

INTO SOCIETY WITH ETHEL ROOSEVELT

The Latest Photograph of Miss Ethel Roosevelt. (Copyright, 1908, by Harris & Ewing.)

WASHINGTON'S DEBUTANTES OF THE WHITE HOUSE SET

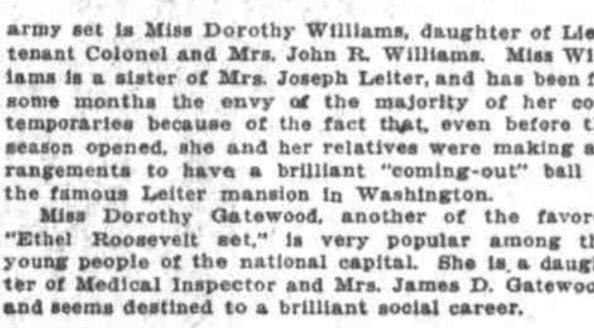
ENTERING society by way of the White House! What blushing "bud" in all the land would not consider such an introduction the crowning feature of her entire career, no matter how it might be crowded with other triumphs later? Such an honor has fallen to a number of girls in the national capital this winter. Not only have they entered society in the season with Miss Ethel Roosevelt, daughter of the President, but have had the distinction of being known as White House "buds."

It is a distinction that will become a cherished part of family history. In years to come the descendants of these "buds" will be able to "point with pride" to the fact that mother or grandmother entered society through White House portals, and as friends and associates of a President's daughter.

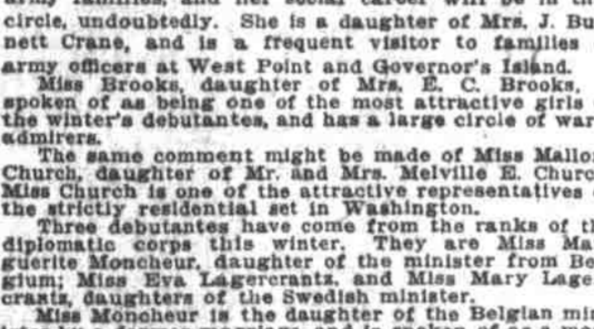
OF KIND HEART
Mrs. Roosevelt is a woman of kind heart and keen appreciation. She realized that all the Washington society "buds" who were to bloom this winter could not attend the "coming out" of Miss Ethel. Some had functions of their own; limitations of space had to be considered, too, in making out the list of invitations. So, like the thoughtful woman she is, Mrs. Roosevelt decided upon three big social events at the White House this winter for the benefit of Washington buds in the administration set. Those not able, for one reason or another, to be present at one function could attend another. A solution worthy of a social Solomon and which brought joy to many a young heart in Washington. For Washington, this season, possesses one of the largest and most attractive groups of debutantes ever known in that rapidly growing center of fashion and society. There are a great number of "buds" in Miss Ethel Roosevelt's set—in the administration set. Miss Claire Wright, for instance, is one of these. She represents, in a way, the judiciary, being a daughter of Justice Wright, of the Supreme Court of the District of Columbia. Justice Wright came largely into public view some time ago by reason of his famous decision committing President Samuel Gompers and other labor leaders to jail. Such incidents in her father's official career bother young Miss Wright little. However, she is spoken of as being one of the "smartest" girls of the debutante season, with a most attractive personality backing up a pleasing appearance. One of the most important representatives of the



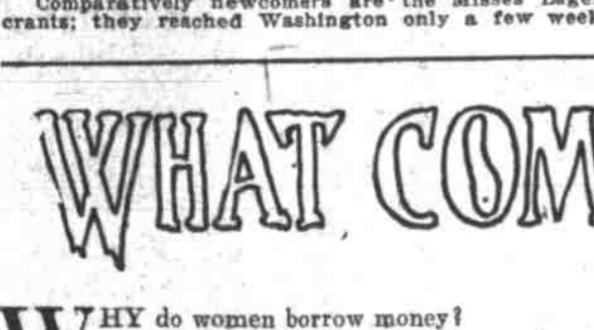
Miss Katherine Crane, (Copyright, 1908, by Clincksitt)



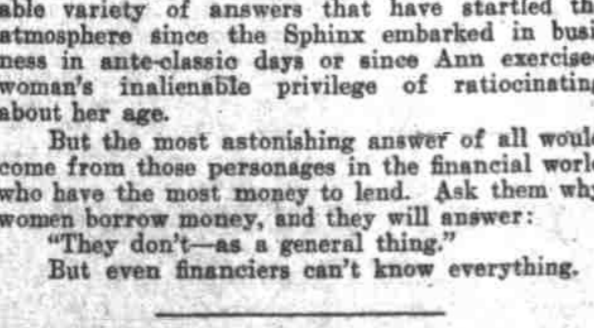
Miss Dorothy Williams, (Copyright, 1908, by Harris & Ewing.)



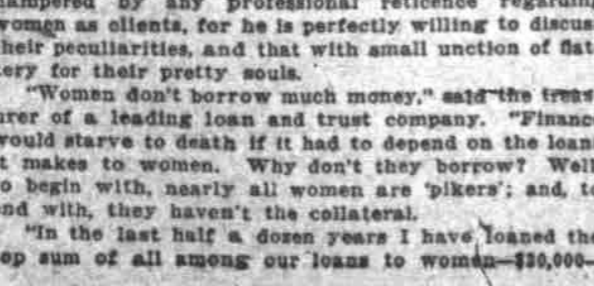
Miss Mary Brooks, (Copyright, 1908, by Clincksitt)



Miss Dorothy Gatewood, (Copyright, 1908, by Harris & Ewing.)



Miss Helen Taft, (Copyright, 1908, by Harris & Ewing.)



Miss Julia Heyl, (Copyright, 1908, by Harris & Ewing.)



Miss Elizabeth Wagoner Parker, (Copyright, 1908, by Harris & Ewing.)



Miss Richard Wayne Parker, (Copyright, 1908, by Harris & Ewing.)



Miss J. M. Wilson, (Copyright, 1908, by Harris & Ewing.)



Miss Margaret Knight, (Copyright, 1908, by Harris & Ewing.)



Miss Julia Heyl, (Copyright, 1908, by Harris & Ewing.)



Miss Caroline Murray, (Copyright, 1908, by Harris & Ewing.)



Miss Lillian Duncan Baxter, (Copyright, 1908, by Harris & Ewing.)



Miss General Thomas Duncan, (Copyright, 1908, by Harris & Ewing.)



Miss E. K. Webster, (Copyright, 1908, by Harris & Ewing.)



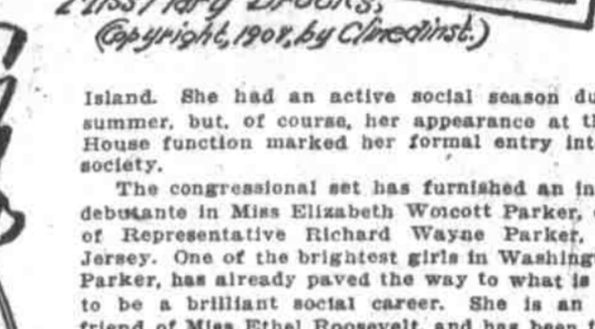
Miss Julia Heyl, (Copyright, 1908, by Harris & Ewing.)



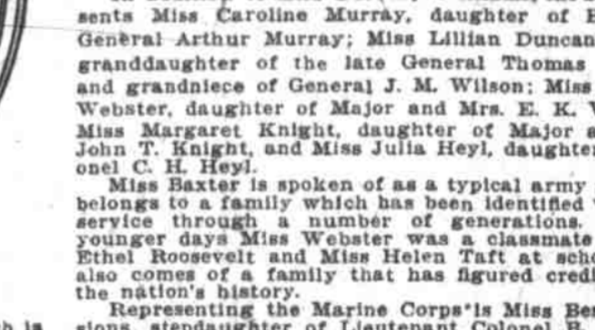
Miss Caroline Murray, (Copyright, 1908, by Harris & Ewing.)



Miss Lillian Duncan Baxter, (Copyright, 1908, by Harris & Ewing.)



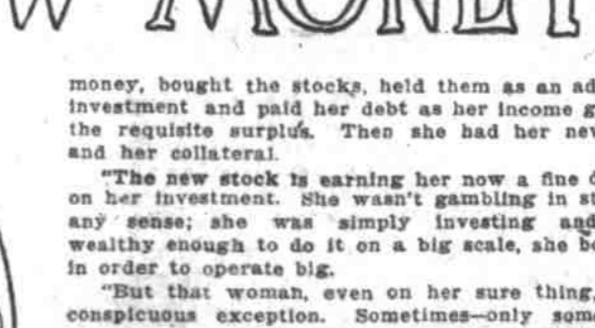
Miss General Thomas Duncan, (Copyright, 1908, by Harris & Ewing.)



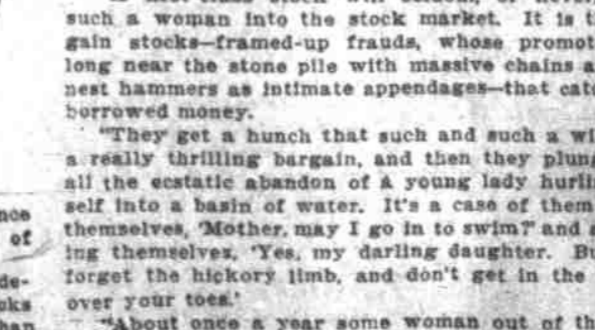
Miss E. K. Webster, (Copyright, 1908, by Harris & Ewing.)



Miss Margaret Knight, (Copyright, 1908, by Harris & Ewing.)



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Miss Lillian Duncan Baxter, (Copyright, 1908, by Harris & Ewing.)



Carrie Louise Munn, daughter of Mrs. C. A. Munn. It was rumored just before the opening of the season that Miss Munn was to become the bride of Theodore Roosevelt, Jr., who has started upon a business career for himself and was recently appointed an aide, with the rank of major, upon the staff of Governor Liley, of Connecticut.

Both Mrs. Munn and her daughter are intimate friends of the President's family. Mrs. Munn is wealthy, and her home in Washington has been the scene of a number of notable entertainments.

From the Pacific coast Miss Amelita Talbot has entered Washington society. She and her mother are spending the winter at the national capital. Miss Talbot belongs to a distinguished San Francisco family.

Even far-away Honolulu is represented, as Miss Frances Hatch, daughter of Judge and Mrs. Hatch, of the Pacific Islands, is spending the winter in Washington with her parents.

"Those who have watched Miss Ethel Roosevelt grow into young womanhood from a child of 10 were charmed with her tonight," a dispatch describing the brilliant coming-out function at the White House stated.

"She is not regarded as a beauty, but she presented a pretty picture tonight. In assisting her mother she manifested that charm of manner and ease which have always characterized her. Miss Ethel is well poised, wholly at her ease, and she received the congratulations of her guests with exceedingly pretty composure."

Miss Roosevelt's season in the White House will be short, but she evidently means to make the most of it. Her close friends state that she is genuinely grieved at the prospect of leaving the executive mansion, which has been her home for more than seven years, and she makes no secret of the fact. The brilliant season which now engages her attention is expected to be a memorable one, both for her and her young friends who have had the pleasurable distinction of entering society with her.

A Dog That Rides Horseback

ALITTLE brown mare, harnessed to a light wagon, stood in front of a store in an Ohio city recently. Mounted on the back of the animal was a curly little dog, which plunged about, barking furiously at the passing pedestrians. After a while the dog lay down very comfortably on the mare's back and gazed around him with much satisfaction. No coaxing would induce him to leave his position. Presumably a half-grown boy came out of the store and climbed into the wagon. "How did your dog learn to ride horseback?" he was asked. "The first began to climb on the mare's back during the cold weather two years ago," said the boy. "He got to sleeping there because it kept him warm. The mare liked it, because it kept her warm, too. Now he rides on her back nearly everywhere she goes."

WHAT COMPELS A WOMAN TO BORROW MONEY?

WHY do women borrow money? If you were to put that question to every person and every interest in a great city that have to do with the lending of money you would elicit the most remarkable variety of answers that have startled the atmosphere since the Sphinx embarked in business in ante-classic days or since Ann exercised woman's inalienable privilege of ratiocinating about her age. But the most astonishing answer of all would come from those personages in the financial world who have the most money to lend. Ask them why women borrow money, and they will answer: "They don't—as a general thing." But even financiers can't know everything.



only once. She was very rich, and she had experience in securing dividends for us on deposit. "She observed that the market was very much depressed, and bought a block of perfectly safe stocks that was so big as to require \$20,000 more cash than she had in hand. She gave us the collateral, took the

money, bought the stocks, held them as an additional investment and paid her debt as her income gave her the requisite surplus. Then she had her new stock and her collateral. "The new stock is earning her now a fine dividend on her investment. She wasn't gambling in stocks in any sense; she was simply investing and, being wealthy enough to do it on a big scale, she borrowed in order to operate big. "But that woman, even on her sure thing, was a conspicuous exception. Sometimes—only sometimes—women with small fortunes hear some man telling about the great opportunities in a wildcat stock that is selling for almost nothing, and borrow a thousand or so to take a flyer. "A first-class stock will seldom, or never, tempt such a woman into the stock market. It is the bargain stocks—framed-up frauds, whose promoters belong near the stone pile with massive chains and earnest hammers as intimate appendages—that catch their borrowed money. "They get a hunch that such and such a wildcat is a really thrilling bargain, and then they plunge with all the ecstatic abandon of a young lady hurling herself into a basin of water. It's a case of them asking themselves, 'Mother, may I go in to swim?' and answering themselves, 'Yes, my darling daughter. But don't forget the hickory limb, and don't get in the water—over your toes.' "About once a year some woman out of the many millions in the United States loses \$10,000 in cheap

stocks, and then you hear of the untimely fate of the financial adventurer in shirts. Don't believe in any more than you believe in the fortunes they tell of women winning through brokers.

"They simply don't win, and don't lose, as a sex. They are concerned only with hanging on to the income that is paid them by their trustees every three or six months; and, if they can rest in complete security as to the safety of the principal, they will adjust their expenses to that income so nicely that, when dividend day arrives, they have on hand precisely the nickel which brings them to the office to get it—and sometimes the nickel is represented by an exchange ticket."

On the other hand, in minor matters, a numerous class of women are prone to be borrowers beyond the limit of their paying capacity. The poorer they are the more prone they are to borrow. The explanation is to be found both in the necessities of their situation and in the lack of prudence which serves to keep them needy.

Loans which are practically loans are most frequently made to the poor, and largely to the women, for a vanity will inspire hope and confidence where a necessity will incite only to caution and economy. Vanily, too, is the ruling motive that sends women borrowers to the "loan sharks"—the feeling that they positively must have such an imposing piece of furniture, or such a fascinating article of jewelry, or such a gown for such-and-such an important occasion.

Yet, too often with the "loan sharks," as it is usually with the licensed money lenders of the pawn-broker class, the causes that move women to borrow are far more compulsory than those of mere wish or whim. These are the tragedies of borrowing, where dire poverty means the sacrifice of some cherished possession, or the extravagance of a husband, or a son, or a brother, urges the woman into the clutches of debt, from which only some miraculous reform or equally marvelous chance can rescue her. The "loan sharks" may make half their untold profits from women's folly, but the pawnbrokers, as a rule, gain much of their legitimized interest from women's need.

In the main, the financier is right. Women, class by class, are "pickers" in finance, low and high. They haven't as they say. Having that, only some little stress of need can drive them forth upon the dangerous sea of debt, in whose vast bottom and uncertain waves they habitually decry nothing but wreck and ruin.