

Business is Business.

But the Settlement With John Nelson & Son Was Distinctly Sentimental.

(W. R. ROSE in Cleveland Plain Dealer.)

The affairs of Ramsey Hale were in a very bad shape. An unexpected financial disaster had shaken the old merchant's confidence in himself. He realized, too, that he was carrying a load that a man of his years shouldn't attempt to shoulder alone.

Things went from bad to worse. Ramsey kept his own counsel as he kept his books. He felt that there was no one about him that he could trust with the story of his troubles. At home there was no one save his daughter Ruth. And she was only a girl.

And then the continued worry brought a natural result. The merchant collapsed at his desk one warm afternoon and was carried home.

He had fought them when they tried to take him away. He had moaned and wrung his hands when he was put to bed.

"Ruth," he had wildly called. She was by his side, bending over him, but he didn't know her.

A blessed unconsciousness came upon him and when he awoke the next morning he was like a little child.

"It may be months before he is himself again," said the old doctor. "Perhaps his memory will never come back. He worked his brain beyond the limit. Some great trouble must have possessed him. Have you any idea what it was?"

"He never confided in me," said the girl, sadly. "There was a side of my father that I never saw. When he crossed the threshold of home he seemed to put away all his cares—but lately I have noticed that he brooded at times and that he would forget that I was near him."

"His mind is resting now," said the old doctor. "We can only hope that he will awaken refreshed and clear—although he can never be the clever man of business he once was."

"Poor father," murmured the girl. "One moment, Dr. Addison. If the trouble that has worried my father relates to business, wouldn't it be well to keep his true condition as quiet as possible until I can find out something concerning his affairs?"

"An excellent thought," said the doctor. "Perhaps you'd better consult one of your father's old friends—a lawyer preferably."

"Not yet," replied the girl. "I want first to see what I can discover alone."

The old doctor looked at her and nodded. Then he put out his hand and took the girl's.

"You're a fine young woman," he said. The girl had found in her father's breast pocket a sealed letter with her name on the envelope. When the doctor had gone she broke the seal and read the letter slowly.

"My dear daughter," it began; "I am writing this because I fear that some emergency may suddenly confront you. My business affairs are much involved and I seem to have lost the power to straighten them out. There are a dozen creditors who may at any moment precipitate a crash, but there is only one I really fear. That is the house of John Nelson & Son, to whom I owe \$65,000. The firm is hard and unyielding. I will not give you any technical details, but if anything happens to me go to my old friend, Judge Henry Allerton, and ask him to take charge of everything. I want the creditors satisfied, although this will leave you very little, my dear. There will be no insurance, and I know that your Aunt Edgerton in Denver will gladly give you a home. Be a brave girl, my daughter, and try to think that I always meant to do for the best. Your unhappy father."

The girl wiped her eyes and put the letter back in its envelope.

"Poor daddy," she murmured. "Why didn't he confide in me? Am I so worthless, so unreliable?"

She arose quickly and went to her father's room and consulted the nurse. There was no change and no probability of any.

Then the girl told the housekeeper not to expect her home until dinner. A half hour later she was seated at her father's desk in the dining room where he had spent so many years. With her was the old bookkeeper of the house.

"You are my father's friend, Mr. Trissel?"

"Yes, miss. I have been with him thirty years."

"He is ill. He may not be in his office again for several days."

"I am very sorry, miss. Is there anything I can do?"

"How much do you know of my father's affairs, Mr. Trissel?"

"He was very close mouthed, miss. I want you to help me, Mr. Trissel, in straightening out my father's papers."

"I hope I can help you, miss."

Two days' steady work convinced the girl that she needed expert help. The old bookkeeper was a man of routine and very slow. The girl advertised for a skilled accountant.

When she reached the office the next morning a young man was waiting in the ante-room. He bowed as she paused and looked at him. He was a keen eyed young man of perhaps thirty.

"I wish to see Mr. Hale," he explained.

"It is Miss Hale you wish to see," she told him. "Step into my office." He followed her wonderingly. She pointed to a chair.

"The position I have to offer is a confidential one," she said. "My father, Ramsey Hale, has been stricken down by an acute attack that entirely unites him for work. I am doing my best to straighten out his business, but and that I need expert help. It is necessary to know just how his affairs stand as soon as possible. Will you undertake this work?"

"No," she replied. "I am sure I can trust you."

"I will begin at once," he said, and stepped forward.

All that day he was comparing, checking, verifying.

There were other applicants for the expert's position, but Ruth Hale was glad this very earnest young man had been the first to apply.

At 5.30 he approached Ruth's desk. "We have made a good beginning," he said. "Do you wish me to continue the work?"

"Yes," replied Ruth, a little more hastily than she intended. Then she suddenly smiled. "You see that I am only an apprentice in business. I haven't even asked your name."

He hesitated slightly.

"Richard Grant," he replied.

"And what—what salary have you been accustomed to receiving?"

He smiled.

"I have been employed by the year," he replied. "This looks like merely a temporary job. Anyway, let us wait until the work is up. At 8 o'clock to-morrow morning, then. And I hope you will find your father better."

Ruth went home feeling more relieved than she had for many hours. There was something reassuring about this young man. He was so clever and quick and he was a gentleman.

But if he didn't come in the morning!

He was there, however, and already busy. He greeted her smilingly and went on with his work.

The mail was lying on her desk. She opened the letters and found several that were both puzzling and dismaying.

Presently she looked around.

"Mr. Grant," she said. The young man with his head bent over his papers did not look up. "Mr. Grant," she called again.

He looked up a little startled.

"Oh, yes," he said, and came to her.

"I can't understand some of these letters," she told him. "May I trouble you to look them over?"

He read the letters carefully and made notes on several.

"The creditors are worried by the news of your father's illness," he said. "It's a pity they found it out so soon. We must call a meeting and show them the situation. I will get busy on a statement. I think we can meet them day after to-morrow."

Ruth looked up at him.

"Mr. Grant," she said, "it was my father's wish—the last words he wrote—that every creditor of the house should receive what was due him. I mean to sacrifice everything, if necessary—home and furniture and all—to uphold his good name."

There was an admiring quality in the glance that rested on the girl's earnest face.

"That is what I would have expected from your father—and your father's daughter," he gravely said. "But we mustn't talk about making sacrifices yet. I'm clearing up the tangle, and I begin to think that affairs are not nearly as bad as your father imagined."

The girl clasped her hands.

"And do you think we can pay all my father's debts?"

"Wah, wait," he smilingly cried. "There is nothing assured yet. We are going to do the very best we can. And we must persuade the creditors to have patience."

"And John Nelson & Son—they are the biggest creditors of all—and father said they would be hard and unyielding. How can we satisfy them?"

Richard Grant nodded.

"That's a problem," he said. "I don't believe they will care to meet with the smaller creditors. Will you authorize me to see the firm personally—as your representative, and with power to arrange matters?"

"Why, yes," she answered. "Very gladly."

And he went back to his work.

Two days later the meeting of creditors took place in her father's room, and Ruth waited in the small ante-room, her gentle heart filled with anxiety.

Richard Grant was with the creditors, and sometimes she fancied she could hear his clear voice rise above the general murmur.

Presently he opened the door.

"May I ask you to meet these gentlemen, Miss Hale?" he asked.

She answered him by promptly entering the room.

"Gentlemen," said Richard Grant, "I have asked Miss Hale here in order to have her confirm what I have told you. Miss Hale is doing her best to straighten her father's affairs. She means to carry out his wishes to the exact letter. Every dollar he possesses will be used to pay his just debts. Not a penny will be reserved. Do I state this correctly, Miss Hale?"

"You state it correctly," Ruth answered firmly. "My father's reputation must be kept unstained."

There was a brief silence.

"That is all, Miss Hale," said Richard Grant, and he held the door for her as she passed out.

He reappeared in a few moments.

"They're gone," he said. "And I feel better. Still, they were very reasonable. It was your appearance that clinched matters."

"And what was the result of the meeting?" Ruth anxiously asked.

"They will give you time. They all agree to this. You must furnish them weekly statements. They are a good lot of fellows."

"Did—did you thank them?"

"Oh, yes. And they sent you their kindest regards. We parted in an excellent humor."

Ruth looked at him gratefully.

"Thank you, Mr. Grant," she said. "You have been very kind."

"Not at all," he quickly answered. "Am I not engaged as an expert? Besides, there are John Nelson and his precious son still to humiliate. You mustn't forget that they are hard—hard and unyielding."

"You fill me with anxiety again," she murmured. "I—I am afraid I take business too seriously."

He laughed merrily.

"Trust me," he said. "I'll contrive to see those human millstones this evening. Don't worry. I know a thing or two about John Nelson that may come in handy if he gets stubborn."

"Oh, but would that be right?" cried Ruth, her gentle eyes dilating.

"Don't worry," Richard Grant repeated. "Just trust me."

The next morning he caught the inquiring gaze.

"I got at them last night," he said. "Yes, I made it very clear to John Nelson that it was to his interest to wait. I showed him what would happen if he precipitated matters. I gave him to understand that things were not as bad as reported. And then I told him about you—about your anxiety to straighten out your father's affairs, and if necessary give up everything you possess. I think he was touched. It is even possible that he is not as hard and unyielding as your father supposed. Anyway, John Nelson & Son will take the course followed by the other creditors."

The girl's eyes filled with tears.

"Why, why," she murmured, "everybody is so kind, so generous. I can't understand it."

"I find," said Richard Grant, after a quick glance at the girl, "that men and women are very apt to prove much better than we may have supposed them. For instance," he added, "it was necessary for us to borrow some money. We need a balance at the bank. Our collateral is not of the best at the present moment. We need \$10,000. Where do you suppose I got it?"

She looked at him half frightened.

"I—I can't guess."

"From John Nelson."

"John Nelson?" she stammered.

"That's right. He didn't hesitate. And let me tell you this—when John Nelson loans \$10,000 he expects to get it back."

"Oh, oh," cried the girl, "now we owe them \$75,000!"

"Don't worry," laughed Richard Grant.

And he resumed his work.

Richard Grant continued to handle Ramsey Hale's affairs. He had brought business order out of chaos, he had added largely to the earning equipment of the establishment, and he was reducing the claims of the creditors at a very satisfactory rate.

And every day Ruth was in her place at her father's desk, doing her best to be of service. Nor did the young man fail to remember that she was the head of the house. He deferred to her wishes, and she left everything to his judgment. He was the expert accountant and she was only the figurehead—as she told herself many times.

And then she thanked the lucky fates that had brought him to the threshold in her hour of need.

One day he looked up from his papers with a laugh.

"Who do you suppose passed by the office a moment or two ago?" he asked.

"I can't guess," Ruth answered.

"It was John Nelson," he answered. "I saw him through the window."

"John Nelson! Oh, what do you suppose he wanted?"

"From the deliberate way in which he paused and looked through the window, I am quite certain he wanted to see you."

"See me?"

"Yes. He was very much interested when I told him about you."

"But why should he come here?"

"If you don't like it, Miss Hale, I will go out and chase him away."

"No, no, Mr. Grant. He has us too much in his power."

"I don't think he means any mischief. I returned his \$10,000 loan yesterday."

"I wonder," murmured the girl, "why he wanted to see me?"

The young man looked at her curiously.

Then he bent over his work.

The next morning she came into the office with her face beaming.

"What do you think, Mr. Grant?" she cried. "Father is much better. He actually knew me this morning. But he can't talk yet."

"I am very glad he's better," said Richard Grant. "Do you expect he will be able to return to business?"

"No, no," the girl answered. "As soon as he is able to travel he is going away."

"But you can't be spared from business to go with him," said the young man hastily.

"No," replied the girl. "We will find some one to go with him."

"You will have much to tell him when he is well enough to understand," said Richard Grant.

"Yes," said the girl eagerly. "I can hardly wait."

Richard Grant arose and came to her.

"Miss Hale," he said, "there is something I must tell you."

She looked up quickly.

"What?"

"John Nelson & Son are disposed to be troublesome."

"Dear, dear! What can we do?"

He drew a quick breath.

"John Nelson has made us a hard proposition."

"Can—we can carry it out?"

"That is for you to say."

"Tell me what it is."

He hesitated.

"John Nelson is willing to compromise his claim against your father. He goes beyond this. He is so well satisfied with the condition of affairs that he is ready to let his son buy an interest in the house and pay a considerable sum for it. But he makes a very hard proposition."

"Go on," said Ruth faintly.

"John Nelson wants you to marry his son."

She stared at Richard Grant.

"Why, I have never seen him!"

He faintly smiled.

"John Nelson's son isn't much to look at," he said. "But you have seen him."

"When?"

"He came here one morning—not knowing that your father had been stricken down—to talk over the claim that John Nelson & Son held against Ramsey Hale. While he was waiting a young woman appeared, a young woman who mistook him for some one she expected."

The girl stared up at him.

"You!" she cried. "Are you John Nelson's son?"

"I am Richard Grant Nelson. It was a shameful deception, but I'm glad I practiced it. I have told my father the whole story. He knows I love you. He will love you, too. What is your answer, dear?"

Her eyes were turned downward. She slowly raised them.

"Is this the only way I can satisfy my father's creditor?" she murmured.

"Yes, Ruth, dear."

Then she put out her hands to him.

There are more silk and wool materials put on the counters each week. New ones that were kept until late in the season have been shown to the public. These are made up into coats of suits of one-piece frocks, and are often striped.

Some of the colors come with a plain surface for the skirt and a striped surface for the coat. Silk and wool bengaline is possibly the favorite of them all. The corded fabrics are in the height of fashion. The idea even runs into shantung and pongee. There seems no end to the latter weave. It overspends everything else. Just why is hard to say, for it is rather raslike when made up and cannot be depended on for graceful lines.

Some of the weaves are delightful for house frocks, and as the material has practically no weight, it makes a

most comfortable frock for this hot climate.

One of the latest weaves in it has a diagonal cord through it. It is very wide and heavy, much like stylized serge.

If a woman wants a one-piece frock with a long coat, this weave in this material is a good choice.—New Haven Register.

Our Artificial Life.

Two women on an open car sailing down Broadway near Houston street the other afternoon were discussing the artificiality of life in New York. The woman who had taken the negative side of the argument had been temporarily silenced, but she returned to the attack when her eye caught sight of a big window box.

fifty feet long at least, that stretched across the third story front of one of the great gray buildings that are crowded all day long with thousands of work people fashioning wearing apparel and other exterior decorations for humans. The box was filled with luxuriant green and white of luxuriant daisies in full bloom. It was restful to the eye—a veritable ocular oasis in the drab, sign-sprinkled wall of Broadway.

"There!" exclaimed the woman triumphantly. "The man who placed that there is one above sordid money-making. He is a man who loves nature and beauty. That proves my argument that all here is not artificial and a sham."

"Look closer, my dear," answered the other. "Do you see those big signs above and below the window box? They say 'Blossom & Co., Artificial Flowers.' That show of no-daisy daisies is simply a sample of what they are making inside."—New York Press.

Glossy Hair.

"How do you keep such glossy hair?" asked a girl of a woman of the world. "I try to be very particular with mine, but as you see, it persists in looking lousy."

"I keep well," was the reply. "No one's hair will shine if she is in bad health. Did you never notice how much more luster your hair has when you feel that life is all to the good? Let me get a bilious attack and no amount of care will keep my hair from looking dead."

"Besides being careful to exercise and watch my diet, I regularly polish my hair just as I would my nails. I keep it clean, which goes without saying. This does not mean shampooing at fixed intervals, but whenever it is necessary. If one has been walking much or moving around a dusty house much at cleaning time, the hair will need to be washed before the fixed time."

"Some women confound glossy with oily hair. Nothing gives the hair as unkept a look as to have it shining with oil. Keep the hair as dry as possible, then rub it to gloss with a polisher."

"Brushing helps a lot for gloss, but in addition I rub my hair with a piece of brown velvet. The velvet brushes used to polish men's silk hats make good hair glossers, but tying a piece of velvet around an old nail buffer answers every purpose."

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Defines Ideal Family.

Rev. D. D. Vaughn, of the Halsted Street Institutional Church, Chicago, who, by a series of heart-to-heart questions with his congregation, has learned what the "ideal" husband and wife should be, has now discovered through the same sources what constitutes an "ideal" family.

To his questions along this line which he submitted he received more than 100 answers. Bolled down to opinions of the majority, they are:

The wife has as much right to the money as the husband.

Parents must never sacrifice themselves to the point of indulgence.

Force children to be obedient, with a hope of reward, and be free in expressing your love for them.

Children should never be lied to in order to force them to be obedient; never burden the older children with the younger ones.

The sisters should never be obliged to give up school for the brothers.

Brothers and sisters should treat each other alike, and favors at home should not be governed according to their sex.

Children have no right to be paid for the work they do at home.—Philadelphia Record.

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Household ... Matters

A Safe Plan.

To mark bottles or boxes of poison and prevent accidents, buy a dozen (or as many as needed) tiny bells, and every time a bottle or package of poison comes into the house fasten a bell securely to it. Even in the dark the bell will sound its warning. The bells can be bought in a fancy work or toy store.—Boston Post.

To Wash White Vails.

Take lukewarm water and any good laundered soap; put vail in water and sop gently between the hands; then rinse in clear warm water; hang vail over drier and press when dry with iron not too hot. Do not wring out,