

# Speculating Clerk

The New York Stock Exchange has ruled to forbid clerks of any member of the exchange, or of any broker, bank, trust or insurance company, from carrying any speculative account, directly or indirectly, unless the written consent of the clerk's employer is given.

This rule says, in effect, that in the judgment of the New York Stock Exchange (and it ought to know), speculating is dangerous for persons of small means.

Clerks—and all others who cannot afford a low-ought rule, say the significance of this ruling, and take care that their savings are invested where they CANNOT lose them—but where they will earn the largest interest consistent with absolute safety.

The First Mortgage Bond Certificates of the

# Urban Realty Mortgage Company

40-48 W. Congress St., D.roit  
 earn 5% interest with absolute regularity; get out \$1,000 of investment is secured by more than \$2 of improved and actual income-producing. Desirable Real Estate, principal and interest guaranteed, by this company, with \$200,000.000 paid-up capital.

Ask your banker's advice before investing in one of these 5% Guaranteed First Mortgage Bond Certificates.

# HAD ALL QUALITIES NEEDED

One Small Thing That Screen Star Lacked Was Not at All Necessary for Success.

"I can," said the bashful young man to the director of the film company "swim, dive, run an auto, fly an airplane, fence, box, shoot, ride a horse, run a motor boat, play golf, make love, fall off cliffs, rescue heroines, play football, die naturally and kiss a girl."

"But," interrupted the famous director, "can you act?"

"Alas!" muttered the would-be screen hero, "I never thought of that."

"Enough!" growled the director, and another screen star was born.—*Life*.

# RED, ROUGH, PIMPLY SKIN

Quickly Cleared by Cuticura Soap and Ointment. Trial Free.

You may rely on these fragrant, super-emollient Cuticura Soap and Ointment to care for your skin, scalp, hair and hands. Nothing better to clear the skin of pimples, blotches, redness and roughness, the scalp of dandruff and itching and the hands of chapping and soreness.

Free sample each by mail with Book. Address postcard, Cuticura, Dept. L, Boston. Sold everywhere.—*Adv.*

**He Knew.**  
 Little Edward was listening enraptured to the conversation of his elders, puzzled over the many long words he did not understand when he heard his grandfather call a certain person an optimist. Edward was enlightened. "Oh," cried he, "I know what that is!"

"Well, Edward," said his grandfather, "what is an optimist?"  
 "Why," said Edward, "the man who fits you with spectacles!"

**The Superior Sex.**  
 He—A miss is as good as a mile. She—But it takes a lot of men to make a league.

Hawks and blue jays often destroy eggs and nestlings of other birds.

# Getting Old Too Fast?

Late in life the body shows signs of wear and often the kidneys wear first. The back is lame, bent and aching, and the kidney action distressing. This makes people feel older than they are. Don't wait for drops, gravel, swelling of the arteries or Bright's disease. Use a mild kidney stimulant. Try Doan's Kidney Pills. Thousands of elderly folk recommend them.

# A Michigan Case

Mrs. Alice Miller, of Indiana, Ave., South Haven, Mich., says: "I had a great deal of trouble with my kidneys and sharp catches in my back and sides. I also had bladder trouble and my kidneys acted irregularly. The kidney secretions were unusually scanty. Doan's Kidney Pills relieved me of all these ailments."

Get Doan's at Any Store. Box a Box DOAN'S KIDNEY PILLS, FOSTER-MILBURN CO., BUFFALO, N.Y.

# SALLOW SKIN

is one of the greatest foes of womanly beauty. It is quickly cleared by correcting the cause—sluggish liver—with the aid of the gently stimulating, safe and dependable remedy—

# BEECHAM'S PILLS

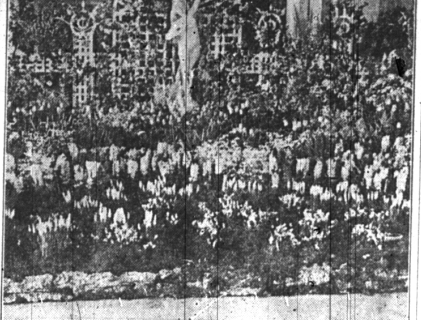
Largest Sale of Medicines in the World. Sold everywhere. In boxes, 10c, 25c.

# PARKER'S HAIR BALM

Patents. W. N. U. DETROIT, 10, 49-1916.

# The HOME BEAUTIFUL

Flowers and Shrubs by Their Care and Cultivation.



A Garden of Bulbs—Note the Hyacinths and Tulips in the Background. A Fine Type for Future Planting.

# WAR THREATENS FLOWERS

By ELIZABETH VAN BENTHUSEN  
 It is a good, far cry from the grim horrors of war to the pretty hyacinth and the crocus, but recent news brings the interesting information that the great European conflict is presenting a serious menace to the chief source of imported bulbs.

Private advices received in New York from flower folk in Holland, who cannot be considered as prejudiced or even interested in the larger affairs of state, say that there is danger of having the bulb supply for the next half century destroyed. Holland has her army ready to fight either side, and she has a number of issues which might make her entry possible. As a first item of defense she plans to flood all the lands in her dike system.

This, say the flower experts, will result in the destruction of the great bulb industry. Not for 50 years, according to the success of flowermen, will the industry recover from such a calamity.

All of which is but a news prelude to the remark that the raising of bulbs in pots, pans and glasses during the winter months is a simple and inexpensive process. If one is fairly careful of the requirements. Among the many methods by which bulbs can be successfully grown, there are:

In soil placed in pots and pans, with drainage at the bottom.

In fiber, which is a light, spongy material, prepared with a view to prevent rotting. Bowls, jardiniere, vases or any other receptacles where the roots can take hold may be used.

In water, with pebbles or sand in the bottom of glasses, to prevent the bulbs from falling over.

Hyacinths, narcissus, daffodils, tulips and crocuses are among the best to grow in this way. See that a natural condition of moisture is maintained.

Bulbs that have been potted October 10 should be thoroughly rooted by December 10, or even earlier, and they can then be brought into the light of the living room and will be in bloom for Christmas or New Year's.

Plenty of water is necessary for the bulbs brought into the living room. By having a pan of bulbs ready to bring from the cellar every ten days or so, a succession of flowers can be had all through the winter.

# HAVE FLOWERS IN THE HOUSE UNTIL EASTER.

An abundant supply of flowers can be had in every home from Thanksgiving until Easter at comparatively small cost with no greater facilities than exist in every ordinary dwelling house.

Perhaps the most satisfactory bulbs for winter flowers are Roman hyacinths and narcissus.

Plant the bulbs in shallow boxes or pans having a depth of four or five inches. The soil must be ordinarily good garden soil. The bulbs should be planted close together, so they almost touch. They should be set so that the top protrude slightly above the soil when the potting is done. Have the pan or box extend fully an inch above the soil to allow for a thorough wetting of the earth.

When they are potted and well watered set in a cool part of the cellar. Cover the boxes with bits of old bagging if the cellar is light. See that a natural condition of moisture is maintained.

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# Woman's Reain

Coat Models That Were Shown Early in the Season Retain Their Popularity, and There Is Little or No Indication of Changes—Smart Overgarments Are Worn With Big Muffler Collars of Cloth—Pretty Millinery for Small Girl.

The story of coats for this season has reached its closing chapter with the presentation of styles for midwinter and styles for spring. The drift of popular approval was too definite to be subject to the whims of any radical new departures. Early models showed a beautiful adaptation of design to materials and was so excellent that they could hardly be improved upon, and there are no distinctly different lines or details of construction in the latest arrivals.

The coats for midwinter long sweeping lines, clean, but it is not essential to success. A dark corner of the collar is a good place to place the jets. The keeping of the soft drape is thereby aided. In the winter, proper use of the quick-growing species may be grown in water. Hyacinths, narcissus and crocuses. These little blue flowers are among the best for this purpose. Fill the glass with water, so that it just touches the bottoms of the bulbs, and set in a dark place until the glass is filled with roots. Then bring into the room, and change the water once or twice a week. Temperature of from 60 to 65 degrees is about right for the winter.

Personally, I like to experiment with small care. The results are usually assured with small care.



HANDSOME COAT OF FUR-FABRIC.

flat applique of objects that they love—silhouettes of small animals and birds, outline pictures drawn with needlework in colored yarns, garden and field flowers, embroidered in prime order—all promise a new season of distinctive childish millinery for little ones.

These trimmings are simply made, as the hats in the picture demonstrate. In one of them a band of black velvet ribbon is drawn about a light felt shape and serves as a background for a procession of little chicks and geese, cut from colored felt, which are applied to it. They are fastened down with a net or silk which serves to out-



STYLES IN CHILDREN'S MILLINERY.

and as rich looking as fur coats made in the same way. Many less expensive coats of velvet, or other cloth, are trimmed with bands of fur fabric, and some of them have collars of it. But the smartest cloth coats have big muffer collars of cloth and huge buttons matching their own color. Some of the buttons are two or a half inches in diameter, and two or three of them are quite enough for one coat.

It doesn't make any difference just how the headwear of tiny girls is fashioned, it is sure to look pretty on its little wearers. For some time its inspiration has been drawn from the millinery of grownups. Small replicas of mature styles have the charm of miniatures, and the simpler hats of

line the feet and eyes, wings, or even the feathers, if desired.

A dark velvet hat sets off flying birds cut from silk or other fabrics. Printed silks furnish many figures of birds, butterflies, bees, and other things that make the work of the milliner simple. Feathers or other details are done in embroidery stitches on them. The third hat shows a bit of landscape done in outline with yarn, which looks like a scene set with the contents of the time-honored Noah's ark.

Just enough to give the impression that the skirt is lined. On other attractive skirts there are patch pockets with buttonhole stitching, feather-trimming or with a narrow embroidered band of the same material with which the frock is made.

Sports skirts and coats abound in the simple, clean lines of the fashionable silks in a striped design is the material chosen full pouch pockets, gathered at the bottom and skirted at the top over one or two cords, are favored.

Each designer has an original manner of using pockets as a trimming on skirts. There are pockets shaped like flattened coracoras, inserted between box plaits, two being used on each side. When the skirt is a model with cartridge plaits over each hip, one of the plaits is made deeper than the rest, and within it is hung the pocket of a contrasting color. This produces a decidedly pleasing effect, as the colored pocket shows

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# History of the Dahlia

By a curious horticultural irony the dahlia, which has become the popular idol of our early autumn flower shows, possesses a sadly prosaic history, the London Chronicle remarks. It has been developed from the Mexican tubers introduced about one hundred and thirty years ago by the Swedish botanist, Doctor Dahl, for the purely commercial purpose of supplementing or supplementing the potato. They did not "catch on," and the dahlia dish soon disappeared from British dinner tables, but it became the object of the latent possibilities of the flower, from which they have evolved the floral fantasies, and other delightful exact reverses the fate of the red clover, which came to us in the guise of a garden flower. The tubers of the dahlia, to our acid for taste, are still eaten in some parts of France.

# Progress of Lamp-Making

Progress in the idea of indoor lamps, which up to later years of the eighteenth century had been of shallow vessels into which a short length of loose, dirty wick drooped, began in France with Keger's flat wick, while in the following year, 1784, Aime Arce and invented the round cylindrical burner which has since been improved, but which bears his name. Then in succession through the early nineteenth century came the numerous developments of the oil burners, beginning with the Vest lamp, produced in 1824; the flat-wick paraffin lamp, designed by Stobwasser of Berlin in 1850, and since 1851 commonly used in every city tenement dwelling room or lumber country housestead of England and America; the Duplex lamp, invented by Hicks of Birmingham, England, 1855; the 1903 Tripex lamp, 1874; the Deffies lamp, 1885, and the Wagner down-flame shadowless lamp of 1895.

# IT'S YOUR KIDNEYS

You have swollen feet and hands? Stiff, achy joints? Sharp-shooting, throbbing pains torturing you? You have aching back, pain in the lower abdomen, difficulty in urinating? Look out! These are danger signals. Trouble is with your kidneys. Uric acid poisoning, in one form or another, has set in. It may lead to dropsy or fatal Bright's disease, if not checked. Get some GOLD MEDAL Healer Oil Capsules immediately. They are old preparation, used all over the world for various aching natural healing oil and herbs, well-known to physicians and by thousands in their daily practice. The Capsules are not an experimental makeshift "patent medicine," or "bait," which does not only temporarily relieve a standard remedy, but act naturally and quickly. But when you go to the drug store, ask for genuine original Healer Oil in Capsules. Be sure the name GOLD MEDAL is on the box, and thus protect yourself against counterfeits. Adv.

# Health Item

A learned doctor of Johns Hopkins says that football sports health for the spectators because they keep bright and cheerful while. After all, it appears that what the world thrives needs for its health is some trivial excuse to lope and waddy cheer. Perhaps it would be in order for medical science to ascertain the relative hygienic values to be derived by the spectators from an exciting game of pinhole or checkers.

# Very Much So

"Is this really cut glass?"  
 "I should say so! Cut from \$1.25 to 85 cents."

# To keep clean and healthy take Dr. Pierce's Pleasant Pellets

They regulate liver, bowels and stomach.—Adv.

# Castoria

For Infants and Children. Mothers Know That Genuine Castoria Always Bears the Signature of Dr. J. C. Watson.

Always Bears the Signature of Dr. J. C. Watson.

In Use For Over Thirty Years

CASTORIA

Expect Copy of Wrapper.

Laughter and Tears, according to a recent book on the two forms of the same mechanism—a human safety valve to prevent the result of emotion from injuring the body.

Animals Fond of Alcohol. Goats in Abyssinia are said to become drunk on two forms of the same beverage, then fight each other desperately. Cows may be made dangerously mad on a mixture of hemp seed and opium, while dogs, horses and other animals, which look like a condemned taste of alcohol.

Good Description. Helen saw a dachshund, and on returning home she said: "I saw the funniest dog I ever saw. He has awfully short legs and an awfully long self."

Folly of Worry. The same brain can't at the same time dwell on work and worry. You can't dare while you despair. Mead's trouble half-way, mad as all roads and they are only insupportable to cowardly. No one ever got to the top without a tussle. If it is so much the quality of his nerve, that brings him through. So long as a man is in a possibility that he always a chance to escape. Get out of the right habit, to escape the fight habit. Many a man has missed a picnic because he was certain a cloudy sky meant rain.

No Bank Failures in China. Nine hundred years ago China had a bank failure, remarks the Sioux City Tribune. Hi Hung, ruler of the Celestial empire at the time, investigated and discovered shady conduct in the part of the bank officials. He immediately issued an edict that the next time a bank went to the wall the heads of the directors should be forfeited. Since then there have been no bank failures in China. This method of dealing with fraudulent finance may not be especially poetic, but it appears to have been indisputably effective.

Managing a Fortune. We should manage our fortune like our constitutions; enjoy it when good, have patience when bad, and never apply violent remedies but in cases of necessity.—Hochepoucaud.

Apple Tree Comes From Asia. The apple tree is a native of southwestern Asia, the territory adjacent to Europe.

Many Varieties of Apples. Not only has each country its own favored varieties of apples, but each geographical area in which country has varieties which are particularly adapted to it. In the ancient times the Greeks in the days of Plinius listed some 21 varieties of apples, and in Germany under Charles the Great, almost 200 varieties were known. In 1855 these had grown to 1,200.

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