

BEAT WALL STREET

THE REAL INVESTOR IS THE MAN WHO WINS.

Gambler May Make Money by Lucky Chance, but He Loses in the End —Patience is Necessary to Success.

The man with a long vision wins in Wall street. This means that the winner must be a student of values. He must be familiar with the factors that make for or against prosperity, for Wall street is the barometer of trade. If the outlook is unfavorable to business, it will be reflected by a declining tendency in the stock market, and when conditions favor prosperity they will be forecast by a rise in the financial barometer.

I have never known one who merely "gambled" in Wall street, that is, one who bought and sold on the chance of winning or losing, who was ever successful in the end, Jasper writes in Leslie's. He might make money by a lucky chance, just as he would at a game of cards or throwing dice, but in the end the odds were against him.

With very few exceptions I have known of no one who invested in Wall street securities with knowledge of what he was buying who did not come out with a final profit. It takes a long headed, patient man to this, however, and patience is not one of the redeeming virtues of the American people.

Some observant financiers, including one of the ablest in the country, the Honorable A. Barton Hepburn of New York, think that they see a slight halt in the wave of prosperity that we have been enjoying by reason of the war abroad. They fear a marked but temporary subsidence of this wave on the conclusion of peace, which may not be far off. Observers also think that in some lines of business promotion of new securities has been overdone and that the mass of "indigestible securities," as the late J. P. Morgan called them, may prove to be a drug upon the market.

I note that English papers are inclined to believe that peace may come suddenly and unexpectedly, though not in the near future. Many who recall the bitterness of the contest abroad believe that it will prolong the struggle for two or three years to come, or at least until the resources of some of the contending parties are more nearly exhausted. A breakdown in Austria is first looked for.

The greatest prosperity factor, outside of the crop situation, so far as this country is concerned is the presidential election. It does not escape observation that as election day approaches, the leaders of both political parties are expressing a greater interest in the consideration of business. The voters are making up their minds as to which party can best be depended upon for the constructive legislation that our industries and railways require. Everybody wants prosperity and every thoughtful voter will be on the side of the candidate who promises to help prosperity.

As the campaign proceeds and as the utterances of the presidential candidates are heard and weighed, the judgment of the public will be formed, and as soon as it becomes apparent that this judgment will be in favor of a candidate distinctly representing a constructive policy, the stock market and business generally will reflect this sentiment.

The Best Passage.

A somewhat conceited clergyman, who was more celebrated for the length of his sermons than for their eloquence, once asked the late Father Healy, the famous Irish wit, what he thought of the one just preached.

"Well, sir," replied the humorist, "I like one passage exceedingly well."

"Indeed, Father Healy, and pardon me for asking which passage you refer to."

"Well, my dear sir," replied the wit, "the passage I refer to was from the pulpit to the vestry room."

A Valuable Fish.

Fishermen off the southern side of the cape have been capturing sturgeon and tossing them back because they did not know what to do with the big fish. Now they are shipping them to market, having discovered that they are worth 18 cents a pound, and are considered better even than swordfish. Sturgeon flesh is salmon color, and the spawn, of which caviare is made, is a special delicacy. Specimens taken on this coast have run from five to eight feet in length, and the fish are taken in strong nets. The fish weigh from 100 to 300 pounds.—Old Colony Memorial.

Just Couldn't Miss It.

"What's the population of this town?" asked the supercilious stranger.

"Oh, about 600," answered the native.

"Have you an active citizenship?"

"Tole'rbly active, sir. The last time we had a lynchin' here some of our prominent citizens who had been bedridden for months, got up to take a hand in the proceedin'."

Truly Feminine.

"Ladies," announced the president of an afternoon bridge club, "ladies, it has been moved and seconded that there shall be no conversation at the card tables. What shall we do with the motion?"

"I suggest," said a sprightly little blonde, "I suggest that we discuss it while we play."

Effective Tailored Suit



The tailored suit is of perennial interest, for it is much the same and must reach the same standards in all walks of life. Nothing that women wear meets so many critical eyes, and women step down and up to a common level when they wear correct street clothes. Therefore the tailored suit is to be most carefully selected.

Wherever else she may be forced to practice economy every woman should give as much as she can for good material and good style in her tailored suits. Thanks to manufacturers there are ready-made suits of moderate price that command the respect of the most discriminating of women. The most effective suits follow current modes with so much reserve that they are not out of date with the passing of a single season. This is especially true of the materials of which the best tailored suits are made.

The suit shown here is an excellent

example of a standard suit, made of black and white checked material, which is never out of fashion. The skirt is plain and rather full and flares sufficiently to be in the mode. The coat is plain cut, with an easy adjustment to the figure, which is always smart, and has a full peplum and wide belt of the material. Patch pockets, odd band cuffs, and high plain collar depend upon neat machine-stitching and bone buttons for an always correct tailored finish. The buttons are white, bordered with a rim of black.

White washable gloves, black and white shoes, and a tailored hat faced with black belong in the company of this model suit. They complete the equipment of the wearer for the happenings of the day.

Julia Bottomley

Trim and Neat for Breakfast Time



There are many dainty jackets designed for morning wear that go to no great lengths to make themselves attractive. They are, in fact, brief little garments whose story is soon told. But they are as sure of pleasing the eye and the good taste of women as is the wild rose. Here is one of them, made of the very palest shade of pink, in cotton voile, with a narrow satin stripe running through it. Scattered over the surface of the cloth, the smallest of roses, about as big as a pencil-head, are set in equally diminutive leaves. The roses are in pink, deepening to the American Beauty shade.

This is about the simplest of all morning jackets and it doesn't take much calculation on the part of the least calculating woman to convince her that its cost is next to nothing. It only takes about three yards of voile a yard wide to make the body and sleeves. Any other sheer fabric will answer the purpose as well as voile, and there are numberless cotton weaves, including challie, organdie, lawn, batiste, mull and crepe, that are printed with all sorts of flower patterns.

The jacket pictured is plain with long shoulder seams and three-quarter length sleeves. It is cut to hang straight from the shoulders, and gathered in at the waistline by a ribbon run through a casing. The casing is made by stitching a strip of the mate-

rial to the under side of the jacket. The neck is trimmed to a V shape at the front and finished with a narrow facing, and the sleeves are faced also. All the seams are felled.

A row of val lace insertion and edging trims the bottom, having the edging whipped to the insertion with a little fullness, to form a scant frill.

A wide collar and cuffs of white organdie are finished with lace in the same way, and they are basted to the neck and sleeves as a finish to the jacket. Collar and cuff sets are bought ready made and may be had for so low a price that it is hardly worth while to make them. The jacket fastens at the throat with a snap fastener.

Julia Bottomley

Bellows Bag.

A pretty workbag is shaped exactly like the brass and leather bellows which reposes by your fireside. It is made of cretonne, two pieces cut in bellows shape, with a gusset of plain material set in at the sides. The whole bag is finished with braid, and a tassel dangles from the end. A strap of the cretonne which holds the two pieces together may pass over the owner's arm. It clasps with a snap on one side.

LITTLE ESSAY ON PANTS

Some Very Interesting Thoughts on Those Worn by Male of the Species.

Pants are of two kinds; human and dog. The human pants of commerce are worn mainly by males.

But equal rights prevail among dogs.

Human pants are worn thicker in winter and thinner in summer. The dog's pants come thicker in the summer.

The dog's lungs are the seat of its pants. (Date 1875, Hostetter's Almanac.)

White pants are not a garment. They are a business to themselves. The man who wears them doesn't work at much else at the time.

When I was small and on a farm, I wore pants that were not new.

So far as I could find out, they never had been new.

When they had been first worn out, by the first tallest ancestor I had, they had been patched at all the ventilated places.

When the original goods wore out between the patches, the first patches were connected by other patches. And sew on.

Where they overlapped—the patches—the goods became about an inch thick.

And when human legs made of any material less durable than vulcanized flint are incased in a set of inch-and-a-quarter Deer Island jeans trousers patched with every kind of heavy goods from horse blankets to remnants of rag carpet—when, I say, any human nether limbs are incarcerated in these bendless tubular garments in a wheat field on a southwest hillside at two o'clock on a clear, still day when the temperature is 110 in the shade and there is no shade, the owner of said legs thinks longingly of the bustle, the stocks, the pincers, the gullotine, the pillory, the thumb-screw, the rack, the stake and other religious pleasures.

I have gone long days in the wheat field in a pair of such asbestos pants lined with sandpaper or barbed wire, and now death or public speaking or fashionable dinners—some of those things has any terror for me.

I playfully inquire of death as to the location of its stinger.—Farm Life.

Woman's Winning Force.

The winning force in woman's life is first of all, purpose—a purpose which carries with it the assent of reason, the judgment of the mind and the approval of conscience.

This purpose must be your own—not another's. The sorrowful experiences of many women is that they are always children, with no plan of life, no will by which their energies are to be directed.

Don't drift, but steer. Dare to be singular. Seem to degrade yourself by yielding up your individuality to suit the whim of the worthless.

Now and then a woman stands aside from the crowd, labors steadfastly and straightway the world wonders, admires and crowns the determined doer, and yet it only illustrates what a growing and exhaustless force each woman might become if she took hold of life with a purpose.

Determine to live for something lasting. Even goodness fails where there is no will.

You cannot dream yourself into a character. You must hammer and force yourself into one.

New Russian Oil Fields.

A newly verified Russian oil field, with an area of about 70,000 square miles, or about twice the size of the New England states, now emerges strangely from a mass of explorers' data to suggest pretty strongly that current pessimism over the decreasing output of the oil fields of the Caucasus is not well justified. This new field, according to Russia, the monthly organ of R. Martens & Co., is located in the Ural province, begins at the Caspian sea, taking a fanlike shape to the north as far as the town of Alexandrovsky Gai, runs nearly due east to the town of Tenir and from there in a southerly and southwesterly directions, following the Emba river to the Caspian sea again. Although an attempt was made by the government to encourage the commercial exploration of this country as far back as 1890, no serious development work had been done until a very short time ago. Russia more now than ever, is feeling effects of the high prices of petroleum and its absolute necessity has led to the discovery of these fields.—Wall Street Journal.

Conundrums.

It is often said that love is blind, and, judging by the experience of a newly married couple, it hasn't much sense of taste, either.

A few weeks after the wedding a friend dropped into the bridegroom's studio and found the artist and his bride laughing heartily at some joke. "What ever is amusing you so much?" he asked in amazement.

"Oh, it's been so funny," gurgled the young wife, as she wiped the tears of joy from her eyes. "My husband painted and I cooked this morning, and now we are both trying to guess what the things were meant for."

Costly Remark.

"What do you think, Miss Chenille, a friend of mine got a three-karat diamond ring for only twenty dollars?"

"Why don't you look out for a bargain like that, Mr. Slowguy?"

And presently it dawned upon him that the remark was going to cost him money.

SPOILS MANY LIVES

"BEST" TEACHER SCHOOL EVER HAD A FAILURE.

She Refused to See the Opportunities Near Home and Created a Spirit of Unrest and Discontent Among Pupils.

The "best" teacher we ever had in our old district school had a distinctly bad influence in the community, says a writer in Farm Life.

Born and raised in the country, she longed for the town with her whole soul.

She despised the rural life. She thought all the wisdom of the world was printed in books, and that all the worthwhile opportunities of life were to be found in distant cities.

She did not openly deride and mock our parents, of course, but we knew without being told what her feeling was.

She was full of enthusiasm, and she found it easy to inspire us with her own top-lofty ambitions.

Most of the girls in the neighborhood wanted to be Jenny Linds and Florence Nightingales. All the boys wanted to be heroes—great soldiers, poets, judges, statesmen.

None of us, of course, wanted to be great in his own neighborhood. Each thought he had to get away from home in order to have a chance in life.

Teacher could not, in fact, see the neighborhood.

The eyes of her soul were afflicted with that disease which the oculists call hypermetropia. She could only see distant objects.

The girls in the neighborhood, feeling the impulse toward "wider horizon," drifted away to the towns and cities.

They escaped the "dendening monotony" of rural life by becoming waitresses in hotels and workers in factories.

Some fared a little better and some a great deal worse—but none of them became a Jenny Lind or a Florence Nightingale.

The boys, too, were full of the grand unrest. They turned their backs scornfully on the old homesteads.

Each was "the architect of his own fortune," and teacher had taught him to believe that all the building materials were to be found in distant places.

After they had failed as architects, many of them came humbly but gladly back to the old district and succeeded as farmers.

Now as never before in the world opportunity is found on the farm, and every school teacher should know that.

There are more statesmen of real worth and more genuine poets coming from the tall grass than from the tall buildings.

The wider horizon is the privilege of youth, but it is visible to everyone who lifts his head at home, while it is too often obscured by clouds of smoke to the sojourner in the cities.

Do not let teacher fill the minds of your children full of cheap romance while she ignores all the beauty and dignity that should make rural life so satisfying.

Paid \$5,600 for a Colt.

Those who had the mistaken idea that the day of the horse is passing must have received a rather severe jolt when Walter Cox paid no less than \$5,000 for an undeveloped yearling of standard-bred trotting blood. While higher prices have been obtained for yearlings in other days, there has always been a record attached to the natural breeding attractions of the youngster in question. In this case, however, St. Frusquin, a son of the noted San Francisco-Melbaude, has never been driven against time, and thus the price establishes a new record on the sales market. It seems rather a pity that the name St. Frusquin should have been chosen for such a promising colt. It will inevitably be confused, possibly at a disadvantage, with the great running horse St. Frusquin—owned by Leopold de Rothschild—which was the winner of the classic 2,000 guineas and was beaten only by the sensational Persimmon, then owned by the prince of Wales, in the derby of 1896.—The Spur.

The First Lady Barber.

Samson snored peacefully in the chair while Dillah snipped at his locks.

"Do you want it cut round or square on the neck?" she asked.

No answer.

"Would you like a sea-foam or shampoo?"

No reply.

"Hair is getting a trifle thin on top. Would you like a little tonic?"

Silence.

"Have your whiskers trimmed?"

More silence.

"Next?"

Whereupon Samson climbed out of the chair, gazed into a mirror, then rushed into the street and pulled down a temple.

The "Maiden's Prayer."

An elderly bachelor and an equally elderly spinster sat in a concert hall. The selections were apparently entirely unfamiliar to the gentleman, but when the wedding march of Mendelssohn was begun he pricked up his ears.

"That sounds familiar," he exclaimed. "But I'm not strong on those classical pieces. That is a good un. What is it?" The spinster cast down her eyes. "That," she told him, demurely, "is the 'Maiden's Prayer.'"

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Too Much to Ask.

A party of engineers were tracing a township line across some farm lauds in Illinois. As chance would have it, the line passed directly through a large barn, having double doors on each side of it, and they found they could continue their measurements through the barn by opening the doors and thus avoiding the dreaded detour. The owner watched their progress with considerable interest, but made no comment until they had reached the farther side of the barn, when he asked:

"That a railroad ye-all surveyin' for?"

"Certainly," replied the chief, with a humorous twinkle in his eye. The farmer meditated a bit as he closed the barn doors behind them, when he remarked somewhat aggressively: "I hain't got no objections ter havin' 'er railroad on my farm, but I'll be darned ef I'm goin' ter git up at all hours of the night ter open and shet them doors fer yer train ter go through."—Youth's Companion.

The Softest Thing.

"Father," cried the little boy, putting his 50th question to his long-suffering father, who was trying desperately to slide into his afternoon nap. "What is so soft that even a soft-boiled egg without the shell can break it?"

"Oh, run away for goodness sake," groaned poor father.

"Will you give it up?" pursued the youngster.

"With pleasure," sighed the father. "Your morning fast!" triumphantly yelled the kiddie as he darted out of the room.—London Ideas.

Regularity Personified.

The doctor had listened to his patient's heart, taken his blood pressure, in short, made a thorough examination of his physical condition. Then he announced his verdict.

"What you want is to get more exercise, walk more regularly."

"Well, doctor, I don't see how I can do that," answered the man. "I'm a postman."—Chicago Herald.

An Abnormal Complexion.

On his crossed heart young Patrick had denied old Patrick's accusation of wrongdoing. Old Patrick was unconvinced.

"Don't I know ye?" he said. "Ye look innocent enough, ye young scallywag, but looks is deceivin'. Ye're that brazen that ye could stand there an' lie till ye was black in the face without ever changin' color!"—Philadelphia Public Ledger.

Phonetic Spelling.

Teacher—Tommy, can you spell fur?

Thomas—Yes sir, F-U-R.

Teacher—That's right. Now can you tell me what fur is?

Thomas—Yes, sir. Fur is an awful long way.—Albany Knickerbocker-Press.

Naturally.

"Don't the poor fishermen ever lose money in this seine fishing?"

"Oh, no. It is a business in which there are bound to be net profits."—Baltimore American.

Gallant Address.

"I see where women have become conductors of street cars in Europe since the war. I wonder how the passengers address them?"

"Probably they call them fare ladies."—Baltimore American.

Why "Anuric" is an INSURANCE Against Sudden Death.

Before an Insurance Company will take a risk on your life the examining physician will test the urine and report whether you are a good risk. When your kidneys get sluggish and clog, you suffer from backache, sick-headache, dizzy spells, or the twinges and pains of lumbago, rheumatism and gout. The urine is often cloudy, full of sediment; channels often get sore and sleep is disturbed two or three times a night. This is the time you should consult some physician of wide experience—such as Dr. Pierce of the Invalids' Hotel and Surgical Institute, Buffalo, N. Y. Send him 10 cents for sample package of his new discovery, "Anuric." Write him your symptoms and send a sample of urine for test. Experience has taught Dr. Pierce that "Anuric" is the most powerful agent in dissolving uric acid, as hot water melts sugar; besides being absolutely harmless it is endowed with other properties, for it preserves the kidneys in a healthy condition by thoroughly cleansing them. Being so many times more active than lithia, it clears the heart valves of any sandy substances which may clog them and checks the degeneration of the blood-vessels, as well as regulating blood pressure. "Anuric" is a regular insurance and life-saver for all big meat eaters and those who deposit lime-salts in their joints. Ask the druggist for "Anuric" put up by Dr. Pierce, in 60-cent packages.

STRENGTH AND BEAUTY

Come with Dr. Pierce's Golden Medical Discovery. This is a blood-cleanser and alterative that starts the liver and stomach into vigorous action. It thus assists the body to manufacture rich red blood which feeds the heart, nerves, brain and organs of the body. The organs work smoothly like machinery running in oil. You feel clean, strong and strenuous instead of tired, weak and faint.