

sider 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.

Standing with reluctant feet.
Where the brook and river meet,
Wemanhood and childhood fleet.—Longfellow.

THEN the poet wrote those lines he was not thinking, evidently, of latter-day introductions into society. The words "reluctant feet" have nothing in common with the feeling that animates an up-to-date maiden's entrance into society. Her feet are not reluctant.

Certainly not when she enters society by way of the White House,

Among some of the very interesting news dispatches that have come from Washington this winter, one of the most interesting told how the President, for the first time in his more than seven years as chief executive, "played second fiddle" at a White House function and really enjoyed the unique experi-

It was upon the occasion that witnessed the social debut of his daughter Ethel. On the evening of December 28 she was formally presented to society at a brilliant ball given in the East Room of the White House.

On that momentous occasion the President of the United States became a secondary figure. He was not the center of attraction. A news story, relating the incidents of the evening, stated:

"Sometimes the President would be in the East Room, sometimes in the corridor, and several times he wandered into the Blue Room. He appeared to enjoy the novelty of 'playing second fiddle' at a formal event in the White House,

"He found his greatest pleasure in making the young people happy. The girls forgot all about Miss Ethel's father being President, They were out for a good time, and they had it."

## OF KIND HEART

Mrs. Roosevelt is a woman of kind heart and keen appreciation. She realized that all the Washington soclety "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 at-

tend 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 iargest and most attractive groups of debutants ever known in that rapidly growing center of fashion and

known in that rapidly strowing society.

There are a great number of "buds" in Miss Ethel Roosevelt's set—or 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 fall.

fall.

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 debutants season, with a most attractive personality backing up a pleasing appearance.
One of the most important representatives of the

iams is a sister of Mrs. Joseph Leiter, and has been for some months the envy of the majority of her contemporaries because of the fact that, even before the season opened, she and her relatives were making arrangements to have a brilliant "coming-out" ball in the famous Leiter mansion in Washington. Miss Dorothy Gatewood, another of the favored

army set is Miss Dorothy Williams, daughter of Lieu-

tenant Colonel and Mrs. John R. Williams. Miss Will-

(Opyright, 1908, by Clinedinst)

"Ethel Roosevelt set," is very popular among the young people of the national capital. She is a daughter of Medical Inspector and Mrs. James D. Gatewood, and seems destined to a brilliant social career.

### FAVORITE IN ARMY SET

Although not directly connected with the army set, Miss Katherine Crane is exceedingly popular among army families, and her social career will be in that circle, undoubtedly. She is a daughter of Mrs. J. Burnett Crane, and is a frequent visitor to families of army officers at West Point and Governor's Island.

Miss Brooks, daughter of Mrs. E. C. Brooks, is spoken of as being one of the most attractive girls of the winter's debutantes, and has a large circle of warm

the winter's debutantes, and has a large circle of warm admirers.

The same comment might be made of Miss Mallory Church, daughter of Mr. and Mrs. Melville E. Church, Miss Church is one of the attractive representatives of the strictly residential set in Washington.

Three debutantes have come from the ranks of the diplomatic corps this winter. They are Miss Marguerite Moncheur, daughter of the minister from Belgium; Miss Eva Lagercrantz, and Miss Mary Lagercrantz, daughters of the Swedish minister.

Miss Moncheur is the daughter of the Belgian minister by a former marriage, and is spoken of as a most attractive girl. Her education was completed in a convent near Philadelphia, and, in addition to her high culture, she has imbibed enough of America's social life to fit her for highest successes in this country's fashionable circles.

Comparatively newcomers are the Misses Lagercrants; they reached Washington only a few weeks



ago. They are said to be charming glais, and much is expected of their future social career in Washington. While the cabinet circle was not directly represent-

ed at the first White House entertainment, because the cabinet families had no debutante to offer, Miss Martha Bacon, daughter of the assistant secretary of state, was regarded as representing that especial official set. Miss Bacon had virtually made her debut, as her

parents, not long before, had given a brilliant dancing entertainment for her at their summer home on Long

Island. She had an active social season during the summer, but, of course, her appearance at the White House function marked her formal entry into capital

The congressional set has furnished an interesting debutante in Miss Elizabeth Worcott Parker, daughter of Representative Richard Wayne Parker, of New Jersey. One of the brightest girls in Washington, Miss Parker, has already paved the way to what is expected to be a brilliant social career. She is an intimate friend of Miss Ethel Roosevelt, and has been the guest of the President's daughter at the White House.

### TYPICAL "SERVICE" BELLES

In addition to Miss Dorothy Williams, the army presents Miss Caroline Murray, daughter of Brigadier General Arthur Murray; Miss Lillian Duncan Baxter, granddaughter of the late General Thomas Duncan, and grandniece of General J. M. Wilson; Miss Frances Webster, daughter of Major and Mrs. E. K. Webster;

Webster, daughter of Major and Mrs. E. K. Webster;
Miss Margaret Knight, daughter of Major and Mrs.
John T. Knight, and Miss Julia Heyl, daughter of Colonel C. H. Heyl.

Miss Baxter is spoken of as a typical army girl. She
belongs to a family which has been identified with the
service through a number of generations. In her
younger days Miss Webster was a classmate of Miss
Ethel Roosevelt and Miss Helen Taft at school. She
also comes of a family that has figured creditably in
the nation's history.

Representing the Marine Corps'ls Miss Bessie Sessions, stepdaughter of Lieutenant Colonel B. R. Rus-

sions, stepdaughter of Lieutenant Colonel B. R. Russell. Helping Miss Gatewood represent the navy is Miss Annie Irwin, daughter of Commander William M. Irwin, retired. Miss Irwin boasts of a long line of female ancestry famous for beauty, accomplishments and social prominence.

Kentucky presents to national capital society one of its most charming girls, Miss Wyndham Rosser, daughter of Mrs. William Dennis. It is said that all the graces of the women of her state are embodied in Miss Rosser, who has traveled extensively and is highly accomplished.

An interesting debutante of the season is Miss

Carrie Louise Munn, daughter of Mrs. C. A. Munn. 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 Lilley, 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 Talbet 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

"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 com-

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

LITTLE brown mare, harnessed to a light wagon, stood in front of a store in an Ohio city re-Cently. 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 composedly on the mare's back
and gazed around him with much satisfaction. No
coaxing would induce him to leave his position. Presently, 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.

"He 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."

# HAT COMPELS A WOMAN

T 7 HY 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.

T MAY be that the financier has before his daunted eyes the fear of Hetty Green, who, far from being a borrower, is the great money lender of American enterprise. But it may not be that he is hampered by any professional reticence regarding women as clients, for he is perfectly willing to discuss their peculiarities, and that with small unction of flattery for their pretty souls.

Women don't borrow much money," said the treasurer of a leading loan and trust company. "Finance would starve to death if it had to depend on the loans it makes to women. Why don't they borrow? Well, to begin with, nearly all women are 'pikers'; and, to

end with, they haven't the collateral. "In the last half a dozen years I have loaned the top sum of all among our loans to women-\$30,000-



only once. She was very rich, and she had experience in securities, with some hundreds of thousands of them earning dividends for us on deposit.

"she observed that the market was very much de-pressed, 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 sometimeswomen 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 saking 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 waterover 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 skirts. Don't believe it-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 ad-

fust 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. Sales which are practically loans are most fra-

quently 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,

Vanity, too, is the ruling motive that sends wor borrowers to the "loan sharks"-the feeling that they positively must have such an imposing piece of fur-

niture, or such a fuscinating article of jewelry, o such a gown for such and such an important secasio

Such a gown for such and such an important occasion.

Yet, toe often with the "loan sharks," as it is not ally with the licensed money lenders of the parent-broker class, the causes that more women to borrow are far more compulsory than those of more wish as whim. Those are the iragedies of borrowing, where dire poverty means the sacrifice of some abstrahed massalon, or the extravagance of a lustimation as no or brother urgas the woman into the clutches of only brother urgas the woman into the clutches of only from which only some miraculeus reform or equalification of the contraction of the clutches of only but the psymbrokers, as a rais, gain much folly; but the psymbrokers, as a rais, gain much if their legitimatized interest from woman's head.

In the main, the financier is right. Women the by class, are "pikers" in finance, low and high. So haven is all they sak. Having that, only some might are set of debt, in whose vast horizon and the real set of debt, in whose vast horizon and the contraction and the c