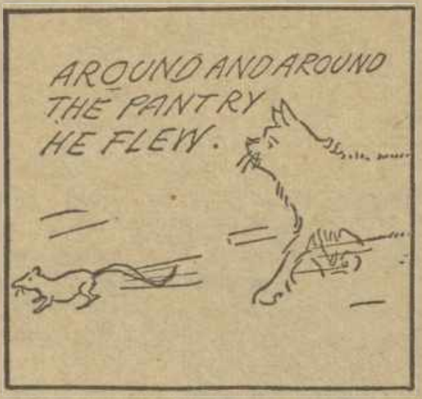
FAT MOUSE'S ESCAPE

MR. FAT MOUSE—his friends called him Fatty for short—decided one day that he would move from the house where he lived in the pantry wall because there were so many mice living in the neighborhood.

"When I first came here," said Fatty to himself one day when he was thinking how hard it was for him to keep fat and round, "there were only five mice living in the wall, and now I cannot count them. It is time for me to move, and I shall look about this very night for a new home."

So when all the other mice were busy running over the pantry shelves



Fatty Mouse ran out of the door and under the kitchen sink, where he found a hole large enough for him to get through.

He jumped into the yard and ran for a long time, and then next night found Fatty in his new home in the pantry of a house far away.

But Fatty Mouse had no home in the wall of this pantry, and he had to hide in the daytime behind boxes and pails and anything he could, for there had never been a mouse in this pantry and there were no nice places to run in when anyone came in the door.

But there was plenty to eat, and Fatty ate all night and slept all day, and he was sure he had found a pleasant place to live in even if he had no companions.

One day while he was resting behind a basket what should happen but that some one came in the pantry and lifted the basket from the floor, and poor Fatty Mouse had to run.

Around and around the pantry he flew while some one chased him with a broom, and a dreadful puss joined in the chase as well.

Just as Fatty was sure he was lost he ran up the side of the flour barrel and jumped to the shelf, and as quick as a flash he ran along to the door, which was open, and with a leap he was in the kitchen.

The outside door was open, and out went Fatty Mouse, and no one found him. All day he rested, and when it was dark he ran back to the house where he had lived so long in the pantry wall.

"It may not be so easy to get food here," he said, as he thought it over when he was safe in the wall, "but it is much safer here, for there are so many mice living here that the other fellow may be caught when they hunt for me.

"When I lived alone in the pantry I was the only one they were after, and my life was not worth a crumb. I shall stay here as long as I live, and never move again, for all mice look alike to cats and people."

Beauty Chats

By EDNA KENT FORBES

EARLY WRINKLES

THE first wrinkle is usually regarded as the milestone that points the way to middle age. And the first wrinkle is something a woman discovers suddenly one day, when she glances into the mirror. How many tragedies of past youth are fought out over the discovery—well, only those who have watched these lines appear can tell.

Yet— wrinkles are seldom a sign of age, at least upon their first showing. Indeed, their sudden appearance shows this; the skin that was unlined a week ago has a few lines in it today. This is not age—it's temporary ill health.

Because I claim that the first wrinkles are the result of poor health, does not mean that I want you to neglect

Early Wrinkles May Mean Nothing More Than Temporary Ill Health.

them. But, before you go for the cold cream jar, get yourself some health building tonic, and take it regularly. If you are thin, get something with olive oil in it, if you are stout, something that will tone up the blood. Then, while you are getting all the fresh air and sleep you can, and while you are exercising perfectly to keep the system running smoothly—then, start massage with cold cream, use complexion brushes, if you wish, and ice rubs to freshen the skin. Anything that brings blood to the face is to be recommended. New blood means new tissues, and a prettier skin.

Above all, don't worry over the appearance of the wrinkle. Worry is responsible for more wrinkles than old age ever could be.

'SALL RIGHT WITH HER

Mistress: Nora I always take my bath at nine every morning.

Nora (the new servant): 'Sall right mam, it won't interfere with me a bit. I'm never ready fer mine b'fore ten.

HOW DO YOU SAY IT?

By C. N. Lurie

Common Errors in English and How to Avoid Them

"LET YOU AND I DO IT"

DESPITE all the teaching in the schools and in spite of preachments of grammarians, it seems almost impossible to establish among the American people the proper use of the pronouns "I" and "me." For example, the incorrect phrase "between you and I"—instead of "between you and me"—is heard so often that grammarians almost despair of establishing the proper usage. Unaided, they cannot do it; all must help.

"Let you and I go to the theater tonight," we hear. It is incorrect. The correct form is "Let you and me go to the theater tonight," although this may sound queer. The explanation is simple. "Let" is a transitive verb; that is, it must have an object or objects. And the objects in the sentence quoted are "you" and "me" (not "I"). They must, therefore, be in the objective case.

A LINE O' CHEER

By John Kendrick Bangs.

A WEALTHY MAN.

I have no holdings in the soil,
I hold no shares of Steel,
No motor stocks, or Standard Oil,
My coffers e'er reveal.
But I've a first-class appetite,
A job that pays me well,
A cozy home to seek at night,
Where love and kindness dwell.

I've now and then a bit to spend
On things I do not need;
To ease the burden of the friend
Who seeks the friend indeed.
No enemy I know. My cares
Impair no jot my health,
And Croesus' self, for all his shares,
Can boast no greater wealth.

THE GIRL ON THE JOB

How to Succeed—How to Get Ahead—How to Make Good

By JESSIE ROBERTS

HOME VOCATIONS

IN THE old days women did their work in their own homes, and they did pretty much all the work that was required to make a home complete. Today women have gone out into the world to earn their living, and what they use in their homes they buy. But there is a curious return to some of the older types of work. Once again women are spinning and weaving. But now they do it for its commercial value. They make a vocation of some household task of their grandmothers', and earn a living by it.

Specialty shops and private customers pay big sums for fine work of this hand sort. It is a good business venture for a woman who really wants to make money and who cannot go out into the world to do so, to learn the processes of weaving, provide herself with the proper equipment and then get to work. She should get in touch with some selling center, and keep herself informed of the best work that is being done in her line. This she can do by joining some crafts society. A course of six weeks with a good teacher, working every day, is advised. The loom itself will cost from fifty to sixty dollars, but it is useless to invest in a poor one. The workwoman is worthy of her tools and she should see that her tools are first-rate in quality.

Many women do their own dyeing, getting excellent results. Many make their own designs, or copy certain well-liked ones from old sources. The marketing is part of the work. If you belong to a crafts society you can usually sell through it. Or you may hold private exhibitions in your studio or house, or use the various exchanges that have been established, or get into touch with commercial dealers who handle such things.

With patience, and by avoiding putting too high a price on your work until you are well established, you will build up a paying art.

Last Night's Dreams

—What They Mean

DID YOU DREAM OF DOGS?

TO DREAM of dogs is, as a rule, accounted a lucky omen. If the dog is vicious and attempts to bite you, and you succeed in keeping him off or driving him off, it means that you will get the better of your enemies—if you have any. Even if the dog bites you it is not so bad, for it indicates only temporary annoyances. If the dog barks at you, or you see two dogs fighting, you are in for a quarrel with some one, or some people are jealous of you—very likely both. At any rate if the dog snarls and barks at you pay closer attention to your business. If you see a dog sleeping, be assured that everything will come out all right for you in the end. If you see a female dog with her puppies the oracles are united in saying that it signifies that something over which you are now worried, or disappointed, or angry, and which you regard as unfortunate will, in the long run, turn out greatly to your advantage. If you dream that you are playing with a dog it is supposed to signify that you are too free with your money; don't spend so much on mere trivialities and pleasures. To see a dog in a dream under any circumstances means that you have faithful friends who will stand by you.

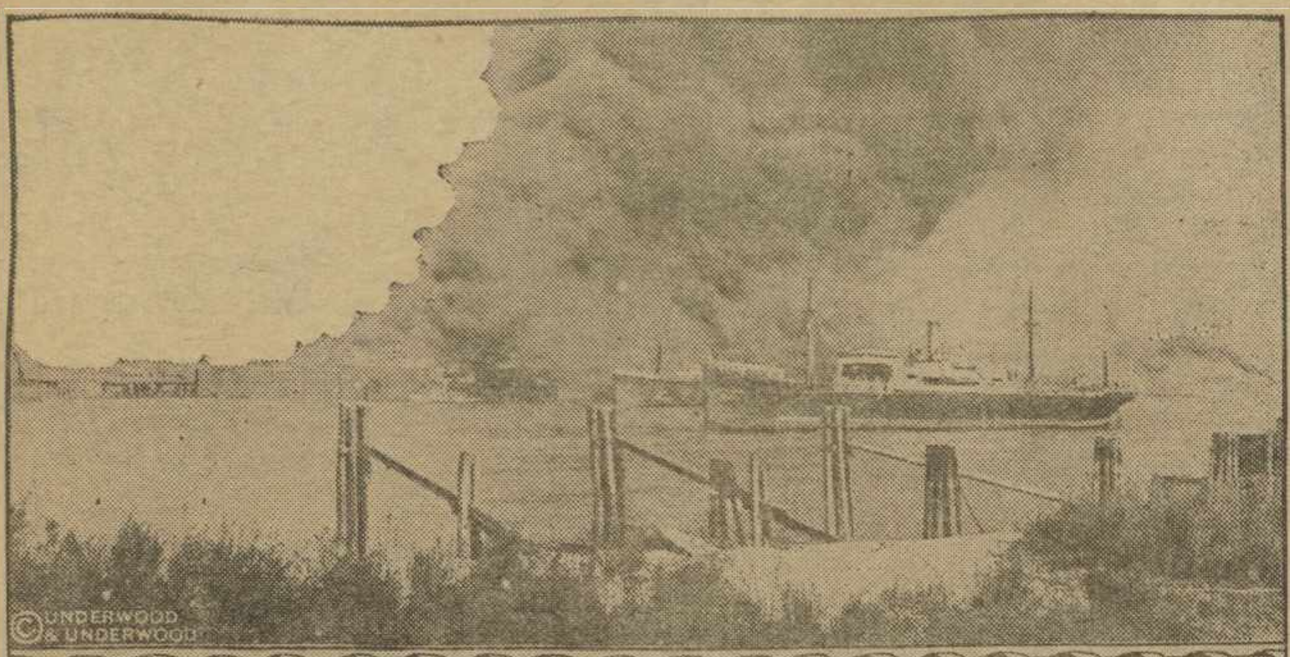
THE ROMANCE OF WORDS

"BOGUS"

"BOGUS," originally the American slang equivalent of counterfeit or spurious, slipped into the language through a corruption of the name of a man named Borghese, reputed to have been a very corrupt individual who, around 1825, flooded the west and southwest with vast amounts of counterfeit bills. Borghese, it is interesting to note, turned out his currency so rapidly that he didn't even stop to find out if the banks on which the bills were drawn were even in existence. As a result, much of his money was counterfeit in a double sense—it stimulated currency and it bore the name of a fictitious financial institution.

The Westerners, being rather rapid in their speech, shortened the Italian name of Borghese first to "Borges" and then to "Bogus," applying the term to counterfeits of all descriptions. The earliest use of the word yet reported is recorded in the "New English Dictionary" as occurring in the Painesville, Ohio, Telegraph of July 6, 1827. Then, of course, it was spelled with a capital "B" and it was not until nearly half a century later that it took its place in language as generally used.

Dry Docks and Vessels Burn at New Orleans



The breaking of an electric wire which short-circuited in the oil-covered waters under the Jahncke dry docks at New Orleans, is believed to have caused the fire which spread with incredible swiftness, enveloping the docks and ships, where 800 men were working. Estimates placed the damage at about $10,000,000, nine ships being included in this.

Lend Farmers Two Billions

Governor Harding Says Reserve Banks Increased Instead of Restricting Loans.

FIGURES REFUTE CHARGES

More Than Two-and-a-Half Times as Much Paper Was Discounted in Eleven Months of 1920 as in the Year 1919—Report to Gronna.

Washington.—More than two and one-half times as much agricultural paper was rediscounted by Federal Reserve banks in the 11 months down to December 1, 1920, as was rediscounted during the entire year of 1919, according to estimates furnished by Governor Harding of the federal reserve board to Senator A. J. Gronna, chairman of the senate committee on agriculture. The estimates furnished show that farm paper rediscounted last year amounted to almost $2,000,000,000. The estimates are: 1920, $1,980,063,000; 1919, $729,266,000.

The farmers have been complaining that Federal Reserve banks discriminated against them, and instead of making credits to the growers more elastic, actually restricted loans. Treasury officials have consistently maintained that credits were not restricted but were greatly increased. Nevertheless, the farmers have insisted that they have been discriminated against, and on this contention they have based their demand for a revival of the War Finance corporation. The bill reviving the corporation has been passed by congress.

More Loans Than Are Tabulated.

In his letter to Senator Gronna, Governor Harding intimates that while his figures are merely estimates based on the production and sales of farm products, undoubtedly much more money than is tabulated was actually loaned to the farmers. He writes:

"In compliance with the request made in your letter of December 14, for information regarding the amount of actual agricultural paper rediscounted during the years 1919 and 1920 (to date), based on agricultural production and sales of the respective years, I have the honor to submit herewith copy of a tabular statement compiled from telegraphic data received from all Federal Reserve banks.

"Section 13 of the federal reserve act provides that notes, drafts and bills drawn or issued for agricultural purposes or based on live stock having a maturity of not longer than six months, are eligible for rediscount by a Federal Reserve bank, the limit of maturity in all other cases being 90 days. The Federal Reserve banks rediscount large amounts of agricultural paper which has a maturity not exceeding 90 days, but such paper is classified with other paper of like maturity.

"Therefore, agricultural and live stock paper, as shown by the Federal Reserve banks, applies only to paper having a maturity of longer than 90 days. The board receives this information from day to day and the amount of agricultural discount at each Federal Reserve bank, that is, paper having a maturity of from ninety days to six months, is published each month in the Federal Reserve Bulletin.

"The special figures furnished by the Federal Reserve banks in accordance with your request are in all cases estimates, no exact figures of the total volume of loans for agricultural purposes being available at the Federal Reserve banks. In the first place, most of the borrowings at Federal Reserve banks by member banks during the year 1919 and a considerable proportion of these borrowings during the current year have been in the form of the borrowing banks' own notes, secured by government obligations or by commercial, industrial and agricultural paper. It is known that member banks in New York city have made large loans to their correspondent banks throughout the country, and it is reasonable to suppose that part of the proceeds of such loans have been applied by the borrowing banks for agricultural purposes, but it is impossible to state the amount.

Conditions Similar in Other Banks.

"The same is true with respect to loans made by member banks in Chicago, St. Louis, Minneapolis, Kansas City, New Orleans and other financial centers throughout the country. Nonmember State banks lend large sums in the aggregate for agricultural purposes. But as they have no dealings with the Federal Reserve banks their loans to farmers are not reflected in the figures furnished by the Federal Reserve banks, although it is a fact that all Federal Reserve banks have been lending a large amount to member banks, which have in turn rediscounted paper for nonmember banks.

"It should be borne in mind also that the total amount of farmers' notes rediscounted by Federal Reserve banks gives no indication of the amount advanced by the Federal Reserve banks to finance the production and sale of farm products, since large amounts advanced to member banks in other districts on commercial and industrial paper are used by these banks for loans to agricultural interests. Only the Federal Reserve banks of Richmond, Atlanta, St. Louis and Minneapolis have taken account of loans of this character by increasing proportionately the amounts formally classed as farmers' paper.

"In view of these facts, it is evident that the compilation transmitted herewith is valuable merely as indicating the increased amount of agricultural paper rediscounted by the Federal Reserve banks for member banks during the year 1920 over the year 1919.

"The board transmits also a table prepared from figures published in the Federal Reserve Bulletin, showing the holdings by each Federal Reserve bank on the last Friday in each month during the years 1919 and 1920 of paper classed by the Federal Reserve banks as agricultural and live stock paper. This classification does not include anything but notes having a maturity of longer than 90 days. It will be noted that there has been a steady increase in these holdings since the beginning of the present year and that this increase has continued after October of the present year, while in 1919 normal reductions from the high September figures are shown during the months of October, November and December.

"The increased holdings of agricultural paper by the Federal Reserve banks of Boston during July and August of the present year, represent in the greater part paper held under rediscount for other Federal Reserve banks. The comment made regarding the incompleteness of the figures in the first table applies with equal force to the figures in the table showing the monthly holdings, which are exclusive of the Federal Reserve bank holdings of nonagricultural paper, the proceeds of which may have been used by the member banks to finance production and sales of agricultural staples."

Governor Harding's estimate of the paper rediscounted with the Federal Reserve banks, based on the production and sale of farm products, follows: In each case the 1919 figures are given first, and the 1920 figures second. The figures, as applied to the Federal Reserve banks in each of 12 cities, are:

Here Are the Figures.

Boston	$ 2,642,000	$ 4,979,000
New York	No data	No data
Philadelphia	2,971,000	3,580,000
Cleveland	612,000	1,753,000
Richmond	102,000,000	325,000,000
Atlanta	91,300,000	230,000,000
Chicago	47,263,000	128,408,000
St. Louis	220,000,000	665,000,000
Minneapolis	75,000,000	225,000,000
Kansas City	123,481,000	229,432,000
Dallas	28,997,000	44,911,000
San Francisco	85,000,000	122,000,000
Total for 11 banks	$729,266,000	$1,980,063,000

The second table alluded to by Governor Harding, showing the total amount of live stock and agricultural paper held by each Federal Reserve bank on the last Friday of every month during the last two years reveals that the 12 banks began with $59,001,000 of this paper in January, 1919, going to $68,250,000 in June of that year and decreasing to $51,068,000 in December last year. From $56,905,000 in January, 1920, the amount rose steadily until no less than $245,509,000 was in the banks in November of last year.

Walked Hundreds of Miles To See Dying Daughter

After walking several hundred miles overland from their home in the Ozark mountains of northwestern Arkansas, Mr. and Mrs. Thomas Alexander, carrying a shotgun and an umbrella, respectively, arrived at Monroe, La., in response to letters from their daughter, critically ill, who begged to see them before she died. Unable to buy railroad tickets, the aged pair started afoot. They made the journey in three weeks, sleeping under trees.

3,000 GERMANS TO BRAZIL

Wait in Fatherland to Embark for South America—One Province Wants 1,000.

Rio de Janeiro, Brazil.—Three thousand Germans, some unaccompanied, others with their families, are waiting in Germany to embark for Brazil, where they wish to settle, according to advices received by the Brazilian ministry of agriculture from the German emigration department.

Governors of all Brazilian states have been asked by the head of the Brazilian immigration service whether they wish to accept German colonists and bear expense of transportation. Espirito Santo state has replied that it is prepared to accept 1,000. Other states have not yet responded.

Chicago-New York Wireless Opened

Scene in the office of Mayor Thompson of Chicago, when the commercial wireless service between that city and New York was inaugurated. Chicago now receives press dispatches direct from Bordeaux, France.