



Daddy's Bedtime Story

A Frog Makes A Princess Keep Her Word.

And the Frog Hopped Right Into the Room.

(Adapted from Grimm's Fairy Tales.)

"DON'T forget the fairy story, daddy!" shouted the children. So daddy told them: "Once upon a time a young princess lost her gold ball in a spring, and a very kind frog dived and got it for her after she had promised to take him home with her. But she was so glad to get her toy that she ran off without even thanking the frog. The next day, just as the princess sat down to dinner, she heard a strange noise—tap, tap, splash, splash!—as if some one were coming up the marble staircase. Soon there was a gentle knock on the door, and a little voice said:

"Open the door, my princess dear; Open the door to thy true love here! And mind the words that thou and I said By the fountain cool, in the greenwood shade."

"Then the princess ran to the door and opened it, and there stood the frog that had got her ball for her and that she had quite forgotten. She was frightened at seeing a frog on her doorstep and ran back to her seat at the table. The king, her father, asked her what was the matter.

"There is a nasty frog at the door. Yesterday he lifted my ball out of the spring. But first I had to promise that he might live with me. I thought he never could get out of the spring! But here he is at the door, knocking to come in."

"There came another knock, and a voice repeated the poem again. Then the king said to the princess: "You must always keep your word. If you promised the frog he might live with you, open the door and let him in."

"So she did, and the frog hopped right into the room. Tap, tap, splash, splash! from the door he hopped close to the table where the princess sat. "Lift me up and let me sit by you," he said to her.

"When she had done this he said, "Put your plate nearer so I may eat out of it."

"When he had eaten all he could he said: "Now I am tired. Carry me upstairs and put me on your bed."

"The princess hated to touch a frog, but she tried to keep her word. So she picked him up, ran upstairs with him and put him on the pillow of her bed. And there the frog slept all night long, just as two sleepy children I know must," daddy ended.

Then the children hopped upstairs.

Afternoon Frock For Maidens



Design by Best & Co., New York.

TAFFETA in a beautiful coral shade and cut with an outstanding, pointed collar gives this smart gown. The bottom of the skirt and drape and all of the bodice except a tiny bolero and cuffs are of georgette crepe in a matching tone. Accentuating the taffeta bolero is hand embroidered in a rose-pattern done in heavy silk floss. A modish little turban is strapped with peot ribbon and banded with roses and their foliage.

If you are clever with the paint brush you can paint the trimming on a little girl's hat.

ANNA MAY.

WAR TEACHES MEN LESSON OF THRIFT

Insurance Man Sees One Blessing In European Struggle.

MILLIONS GOING TO WASTE

These Who Conserve Their Own Resources Must Aid the Helpless, He Asserts—Points Out Vast Riches of the United States and the Number of Dependents.

The present war will be a benefit to the entire world in that it will increase the total efficiency and saving power of the people in the various nations, both those at war and those on this continent, according to a recent statement made by Edward A. Woods, president of the National Life Underwriters' association.

Mr. Woods declared that the United States, with national wealth three times that of France and nearly double that of either Great Britain or Germany, was a shame to the world in the prodigality with which it wasted its substance. Lack of thrift, he asserted, was a menace to the continued prosperity of the country just as surely as the same characteristics displayed in Rome destroyed her world empire.

"We have a wealth of \$150,000,000,000 as compared with \$85,000,000,000 for England and \$80,000,000,000 for Germany," said Mr. Woods. "Moreover, our income of \$35,000,000,000 a year is larger in proportion to this wealth than that of any other nation. Not only have we therefore the greatest amount of wealth and the greatest income, but the greatest proportionate income, 23 1/3 per cent, comparing with 14 per cent of Great Britain, 12 1/2 per cent of Germany and 12 per cent of France. We are increasing our wealth \$20,000,000 a day, or \$7,000,000,000 a year, our annual increase equaling the entire combined wealth of Holland and Portugal.

Too Many Dependents Here.

"And yet in this great, wealthy country Robert Hunter says that there are 10,000,000 and probably 15,000,000 in poverty. One-third of the population of New York apply for charity in seven years. One person in ten who dies in our large cities is buried in a pauper's grave. There are 1,250,000 dependent wage earners costing this country \$220,000,000 a year for their support who should have laid by enough to support themselves.

"There are 1,900,225 children, ten to fifteen years of age, making a living who ought to be in school. We are supporting about 1,000,000 dependents and delinquents in institutions. There are 18,000,000 wage earners in this country.

"Out of a commerce of the astounding total of nearly \$500,000,000,000 we are probably losing \$900,000,000 a year by bad credit and paying \$3,000,000,000 in interest, this total alone nearly equaling the wealth of thrifty Switzerland.

"What is true of America as a nation is true of many Americans as individuals. We have large incomes, we have great wealth, but we are forgetting that thrift and progress mean the saving of money, and that saving is largely regardless of wealth. It is by no means those of large incomes who comprise the thrifty, frugal, saving portion of our population. It is often the large numbers of persons of moderate means who by their saving and the character building resulting from the saving compose the real bone and sinew of a nation. Why is it that, with all our income, America should rank fifteenth in the proportion of our population carrying savings bank accounts?

"The so called 'American plan' hotel is an illustration of American thriftlessness and waste. We are probably wasting from American tables today enough to feed the entire population of Belgium. It is the thrifty of the country who support its institutions, who give its benefactions, who are supporting not only their own families, but the hospitals, the churches, the colleges or the institutions of the state, who are paying its taxes, who are the citizens upon whom the state, society and the church must rely.

"It is a curious fact that such a destructive process as war is sometimes a benefit to nations. The entire world at the beginning of the present struggle in Europe started to save money. You see war increases the total efficiency and it increases the total saving.

"Let America be not too late to cast criticism upon our foreign warring sister nations. It may be that the increased thrift and the increased efficiency and the increased strength of character brought about by this great crisis so affecting the nations of Europe will do for them as they did for us in our civil war—produce characteristics and produce men and women that in the years following the war may offset the enormous waste and destruction brought about by it.

"Also there are millions of saving Americans. We are not all thriftless. Of the 20,255,555 homes occupied in the United States 9,083,711 are owned, 46.8 per cent of the total, and of these 5,884,294 are unencumbered. There are more Pennsylvanians who own their own homes than citizens of any other state in the Union, New York ranking second and there are more unencumbered homes in Pennsylvania than in any other state in the Union, Ohio ranking second, Illinois third and New York fourth."

This Smart Smock For Summer Time



Design by Franklin Simon & Co., New York.

CREPE de chine in rose, Copenhagen, maize or white and linen in these same colors, plus russet, green and violet, feature this hand-smoked blouse. The front fastens with pearl buttons and braid loops, and patch pockets, a detachable belt

and sailor collar give the finish. Grass straw is the hat, banded with ribbon and adorned with a tiny bunch of flowers. Ruches of silk and velvet are featured for trimming. ANNA MAY.

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A "saunterer" in the old days was one who had made a pilgrimage to the Sainte Terre, the Holy Land. The connection between the word and place is clear.



SOCONY KERO-SCENES

"What's this here red, white and blue sign on the door, Oliver? Su'thin new, ain't it?"
"Signs of the times, Uncle. That's the SOCONY Kerosene sign."
"Hey?"
"No, Kerosene—SOCONY. That's the name of the Standard Oil Company of New York's best kerosene. I sell it."
"Well now, you don't tell me! What'll they be doing next? Years ago, it was ile. We did't ask for no name. We took what we got."
"And got what you deserved. But people know better nowadays. My

customers know that, while SOCONY is all kerosene, all kerosene isn't SOCONY. They know the Standard Oil Company of New York wouldn't put it's name—SOCONY—on a product unless it was the best. SOCONY is clean-burning, economical, pure. When you ask for SOCONY, you always are sure what you're getting."
"And do folks really ask for SOCONY?"
"You said something. So far as this store is concerned, there's no such word as kerosene. It's been replaced absolutely by SOCONY."
"Well, well! I'll have to remember SOCONY after this, I vow."

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