

**A MILLION HOMES FOR A MILLION DOLLARS.**

President Roosevelt's call for American family life needs to be supplemented by a practical scheme of philanthropic enterprise to make home-keeping possible. The city flat, as a home is far from ideal: costing from one-quarter to one-half the average earnings of the people, it is, nevertheless, little more than a lodging in a hotel, and is subject to frequent changes, with "notices to quit" just when increase of family renders it hard and expensive to remove.

The philanthropic capitalist who builds libraries and endows colleges is encouraging and helping us to intelligent citizenship, but he who will invest in the building of cottages for the struggling home-founders will do vastly more towards the building of a safe and intelligent Republic.

If we may take the estimate of the Clubs as a basis, a seven-room cottage with bath-room, closets, etc., may be built at a cost, in different localities, of from \$1,500 to \$2,000. The same authorities estimate the cost of lots in suburban places at \$250.00. If \$250.00 be added to these estimates we have \$2,500.00 as the maximum cost of lots and cottages. On this estimate one million dollars would build 400 such cottages. These could be readily sold on a basis of cash, or part-cash payments, or by an easy system of payment-by-rent. Such cottages, wherever available, now readily rent for from \$20 to \$30 per month. If the occupier paid the lesser of these two amounts (\$20) monthly, he could become the owner in twelve years, having paid \$380.00 more than the actual cost (\$2,500), management, expenses, taxes, and repairs. Meantime the rent or purchase money, would be building other such houses, the original capital perpetuating itself—a self-projecting fund, safer and more productive than the best form of endowment, which employs interest only.

**RUSKIN ON LOVERS.**

The following notes on the subject of lovers were written by Ruskin in his riper years:

"First, a girl's proper confidant is her father. If there is any break what ever in her trust in him, from her infancy to her marriage, there is wrong somewhere,—often on his part, but most likely on hers; by getting into the habit of talking with her friends about what they have no business with, and her father much. What she is not inclined to tell her father, should be told to no one; and, in nine cases out of ten, not to be thought of by herself.

"And I believe that few fathers, how ever they are headed or how they would fail in answering the habitual and patient confidence of their child with true care for her. On the other hand, no father deserves, nor can he entirely and beautifully win, his daughter's confidence, unless he loves her better than he does himself, which is not always the case. But again here, the fault may not all be on papa's side.

"In the second place, when a youth is fully in love with a girl, and feels that he is wise in loving her, he should at once tell her so plainly, and take his chance, bravely, with other suitors. No lover should have the insolence to think of being accepted at once, nor should any girl have the cruelty to refuse at once, without severe reasons. If she simply doesn't

like him, she may send him away for seven years or so,—he vowing to live on cresses, and wear sackcloth meanwhile, or the like penance; if she likes him a little or thinks she might come to like him in time, she may let him stay near her, putting him always on sharp trial to see what stuff he is made of, and requiring figuratively, as many lion skins or giants' heads as she thinks she is worth. The whole meaning and power of true courtship is probation; and it oughtn't to be shorter than three years at least—seven is to my own mind the orthodox time. And these relations between the young people should be openly and simply known, not to their friends only, but to everybody who has the least interest in them; and a girl who is worth anything ought to have always half a dozen or so of suitors under vow for her."

—Quoted from "The Religion of Ruskin" by Wm. Burgess, Editor of the North Shore News Letter.

**A TALK WITH GIRLS.**

Do you know that every woman who has a beautifully furnished home will never welcome you as a guest if you are careless of her furniture? She has made a collection of pretty articles, many very dear to her, some are bought, others are gifts, and she prizes all very highly. The hostess will often find that a careless girl visitor has left a warm curling iron on the dresser and the heat destroys the fine polish. This girl sits down in an arm chair and her bracelets or rings will invariably scratch the arms of the chair, or the back comb makes ugly marks on the highly polished chair back. Buttons play havoc with fine furniture too. Now these are little things to mention, but it means a great deal to the owner and it is, indeed, a careless girl who is not careful in this respect. Some girls have a way of sitting at the piano, lightly striking the base of the piano with one foot, leaving ugly marks. Take care of the furniture the same as if it were your own.—Woman's National Daily.

**A MOTHER'S LOVE.**

There is an old legend that runs in this wise: At creation's dawn an angel came down to earth, and before returning looked about for something to carry back to heaven. There were three things that attracted the attention of the white-winged messenger—a bouquet of sweet flowers that had been gathered from one of the earth's fairest blooming gardens, the smile of a little baby that had been playing with a sunbeam, and a mother's love. These three the angel carried away, but when he reached the pearly gates of paradise the flower had withered—the baby's smile had vanished: Only the mother's love re-

mained pure and eternal as the waters that that flowed by God's throne, all the angels that ranged about exclaimed in unison: "There is nothing on earth pure enough for heaven but a mother's love." This was a tribute containing a sublime thought. And through all the ages it has been human experience that the angels referred to in that far-away legend were not over-extravagant in the message which they passed out through the open windows of the "many mansions" along the banks of the "River of Gold."—Exchange.

The Mayflower is one of the precious possessions of New England; but Italians are now camping out where it grows and we shall probably soon see the last of it.

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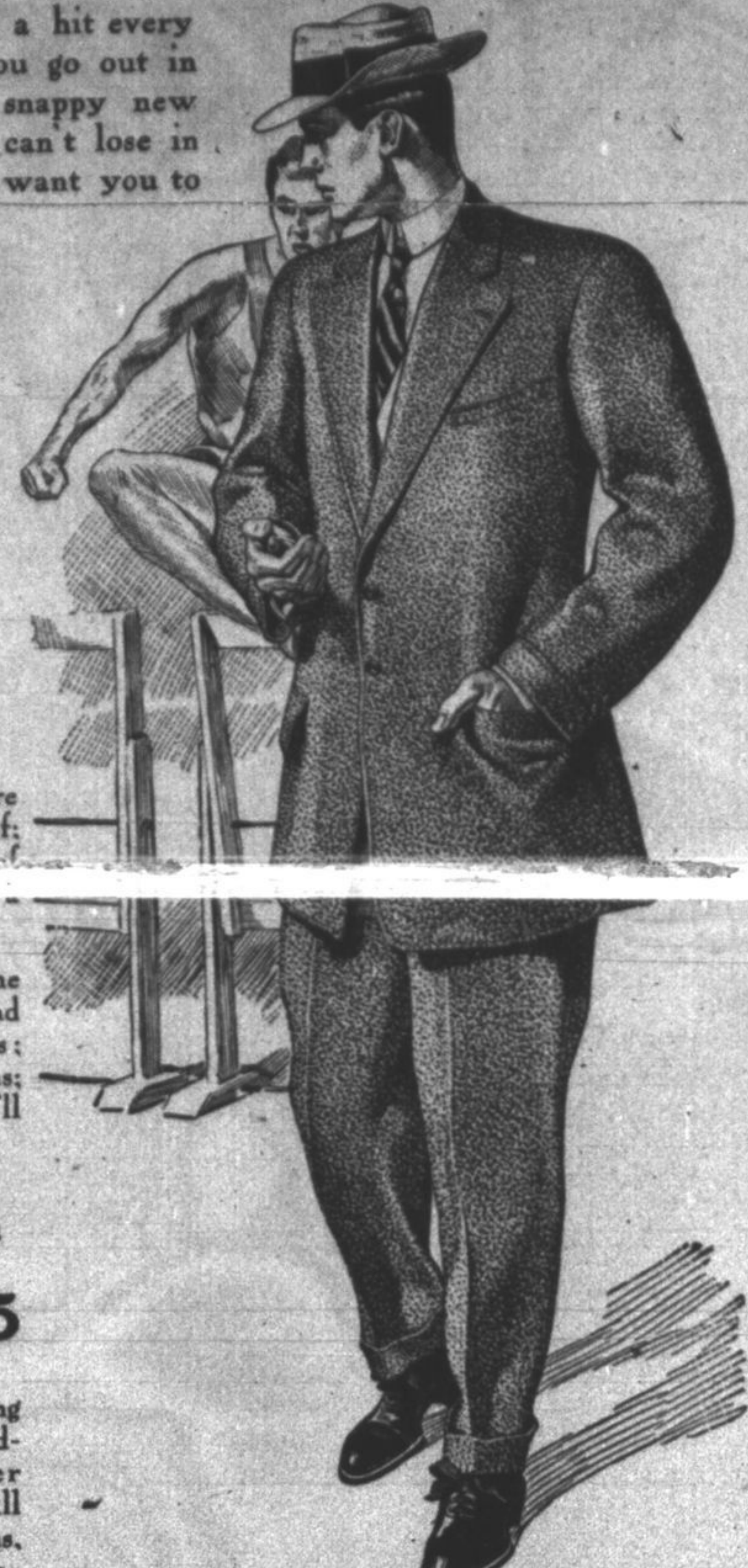
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