WISE DISPOSITION OF RICHES

Englishman of Wealth Left Fortune to Help Young Business Men Who Needed It.

When the will of a certain Samuel Wilson of London was probated recently in the English courts, it was found that the bulk of his fortune had been strangely disposed of, the Indianapolis News remarks. A fund had been left in trust from which loans of sums ranging from $500 to $1,500 are to be made to young men engaged in business. The restrictions surrounding the loans proved that Samuel Wilson was not only a man of generous impulses, but a philanthropist of no mean order. No loan is to be made to any man who has not carried on his business for a year, and none to any applicant who has been in business more than three years.

This may appear whimsical, but a little closer inspection will relieve it of this suspicion. The testator, as a matter of fact, has done something for young business men that young business men sadly need. It is an axiom of the business world that the third year of any new venture is the crucial year. This, evidently, was in Mr. Wilson's mind, and, like as not, he knew from personal experience how difficult it is for a young business man, with no more substantial assets than good prospects and abundant optimism, to borrow money when money is most required. To the limit of his resources, he has come to their relief. A year's time, he probably figured, would weed out the incompetent and the faint-hearted, and leave the worthy, while the latter, enduring for three years, could probably show assets thereafter that would make borrowing less difficult.

His fund will help those who are capable of helping themselves. Banks are not given to that sort of thing, and a young man, embarking in business, often finds himself helpless because he lacks capital or collateral. Without the latter he cannot borrow, and, promising as the future may be, he is frequently forced to abandon the enterprise for the want of a few hundred dollars. This, said a banker recently, is one of the tragedies of the business world.

Banking laws are necessarily strict. Security for loans must be tangible, and faith and optimism, however important they may be, have no bankable value. With honesty and integrity they play their part, but the banker, none the less, must have his security. So the Wilson will establishes a practical philanthropy. Some wealthy American who is at a loss—as now and then one of them says he is—to make wise disposition of his riches, might, with good reason, follow the example of Samuel Wilson of London.

Bang Went a Tire.

It was like the crack of a rifle, out in the street, in front of our abode, but it was only a tire snapped. The man got out and looked, and then got in and turned his auto homeward. His wife and child were in it, and they seemed prepared for a cool morning visit somewhere. It was too bad to have one's hopes thus crushed. These miserable old tires play havoc with many a bright anticipation. In fact, it is hard to imagine an anticipation that can be so cruelly mangled as that which hears the crack of a treacherous tire.

Won't the happy time every come when the tire abuse will not afflict the people; when the spring will be transferred from the wheel to the bed of the vehicle; when a man may go over sharp stones and recreant glass without fear and trembling? Where are Edison and Henry Ford and those other giants of ingenuity—why don't they do something? So we write with our heart going back with that disappointed family to mend their wheel and take a new start, in the heat of the morning.—Columbus Journal.

Plain, Tailored Utility Coats

THE long, protecting "rain or shine" coat, made to meet the exigencies of travel or life in the out-of-doors, is cut on simple lines.

One of the most practical of these coats is pictured here. It hangs straight on the figure. The needed fullness at the bust line is provided for by two small plaits on each shoulder. This is taken up from the swell of the bust down in a stitched-in plait at each side of the front, the plaits extending below the normal waistline for at least six inches.

The coat is open at the throat, but without revers. The neck is finished with a small sailor collar and the sleeves with turnback cuffs. Bone buttons are used for fastening and as a decorative feature on the cuffs.

Coats of this kind are made with skirts to match. The latter, severely plain and straight, are worn with blouses of thin wash silk, pongee or sheer wash fabrics. These coats and skirts require firmly woven rainproof goods in quiet staple colors. Either can be worn without the other, and the coat is designed to do duty wherever a separate coat is needed.

In some of the new models these coats are cut with a flaring skirt set onto a shorter bodice in the style of the Russian coat. Others, of heavier fabrics, are cut double-breasted, in long-waisted designs having an inverted plait at each side to give a slight flare to the skirt part. In these the sleeves are large and straight with turnback cuffs. Turnover collars that may be brought up snugly and tightly about the neck make this a warmer garment than open-throated models. This is best for the automobile.

One of the most modish of coats belongs in the redingote class. It is constructed with an easy-fitting long-sleeved jacket to which a plaited skirt is set on. This terminates at each side three inches, or a little more, from the front of the jacket, to which it is attached under a belt of folded satin. There is a rolling collar of velvet and narrow cuffs of it, both finished with a silk braid. The jacket is fastened with large barrel-shaped buttons at the front. When a skirt to match any of these utility coats is needed it is cut in the straight-line style and the requisite fullness given with inverted plaits.

Small Girl's Outfit for Cold Weather

SHOPPING for the requirements of the little girl develops the knowledge that she may be provided with almost as many dress accessories as are designed for her mother.

In anticipation of wintry weather the little maid in the picture is about to be outfitted with warm clothing in which she may defy the cold for one thing and look pretty and well cared for, for another.

In outside garments she is first supplied with a heavy, close-knitted sweatercoat. It is finished with turn back collar and cuffs and a knitted belt and is almost as warm as fur. The color is a rich red, about the best choice and the most pleasing to the little wearer. The collar may be rolled up about the neck and the cuffs brought well down over the hands to protect the wrists. For daily wear this is the ideal garment.

The little Scotch cap to be worn with this or any other coat is of black and red velvet bound and trimmed with black silk braid. The crown is a long puff of black velvet, and the bands about it at each side are of red lined with black and finished with a binding of black silk braid. These bands are extended at the back, where they are cut into two tabs which are turned down and fall over the hair. At the front the bands are also turned back and the points tacked down. Small bows of the black silk braid used in the binding are placed at the middle of the front and back.

Knitted caps or hoods for school and for outdoor play and mittens to take the place of the muff, are to be provided. Freedom to play keeps an active child warm in ordinary cold weather without the fur sets which are not expected to stand a great deal of hard service.

JULIA BOTTOMLEY.

GERMANS' RUSH NEAR SEA HALTED

Berlin Announces That Outlying Verdun Forts Have Fallen

DESPERATE COMBAT WAGED

Baffled By Belgians, Foes Hurl Main Blow on French Near Arras—Both Germans and Russians Claim Victory.

London.—Thwarted in their coast dash for Dunkirk by the spirited resistance of the little Belgian army, the German invaders shifted the brunt of their attack to the southern end of their turning movement and fought desperately, but by all accounts futilly, to break the French line near Arras. Thousands of men and projectiles were hurled against the defenders there from Lille, which the Germans are using as a base, but after a day of hard fighting the lines of defense were intact.

Fighting of the most desperate character is in progress in West Flanders and Northwestern France. The Belgian army, supported by the allies, is holding stubbornly to the line of the River Yser, and have successfully halted determined efforts of the Germans to advance along the coast.

This is announced in the French official communication and is admitted in the report of German general headquarters, which says fighting has been going on in the vicinity of Nieuport, which stands at the crossing of the river near the sea.

A little further to the south the allies are attempting to advance toward Lille for the relief of that city, which has been in German hands for some time. They also are pushing on to the north and south of Arras. Their efforts to advance on Lille, where the Germans hold strong positions, were repulsed.

Berlin.—Some of the outlying forts about Verdun have been captured by the Germans and they are preparing for an attack on the main fortifications of the French fortress, according to an official statement. It states that the German operations against the Russians and against the allies in Belgium and France continue to be successful.

Paris.—The German forces in Belgium are making sharp attacks, but the Belgian army has succeeded in maintaining its line along the River Yser, according to an official statement. The allies in Belgium are fighting with the Germans in the region about Ypres, while the Germans are making sharp attacks against the allies' left wing from Lille.

The German sweep toward the coast of the English channel near Dunkirk and Calais has been effectually checked, it is claimed by the French war office.

The allies are reported to be assuming the offensive all along their left wing in northern France and Belgium.

The tide in the north has turned by the arrival of British erinforcements, but not until the allies engaged in the flanking drive eastward had passed through a crisis which threatened to wipe out their forces north and northwest of Lille.

The rapid advance of the Germans under General von Boehn and General von Besler had been a severe test to the half trained troops defending the allied line south of Dunkirk. The allies, in their efforts to get to the rear of the German right flank and to stretch a line of defense south of the coast had over-extended their own line and the Germans, dashing out of Lille and westward from Belgium, seized St. Omer, less than 20 miles from the coast and broke through the allies' front. Reinforcements gave the allies in that region a superiority in numbers and the Germans were driven back.

Berlin.—Continued successes for the German and Austrian armies against the Russians in the eastern campaign are claimed.

The general staff declares the czar's forces have been unable to drive back the Germans and Austrians from the Vistula river and further says that south of Przemysl the Austrians are flanking the Russian left wing.

Petrograd.—Tremendous losses have been suffered by the Germans in their attacks on the Russian positions along the Vistula river, it was announced here, but fighting continues day and night.

The fighting is of the most desperate character, but thus far the Russians have more than held their own, it is stated at the war office. The Austro-German forces on the Warsaw-Ivangorod front are being compelled to withdraw "step by step."

More Pacific Islands Seized.

Tokyo.—The admiralty announced that all islands of strategic importance in the Marshall, Ladrone, East Caroline and West Caroline archipelagoes had been seized by Japanese forces.

Von Moltke's Son Buried by French

Paris.—The "Matin's" correspondent at Fecamp telegraphs that a French army surgeon has buried the son of General von Moltke, chief of the German general staff, who was captured when wounded.

LIED TO SAVE MEN'S LIVES

Death or Capture of Lost English Soldiers Averted by Boldness of French Village Priest.

G. H. Perris, in a message to the Chronicle, tells of a dramatic little episode that occurred in a French village.

Four lost "Tommies" turned up in village and asked for shelter. They had been chased by uhlans, and the cure probably realized the risks he ran in taking them into his little house.

Early in the morning, sure enough, a German patrol rode into the place, summoned the inhabitants together, and demanded the surrender of the Englishmen, threatening dire penalties. Every one knew where they were, and turned to their spiritual guide.

Instinct saves us from reason in such crises. The good cure lied boldly, in a loud voice, so that his flock should understand. He had not seen the Englishmen. No doubt they had gone on toward Paris. The German soldiers rode on.

What most struck my informant, says the correspondent, was the exceeding deliberation with which the Atkins four performed their toilet and brushed their hair and clothes before making their ecape. The cure then left for a safer place.—Pall Mall Gazette.

His Jargon in Doubt.

"That your cart outside?" asked the chauffeur.

"Ay, it be," replied the village grocer.

The chauffeur gave a superior smile.

"I wonder you fellows don't get tired," he said, "joggin' along in them old, ramshackle carts."

"What pleases one doesn't please 'nother," replied the grocer philosophically.

"Should rather say not!" exclaimed the chauffeur. "I s'pose you get used to it. But look at my car outside! I can drive that car over sixty an hour!"

"Which—dogs or chickens?' asked the grocer.

War Observer.

"What's the matter; scared o' that boy that's chasing you?"

"No."

"Then what are you running away from him for?"

"I'm not running away. I'm just retreating for strategical purposes."—Detroit Free Press.

Discharged an Obligation.

An old lady was greatly frightened when the train thundered into the tunnel.

"Do you think," she asked the ticket collector, "the tunnel is perfectly safe?"

In taking revenge, a man is but even with his enemy; but in passing it over, he is superior.—Philosophy Book.

Sally From the Kitchen.

"Does this war they're talking so much about make much difference to you?"

"The missus says we've got to economize, so we're to have 'margarine with meals in the kitchen."

"Doesn't she have it, then?"

"Not her. She says it don't suit her digestion. But there's nothing wrong with her digestion. We know that. For as often as not we send her up the 'margarine and have the butter ourselves."—London Tit-Bits.

"Don't be afraid, madam," replied the waggish collector. "Our company got you in this hole, and we're bound to see you through."

Once in about seven thousand years a man manages to hit the mark when he shoots off his mouth.

A man's house is his castle—until he puts it in his wife's name.

W. N. U., PITTSBURGH, NO. 43-1914.