. Laura had said six, but she had probably been detained at the office. Helen went over to the heavy carved oak chair beside the heavy carved oak table which were intended to give an air of pretentiousness to the marble-wainscoted, white-tiled reception hall. It was one of the countless new apartment houses in the Washington Heights section, and large enough to boast of both elevator and a switchboard boy. Musingly Helen watched the people as they came in. Laura had said six, but most of them went straight to the elevator, a pathetic admission that they expected no calls. Then Laura Wilson entered, flushed and hurried. "Oh, I'm sorry to have kept you waiting—but I couldn't help it. Mr. Richards asked me to take some letters at the last moment. It always happens when I want to get off early. Here's the elevator now." On the eighth floor, Laura unlocked a door at the end of the corridor, and they entered the narrow hall of a typical seven-room flat. "You see, I've the distinction of having the kitchen," she led Helen into a room intended for a kitchen, but cleverly converted into a bedroom. "Oh, how quaint!" Helen sank on the edge of the couch, which took up the space meant for the range. The Advantages "I could get the small bedroom for the same price; but I've more places to put things, nodding at the china cabinet and shelves. "Running water, too," drawing back a chintz curtain which concealed the sink. "But who fixed it up so cleverly? Are these your things?" "Oh, no, she furnishes all the rooms but I put up this curtain and the one before the ice-box."

work. You are still with Neel & Richards?" A Faint Hope Laura sighed. "Yes, and there's no chance of advancement there. They think \$18 for a stenographer is a magnificent salary. "But you're more than that—you're Mr. Richards' secretary!" "That's why I'm getting sixteen. The others only get twelve. But there's a possibility," her face lit up, "of something very wonderful by the first of August. No, I mustn't talk about it—the things I talk about never happen, and I'm superstitious about this. I feel that if I don't tell a soul—I may get it." "Then don't tell me," understandingly. "But I do think fate owes you something. You've worked hard since you came here, and haven't— "Haven't accomplished anything," finished Laura bitterly. "I came to New York confident of a literary career, and I'm only a stenographer in an advertising house—and living in a kitchen," with a note of scorn. "But you're still young— "How much longer will I be young—living as I do? I'm so lonely I almost die. The boardinghouses were lonely enough, but you at least met people at meals there—living this way you never meet any one. I dread to come home in the evening—I hate so to eat alone!" "I know," murmured Helen, "it must be hard. I'm sure I wouldn't be as brave about it as you are." "It's not bravery, with a shrug. "Haven't any choice; that's all." When they left the table, in spite of Laura's protests, Helen succeeded in getting the check and paying it. "It's almost nine," she reflected, as they came up the basement steps to the street, "and Warren gets in on the 9.30. I'd love to go up to your room again—but I'm afraid I won't have time." Laura seemed disappointed, and Helen felt her depression as she walked with her to the subway. "Now, you're to come and have dinner with us very soon. You say you hate to eat alone—yet you haven't dined with us for months." Laura shook her head. "I'd rather not go anywhere just now. I've been too depressed lately to make a very good dinner companion." "Then that's just why you should come—and let us cheer you up." "Cheer me up?" bitterly. "The last time I dined with you I came away with a fit of blues that I didn't get over for a week. Can't you see," almost angrily, "that when a woman's alone and unsuccessful, it isn't particularly calving to spend an evening with another woman who has a wonderful home and a husband—and everything that makes life worth while?" This was a viewpoint that Helen had not considered—yet it was one that she could understand. As she whirled home in the subway she pictured Laura going back to that lonely room. She had escaped the sordid discomfort of the boarding-house, but she had not escaped her loneliness. Would she ever escape it? A woman alone in New York—was there any solution for her loneliness, except a husband and a home of her own?

Old methods of piano selling versus the new and how "Interest" figures in it

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We say in this co-operation piano sale—"A 350 dollar piano for 248 dollars and 75 cents and NO INTEREST."

Do you know what that phrase "NO INTEREST" means?

We will tell you.

It means more to you than you would dream of.

Through the REGULAR WAY of selling pianos you are charged interest "on top" of the price of the piano.

Thus—if you buy a piano for 350 dollars you do not pay 350 dollars: You pay 350 dollars and INTEREST.

Let us make this plain.

Suppose you were to buy a piano on the USUAL PLAN for 350 dollars. You were to pay, say, 20 dollars down, then 10 dollars a month AND INTEREST AT 6 PER CENT.

Now, here is how this figures out:

350 dollars less 20 dollars (your first payment) leaves a balance of 330 dollars.

330 dollars divided by 10 dollars (the monthly payments) equals 33 months, the time in which you pay.

6 per cent. interest (average) on 330 dollars for one month is 82½ cents.

33 months multiplied by 82½ cents equals 27 dollars and 23 cents TOTAL INTEREST.

350 dollars (price of the piano) plus 27 dollars and 23 cents INTEREST equals 377 dollars and 23 cents, WHAT YOU ACTUALLY PAY.

Now, do you see what "AND INTEREST" means?

It means, if you buy a 350 dollar piano on the OLD METHOD of selling pianos (and 99 piano houses out of every 100 employ this method), and pay for it at the rate of 20 dollars cash and 10 dollars a month, and keep your payments right up to "the letter," that your piano will cost you NOT 350 dollars, BUT 377 dollars and 23 cents. You pay 27 dollars and 23 cents INTEREST. You pay 27 dollars and 23 cents EXTRA, or 27 dollars and 23 cents OVER AND ABOVE the "marked" price of the piano.

Those little words in your contract "AND INTEREST" look harmless and sound innocent enough, but in a case like we have just cited, they mean 27 dollars and 23 cents "tacked on" IN ADDITION to the "marked" price.

Now contrast the REGULAR method of selling pianos with THIS CO-OPERATION PLAN.

In the first place, on this plan, a 350 dollar piano does not cost you 350 dollars or anywhere near 350 dollars.

A 350 dollar piano costs you, DURING THIS CO-OPERATIVE SALE, 248 dollars and 75 cents—giving you a clean cut saving, at the very start, of 101 dollars and 25 cents.

Instead of having to pay 350 dollar in 33 months (the usual terms) you are allowed 45 months to pay 248 dollars and 75 cents.

Do you see the difference THIS makes?

On THIS CO-OPERATION plan, you are given 12 months LONGER TIME in which to pay 101 dollars and 25 cents LESS MONEY.

As to the "interest"—there is NO INTEREST to be added to the price.

The price is 248 dollars and 75 cents and NO MORE. There is NO INTEREST or NO EXTRAS of any nature to run the price up higher than 248 dollars and 75 cents.

Or, putting it in still another way—248 dollars and 75 cents is the OUTSIDE price. When you have paid 248 dollars and 75 cents you have finished paying.

There are no 20, 30 or 40 dollar EXTRAS "cropping up" to be paid afterwards

"Well, that's certainly an ingenious use of an icebox." "And the linen closet in the hall goes with this room. They've taken out the shelves so I can hang up my clothes. Isn't this better than any dingy, third story back in a smelly boarding-house?" "Questionably," Helen's tone was emphatic. "But isn't it more expensive?" "No, just about the same. This room is \$4 a week, and my meals cost only a few cents more than dinner before I tell you about the meals. Oh, we must hurry; things are never so good when you're late."

While Laura freshened up Helen looked around with keen interest. She thought of the many women living alone on meager salaries in dingy furnished room houses—surely this was the better way. The covered wash tub beside the sink was used as a dressing table. And now as Laura started to fix her hair, she drew the electric light, which hung by a cord from the ceiling, over to a hook beside the mirror. "And I never had a decent light or a mirror in a boardinghouse," when Helen praised the contrivance. "Oh! I'm much more comfortable here than I've been ever since I came to New York."

As they went out, Laura proudly opened the door of the bathroom. "Isn't that a lovely bathroom? And the telephone's right here in the hall. It would all be lovely," with a sigh, "if it wasn't so lonely." "Is it lonely here," asked Helen sympathetically. "Lonely? I've been here two months, and I don't know a soul. But let's not talk about it. I've been obsessed with loneliness lately."

A few moments later they were seated in the small basement restaurant of the apartment house across the street. The low ceiling and the mission tables gave a rathskeller look to the place. The Dinner "They've two diners here," Laura took up one of the soiled mimeographed cards. "With the entree it's fifty—without it thirty-five." "Well, since you insist it's your dinner, we'll have the thirty-five," decided Helen firmly. "That's what you have when you're alone."

Laura demurred, but Helen was determined, and it was the dinner without the entree—soup, roast, salad and dessert—that was ordered. "Tell me more about your apartment," pleaded Helen, as the waitress slouched off. "Who is it that sublets those rooms?" "She's Mrs. Winston—a very nice woman, too. She began by renting out the rooms of her own apartment after her husband died. Now she's leased four apartments in our building."

"What do they lease for? Seven rooms, aren't they?" "Yes, sixty-five a month—they're all the same. You wouldn't think she'd make much renting the rooms furnished for four dollars a week, would you? But it's only the kitchen and the small bedroom that she rents for that. She gets six and eight for the others. But she has to keep them all filled to make anything."

"And she furnishes service—or do you take care of your own room?" "Oh, no, she has one maid that takes care of the four apartments. It's becoming quite a business—this leasing apartments and renting out rooms. It's taking the place of the old boardinghouse. I know half a dozen girls who used to live in downtown boardinghouses—they've all moved uptown and have a room in some new apartment."

"I suppose that means the passing of the hall bedroom," mused Helen. "And yet there was always a certain romance about the idea of a girl coming to New York and living in a hall bedroom."

"You wouldn't think that if you ever lived in one. It's only interesting in a magazine story. Oh, do you see that woman just going out? She has the room next to mine—the dining-room. She works in a broker's office, I think."

"You haven't told me about your undertakers."

RUDOLPH K. SPICER Funeral Director and Embalmer 415 Walnut St. Bell Phone

NORMANDY COLLAR ON THIS NEW BLOUSE

Very Smart and Very Attractive and It Has a Bow at the Neck



\$244 Blouse for Misses and Small Women, 16 and 18 years.

WITH LONG OR THREE-QUARTER SLEEVES.

The blouse with Normandy collar is a very new one, very smart and very attractive. This one is made from organdie which is the latest cry and which makes the daintiest possible blouses. The model can be used, however, for any seasonable material, the crepe de chine that will be worn all summer quite as well as the cotton and linen ones. Cotton crepe makes up most attractively and is extremely smart and the voiles of the season are unusually attractive for there are a great many shown in embroidered figures as well as the plain material. The combination of the raglan sleeve at the front and the kimono at the back is especially smart. This blouse is all white but touches of color are fashionable and white voile or cotton crepe for the blouse with the collar and cuffs of yellow or cerise would be charming or the blouse could be made of color with trimming of white.

For the 16 year size, the blouse will require 2 3/4 yds. of material 27, 1 3/4 yds. 26, 1 3/4 yds. 44 in. wide.

The pattern \$244 is cut in sizes for 16 and 18 years. It will be mailed to any address by the Fashion Department of this paper, on receipt of ten cents.

Bowman's sell May Manton Patterns.

SENATOR PENROSE PREDICTS LANDSLIDE

[Continued from First Page.]

make votes for them. The Democratic party in its platform at Baltimore pledged its unequalled support of the civil service as well as the extension of tolls on the coastwise ships passing through the Panama Canal and a number of other measures, all of which it is impossible for me to ever touch upon. The measure which our Democratic friends laid most stress upon and considered of the most vital importance was that of tariff reform, and primarily for this purpose the President called the extra session of Congress. Immediately after the assembling of Congress President Wilson assumed control of both the Senate and the House of Representatives and, in due course of time, there was written upon the statute books the Underwood tariff bill. This bill, as we all know, was passed by the use of the party lash, public patronage, and the Democratic caucus. While I am thoroughly opposed to this method of legislation and can not commend it in terms too severe, yet, after all, the effect of the legislation is the all-important proposition to consider: and let me here incidentally call your attention to the fact that in this very first bill the Democratic party pledged to uphold and support the civil service was violated in that it does not provide that the appointments for carrying out the provisions of the civil service lists, which consist of experienced persons, all of whom have passed satisfactory examinations, but in the bill they provided that the appointments may be given to political followers whose only recommendation and qualification is party loyalty, who may or may not have the necessary ability to perform the duties imposed upon them, and are certainly without experience. The Democratic party not only violated this pledge in this law, but in a number of laws that were passed later was this pledge repeatedly violated.

Currency Bill The next important legislation enacted was the currency law, and this bill we hope will be workable and an improvement over our present system, but if so it is a question how much credit should be given our Democratic friends. The bill as it passed the House was positively unworkable and would not and could not be put in force in that shape. The Senate after prolonged debate amended it by striking out all after the enacting clause and presented an entirely new bill, which was largely copied from the Aldrich bill, its foundation, its framework, and in

almost all of its vital parts it is a transposition from the Aldrich bill and an adaptation from the report of the Monetary Commission. Some of its most unsound provisions were first in the bill, but most of them were taken out before it became a law, largely due to Senator Root's criticism and energetic opposition. Some of its most valuable features were finally taken from the report of the Monetary Commission, which the Baltimore convention had thoroughly condemned. Let us hope that this law will prove an improvement over our present system when it is finally put into effect.

"I have not time to refer to all the unfortunate and absurd legislation enacted. I shall not even dwell upon the appropriation of \$35,000,000 for the building of a railroad in the frozen and frigid north on the glaciers of Alaska, except to say that this appropriation is over \$1,000 for every white man, woman, and child of the mixed population of all nationalities, many of whom are not even citizens of the United States, and will require not less than three times this amount before the work contemplated is completed, if it ever will be.

Panama Tolls "I shall not now refer to the reasons why President Wilson has reversed himself as well as the Baltimore platform on the proposition of the Panama Canal tolls. You will remember, before the election in all of his public utterances, the President insisted we must have free passage through the Panama Canal for American merchant vessels, giving a number of reasons and thoroughly approving without reserve this enacted legislation. Now he comes to Congress and asks us to repeal that law, and says: "Reverse your action without raising a question whether we are right or wrong. For— "He says— "I shall not know how to deal with other measures of even greater delicacy

and nearer consequences if you do not grant it to me in ungrudging measure." "I shall refrain to dwell on this subject at this time." Tariff Legislation "Let us take up the subject that is perhaps of "nearer consequence" to most of us. Let us see whether the Underwood tariff bill has been the cure-all it was promised it would be. Let us see what the effect of this legislation has been. Has it resulted in increased opportunity for the wage earners? Has it reduced the high cost of living? Oh, I know when I touch on this subject that I shall be classed as a "cantankerous howler." We are told that to refer to these conditions will injure business, yet it is a fact that the Democratic party, through its platform, through its press, and through its orators, has for sixteen years in continuous unbroken chorus howled "calamity." Their tales of woe make the lamentations of Job sound like words of praise. They condemned the tariff laws enacted by the Republican party as the most iniquitous and obnoxious pieces of legislation ever written upon the statute books. Yet, during all the years they were in force we enjoyed the greatest prosperity of any country on the face of the earth and in the history of the world. Their calamity howling did no harm, because everyone was prospering; but finally, through persistent yet inconsistent effort, they raised a doubt in the minds of some whether after all they should not be given an opportunity to put their theory into practice, and to-day, amid the gloom of the family circle of the unemployed and silence of closing mills and dying fires for the first time in twenty years, they preach prosperity. They tell us there is no business depression and then with true Democratic consistency say times are getting better.

Deputy Attorney General William M. Hargest and E. J. Stackpole spoke briefly on the back-to-the-party trend that is now so evident. Mr. Hargest devoted considerable attention to the

failure of the Wilson administration and Mr. Stackpole urged a "welcome home" for all those who had strayed from the party reservation in 1912. Among the others who spoke were Augustus Wildman and J. W. Swartz, candidates for the Legislature in the city district; Daniel L. Keister, City Commissioner; William H. Lynch, ex-Mayor; E. S. Meals, City Chairman; Harry P. Oves, Ed. M. Housholder, F. Oves, E. M. Housholder, W. D. Block, Mr. Pavord and Charles E. Block and Ashton D. Peace, secretary.

Pass. One of the features of the evening was an address by the "Spirit of Rev. Carter," an excellent take-off on that eccentric character, by George Barnes. An orchestra played popular airs and guests sang during the intervals of the speechmaking. The dinner was arranged by William H. Hoffman, chairman; Hiram Eisenberger, Joseph Baumgardner, Thomas Edwards, Harry P. Oves, E. M. Housholder, W. D. Block and Ashton D. Peace, secretary.

"I am an old man—and many of my troubles never happened."—ELBERT HUBBARD

DR. PIERCE'S Golden Medical Discovery THE white hair and wrinkled faces of our busy men and women tell of doubt, fear and anxiety—more than disease or age. Worry plays havoc with the nervous system—so that digestion is ruined and sleep banished. What oil is to the friction of the delicate parts of an engine—

DR. PIERCE'S PLEASANT PELLETS Believe constipation, regulate the liver, and bowels. Easy to take as candy.

Coal Is Cheapest and Best Now To buy coal now is to buy it at the cheapest price for which it can be obtained during the year. And then you gain in quality, too, for the coal sent from the mines at this time of the year may be thoroughly screened before delivery, a difficult matter in cold weather when frost will cause the dirt to cling to the coal. So to buy Montgomery coal now is to buy the best quality of the best coal at the lowest price. Place your order. J. B. MONTGOMERY Both Phones Third and Chestnut Streets

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