

THE
BUSINESS
WOMAN



Vol. 3. No. 2.

FEBRUARY, 1928
Toronto

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How Maidens Proposed Forty Years Ago

Many a "Marry Maiden" copied out this quaint letter in Leap Year,
February, 1888

By C. E. BATES

A NUMBER of years ago, when being in business was not exactly a thing of which to proudly proclaim from the housetops, but rather a necessary evil, Leap Year was particularly important.

Every fourth year was looked forward to as a time when woman could, should she so desire, take advantage of the fact that during this year, whilst the month of February blithely ran its course for twenty-nine days, convey to the backward, or blind, object of her affections that she not only harbored kindly thoughts of him, but was quite willing, in some cases most anxious, to take a chance with him in the matrimonial market. All she needed was a sign that he could bring forth even a spark of regard in response to her overcharged affections, and, I imagine, she was prepared to dispense with the "spark" if necessary. At this period of the dark ages, to be exact, forty years ago, the following letter was penned by more than one "Marry Maiden" to the man she desired as her beau:

Leap Year.

Odd Month,
188 Odd.

Dear Sir:

For me to write first to disclose an odd passion is a very odd thing but odd things are in fashion. You are an odd man that wants an odd wife to spend with you all the odd days of your life. I like your odd plan, I am oddly inclined, it must be something odd to suit your odd mind. Then buy an odd ring and to Church we will go, as I wish to say yes, it would be odd to say no, then to an odd wedding our friends we'll invite and spend our odd hours in mirth and delight. May all our odd days in happiness be spent with every odd blessing that can make us content. May we live odd and happy and true to each other and love no odd person so well as our Mother. May we live odd and happy, never

heeding the weather and never have odd tempers when we are together. When we in Church together are joined, we will keep but one purse, one heart and one mind. Pray send an odd line if you like my odd plan, and remember a Bachelor is a very odd man.

Miss Odd,
Odd House,
Oddington.

Mr. —.

The original of the letter from "Miss Odd" was written by my mother exactly forty years ago, and is in my possession. Needless to say, that Mother would not have confessed to having proposed to "Dad," even if they had not been married two or three years previous to this date, so I suppose that this must have been a sample, issued for the guidance of unattached ladies, who had never heard of the terms "bachelor girls" or "the business woman."

In the course of my career, I remember the question of "Should Women Propose?" being the burning subject of many newspaper columns, who used to exploit this, apparently, never satisfactorily-answered problem, and devote at least a couple of head-line pages to the subject. And last, but by no means least, I see again the question which glared from the covers of February magazines, displayed on every railway bookstall. Being of the Female Anti Order, anti anything which meant doing it because it always had been done, and not doing because of a similar inadequate reasoning power, I devoured these articles, and was scorched with the heat of the argumentative ladies, who simply screamed, "Up, Guards, and At 'Em," to their fellow sufferers. Of all the advice handed out, I do not remember ever having seen a sample letter, showing how a written proposal from woman to man should be worded. They evidently believed in the old maxim that "Actions speak louder than words."

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THE BUSINESS WOMAN

Published once each month by The Westman Press, Limited, 40 Richmond Street West, Toronto 2. Adelaide 3208.

Montreal Office: H. P. Wheatley, 710 Keefer Bldg.
New York Office: C. J. Nuttall, 299 Madison Avenue.
Chicago Office: Macintyre & Simpson, 14 W. Washington Street

EDITOR:

BYRNE HOPE SANDERS

ADVERTISING:

W. W. Dickson
V. L. Herriot

CIRCULATION MANAGER:

P. F. Heary

BUSINESS MANAGER:

H. R. Sutherland

Subscription price in Canada, \$1.00; in United States, \$2.00

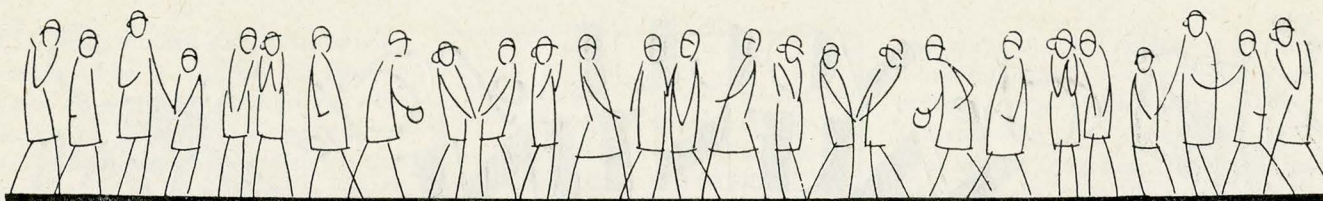
Articles, stories, pictures, submitted for publication, will be returned only when accompanied by stamped, addressed envelopes. All contributions should be addressed to the Editor, The Business Woman, 40 Richmond Street West, Toronto 2.



—Portrait by Famous Studio

Miss Lillian E. Boone

AT the adventurous age of eighteen, Miss Boone came to Montreal from the Eastern Townships to start out on a business career. After some experience in banking, fire insurance and general trade work, she entered the employ of the Mutual Life Assurance Company where to-day, not ten years afterwards, she occupies the important position of Staff Manager, in the Transportation Building branch (St. James Street). She is in charge of a fair sized staff of assistants, and handles all insurance data, policies, and applications. Hard work and ability have contributed greatly to the attainment of her success.



"FANCY THAT!"

I CALLOUSLY ignored a request from "Suffragette," whose letter appears "In Conference" this month, that as her protest against the publishing of a recent article, "Why I Won't Work For a Woman Boss," in *The Business Woman*, was for my editorial ears alone, it was not for publication. But it presented such an interesting viewpoint that I decided to publish it first, and ask "Suffragette's" forgiveness afterwards.

Why should the Woman Boss not be criticized?

The flood of letters, commendatory and critical, which followed the arti-



cle, showed that it was a live, vital and interesting subject, and therefore one that should be discussed in our magazine.

"Suffragette" feels that this article "tears down what so many noble women have built up." This is a flattering tribute to the power of *The Business Woman*, but ignores the spirit of the article in question. It was only one attitude in a much discussed subject, and brought forth just as much praise and tribute, as criticism.

Lack of criticism means lack of life. It is only when a thing is too weak and insecure that it cannot be criticized for fear of pushing it out of existence. The Woman Executive is a triumphant new development of the woman in business. She must have a definite effect on her world. Her elevation is new. It is of great importance to other business women. Therefore discussion as to her handling of her position is necessary, and I believe, beneficial between us. Nowhere in the world can one get as frank and impartial criticism as in one's family, and it is in her own family of business women that the Wo-

man Executive must look to for loyalty, belief in her powers and, at times, constructive criticism.

She represents only one of many subjects to be dealt with, in a spirit of frankness, friendliness and intelligence.

But alas! "Suffragette's" suggestion that this article, "in justice to the harm that it has done," should be followed by one on "Why I Won't Work for a Man Boss," would lead to the secret objection that most of us have to working for any boss at all!

I CONCUR most heartily with a Canadian business man, who lifted his voice the other day and cried that the art of laughter is becoming a lost one, and that we business people take ourselves far too seriously.

I'll wager that if you took a denizen of the glamorous and much-vaunted Sunny South, and put her to watch our solemn line-ups that file past the cafeteria shelves, debating intently on soup or salad; or stood her by the heavy masculine line-up outside a theatre box office and let her glance at the solemn femininity inside the glass doors, with that modern death clutch on their coats and a supercilious, frosty glare for the rest of the incoming audience—if, as I am pointing out at some length—you led her past these sights of our daily life, I fear she would flee in horror.



But she would need the pen of a Poe to capture the gloom of the early morning street cars, with the sullen rows of us sitting hunched behind papers, or staring vacantly at the middle coat button of the strap-hanging man in front of us.

It's stupid to advocate anything like a Polly-Annerish grin, but there are beautiful possibilities for the bright young business girl—provided that she

wasn't struck on the head early in her campaign by some savage Blue-Monday devotee.

THERE was one intensely interesting thing about the Unfinished Story Contest, published in the January issue of *The Business Woman*, with the prize-winning endings on page 20 of this issue—it proved that the business woman is an incurable romanticist!

The story was basically a tragic one—you'll find the brief synopsis on page 21, yet out of scores and scores of entries, only one felt that unhappiness would result. Everyone else closed with the final "clinch and fade-out" of movie fame.



Does this bear out the claim of the movie producers, who say that people demand and must be given a happy ending? Probably it does, and yet the unanimous opinion of many girls on one of the most tragic film stories I have ever seen was, "I cried and cried all through it. I had the best time!"

The entries were all of a very high order and showed much latent talent in the readers of *The Business Woman*. One of the judges who has officiated at many magazine contests, breathed fervent praises. "What a blessing to deal with these business women," she said gleefully. "Manuscripts all neatly typewritten on one side of the paper. Correct English and spelling. Well-thought-out, crisp ideas."

All of which is a feather that those who submitted endings to the story may tuck, with due modesty, in their caps.

By Anne Hope Sanders.



The VOGUE of The VALENTINE

by
Jessie M. MacPherson



HEARTS are trumps again.

February, that accommodat-
ingly brief little month which is sand-
wiched in between the raw blasts of
our long January and the tempera-
mental, breaking-up period that is
March, seems noted chiefly for two
days—its second and fourteenth. On
the second the bear comes out to look
for his shadow, and on the fourteenth
the flappers come out to look for their
Valentines.

* * *

It is interesting to learn that to a
woman goes the credit for the first
Valentine made on this continent.
Hers is a little-known story of busi-
ness success back in the days when no-
body doubted that woman's place was
in the home. This woman was Miss
Esther Howland, the daughter of a
stationer in Worcester, Mass., who,
about the year 1849, found a Valen-
tine imported from England in her
father's shop and proceeded to make
a copy of it. Her first samples brought
in orders for thousands of dollars and
compelled her to enlist the services of
family and friends, and for over half
a century she controlled the Valentine
industry on this continent. Annually,
she sent out goods valued at \$100,000
and eventually, after her death, the
business fell into other hands. Miss
Howland was a graduate of Mt. Holy-
oke Academy, and a woman of fine
artistic talent as well as a very shrewd
executive, but she lacked the capital
to expand her business as a man might
have done, otherwise the world's large-
est Valentine factory, which is situat-
ed in Worcester, might have borne her
name. Nevertheless, she will always
be known to fame as the first Valen-
tine manufacturer on this continent,
and the site of her old home and work-
shop is pointed out to the visitor as a
landmark of some importance, even
though there now stands upon it the
modern brick commissary of a quick-
service lunch-room! This is the origi-
nal shrine of St. Valentine in this
country.

To-day, the great Valentine fac-
tory at Worcester occupies six glass-
walled factories and covers an area of
more than 150,000 square feet of
floor space, running the year round
and doing an annual business
that runs into millions of dollars.
Eighteen monster presses and about
one hundred smaller ones roar and
hum busily as they print Valentines
in the basic colors of red, yellow, black
and blue, with final touches of gold,
while upstairs in a quiet room, seven
artists are kept occupied originating
new ideas for the old phrase, "Will
You Be Mine?" Many designs come
in from outside sources also, and at
least three hundred new styles are
placed on the market yearly. Of the
hundreds of employees who daily
punch the time-clocks, sixty per cent.
are women and girls, for the art of
Valentine making is essentially femi-
nine work. The head of the factory
is authority for this statement. He
further declares that the best verse
comes from the women writers, who
work in conjunction with the artists.
They seem to have more original ideas.
This looks like a fruitful market for
the apt versifier. I wonder if many
Canadian women have tried it?

* * *

DID you know that Valentines
come second only to Christmas greet-
ings in the more than fifty million
dollars' worth of "sentiment exchange"
business which is done annually in the
States and Canada? We all know the
volume under which the postal clerks
labor at Christmas and New Year's.
St. Valentine's missives aggregate only
a little less.

Although Valentines really first
originated in Europe, the custom of
sending them is now dead over on
that continent. Manufactures and im-
ports alike are at a standstill. In Eng-
land, however, the vogue has recently
been revived. In the diary of Samuel
Pepys more than one mention is made
of Valentines, and the British Museum

preserves some Valentine verses of
Charles II of Orleans written in
Olde Englyshe, and also a five hun-
dred-year-old Valentine sent by an ad-
mirer to Catherine, wife of Henry V,
about the year 1420—a missive al-
most impossible to read because of its
quaint spelling. Queen Victoria was
one of the few collectors on record
and a number of faded old beauties
were discovered among her personal
belongings after her death.

The earliest designs were conspic-
uous for their delicacy of sentiment and
their elaborateness, paper-lace and
satin puffings surrounding love mes-
sages that were as quaint and stiff and
formal as the lines themselves. A
quarter of a century ago, the price of
Valentines often ran as high as fifty
dollars, incredible as it may seem.
These were fussy creations wrought of
plush and celluloid and were greatly
favored by the sudden-rich, such as
miners, lumbermen, ranchers, sailors—
people who had "struck oil" and
didn't care what they spent nor how
they spent it. Others without ready
money but with rosy prospects fre-
quently mortgaged their pay-envelopes
weeks in advance of February four-
teenth for these gaudy specimens of
the Valentine art. Along about 1890
the first Valentines went out—concur-
rently with, or a trifle later than,
bustles and hoop skirts—and there
came an era of "goo" and sweetness
and insincerity when sentiment was
exceedingly sticky and the poetry cor-
respondingly inane. But at least
prices came down to a more reasonable
level and the proletariat could indulge
in the harmless luxury. A gentleman
declared to a lady friend that roses
were red, violets blue, sugar was sweet
"and so are you." This must have
been quite nifty when it was new!
In return the lady perhaps sent some-
thing like this:

*"Long in secret have I sighed,
For you all others have denied,
And if your heart I cannot gain
I ne'er will wed another swain."*

BUT the modern girl demands wise-cracks. The flapper has no time to waste on sentiment and neither has the sheik. Pointed and pert is the Valentine favored by a generation that affects to scorn such things as cupid's darts and bleeding hearts. Rather, it employs the less delicate symbolism of onions, donkeys, hot-dogs and bricks. In fact, the modern Valentine message we fear would bring a blush to the cheek of a lovelorn maiden of grandmother's day—providing she could understand it at all—for the language is hardly that of the lady who was wont to go into ecstasies over the lace-and-satin confection sent her by the gent in side-whiskers and plaid weskit whose daguerrotype stood primly on her bureau. No, indeed. The jazz school has introduced, among other innovations, the Valentine that hits you between the eyes, so to speak—like the onion which shrieks, "I'm Strong For You!" or the sock with the red patch which proclaims, "Darn It, I Want You For My Valentine!" And a girl nowadays quite casually sends her gent'man friend a card that announces to him and all the world, "About you I'm stark, staring mad—You look like a collar-store ad."

If a cake-eater has been turned down, which he frequently is, by the way, he retaliates with:

*"You bob your hair and wear short skirts,
You think you look quite dapper;
You haven't sense enough to know
You're just a foolish flapper."*

Yes, decidedly more punch and less finesse distinguishes the 1928 idea. Forget-me-nots have given way to

DID YOU KNOW?

That a woman manufactured the first Valentine on this continent in 1849?

That women write the best Valentine verses?

That in Canada and the States 50 million dollars' worth of "exchange sentiment" is made annually?

That 25 years ago Valentines cost as high as \$50?

flivvers and hearts have been superseded by—actually—hip flasks. Sad and sordid as it may seem there is a popular Valentine novelty which is merely a tin key fastened on cardboard with the saucy invitation:

*"Here's the key to my cellar
Which has both beer and wine;
I'll share a bottle with you, sweetheart,
If you'll be my valentine!"*

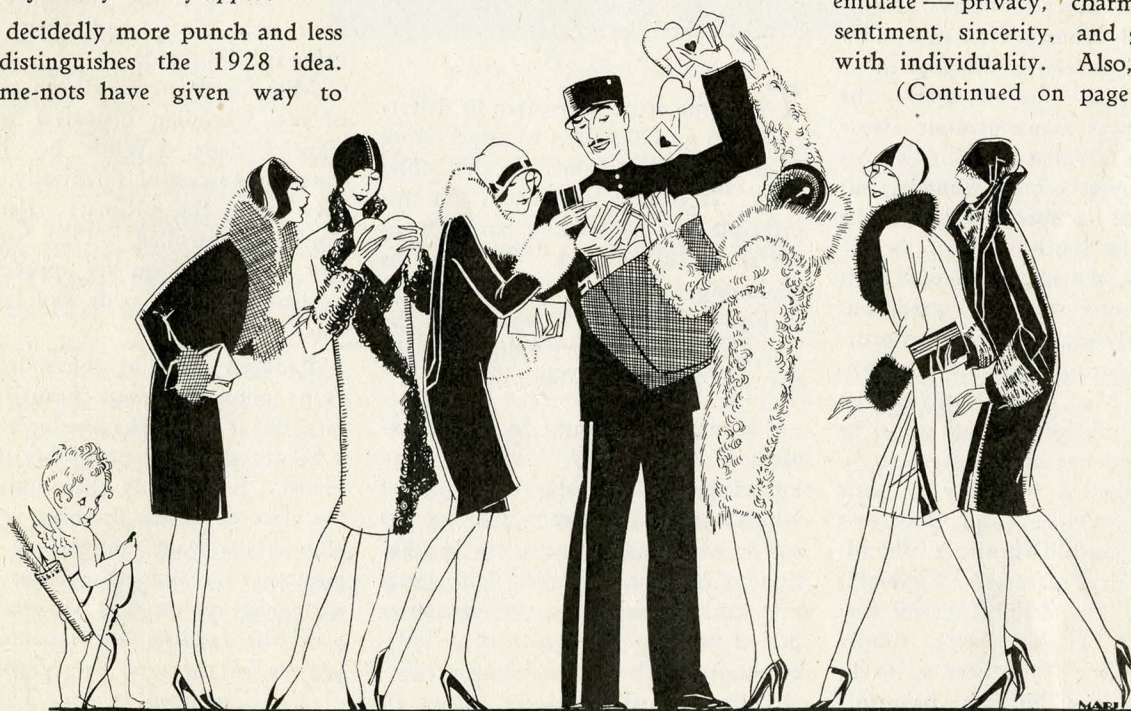
A unique idea comes in the form of a telephone-book folder and announces, "I've Got Your Number." Another displays a cunning puppy with a sign about his neck saying, "Doggedly Waiting For You." Still another suggests, "I'll Make the Dough if You'll Make the Biscuits." And a cute conceit is a red cardboard girl's head on white with the words, "You Were Cut Out to be My Valentine."

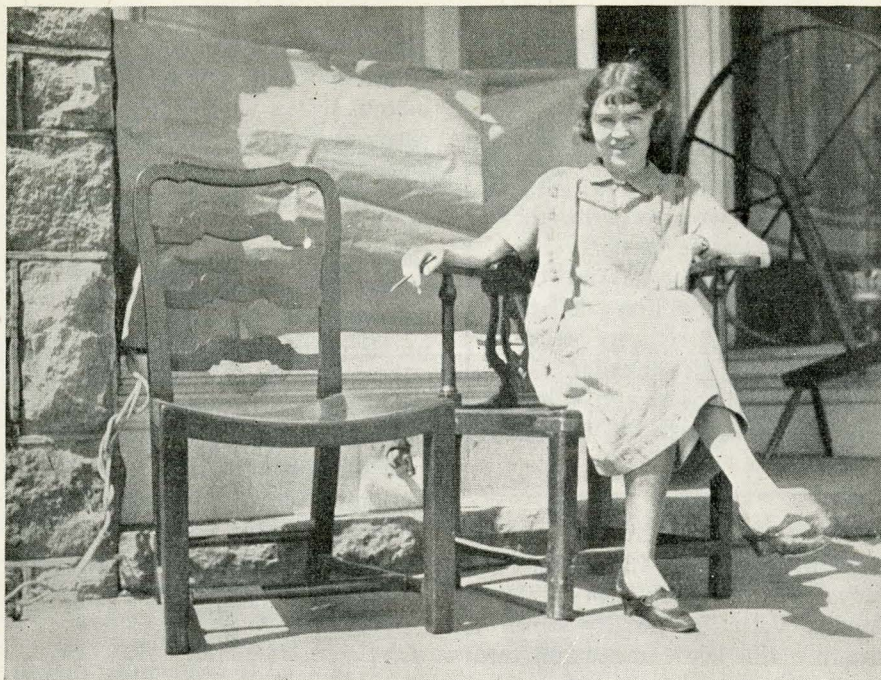
The old-time poster-size comic which carried an unkind thrust is hap-

pily going out and nobody is wearing mourning for it. You remember those hideous things which took a crack at characteristics or professions. The man with a long nose, the cook, the lawyer, the fat lady, the tightwad, and the typist—all had it "coming to them" at St. Valentine's for a cent apiece. The best firms never have sanctioned this type of Valentine. And people generally are cultivating better taste, for as a satirist, St. Valentine is losing his sharp tongue to a great extent and becoming more charitable, even though he has seemed to be degenerating into a wise-cracker. The rough-and-tumble Valentine that aimed to wound and ridicule has almost disappeared.

* * *

IT is pleasant to contemplate that divorce hasn't entirely routed all home life and conjugal happiness, for there are plenty of Valentines for the marrieds and what is more they sell like the proverbial hot cakes. For this we have the indisputable word of the head of the world's greatest Valentine factory. He declares that both men and women are sending more Valentines than ever before in the world's history and that the "To My Husband" greetings are only outsold by the ones addressed "To My Wife." The lacy missive again is coming into its own, too. Why? Because it embodies all the ideal qualities for love-making in a way that the conventional card and envelope cannot possibly emulate—privacy, charm, delicacy, sentiment, sincerity, and good taste, with individuality. Also, it is now
(Continued on page 31.)





An informal glimpse of Miss Grace Geary, of Niagara Falls, and some of her beloved antiques.

A Business in Beauty

BY MARJORIE
ELLIOTT WILKINS

SIX years ago, Grace Geary, with a background of business experience culled from an insurance office and in the cage of a bank, made up her cash for the last time, and abandoned the uncompromising dollar for the romance of Chippendale chairs, exquisite old jewelry, and bits of gossamer lace. Wisely she realized that the struggle in a pioneer country was almost forgotten, and that in the heart of the average Canadian there was born a sense of the need of things beautiful as well as essential. To bring to Canadian homes the best of artistry and beauty from every country became this intrepid young woman's aim. Proof of her success is the growth of her business, at Niagara Falls, the necessity for as many as four assistants, and the fact that her list of clients not only covers central Canada, but that her fame has spread well into the country to the South.

Of course, the idea as merely a bit of philanthropy was very good, but the excessively practical end of procuring things beautiful became most apparent, and Miss Geary enjoyed that very much. A lot of stuff could be imported, and has been, but there remained, forgotten in many an attic and cellar of Ontario and Quebec, a wealth of good old furniture, old silver and jewelry, pictures and valuable heirlooms. The delightful and far-seeing object of this sketch simply could not allow such beauty to be wasted, and the Niagara peninsula

became a veritable hunting ground, and the game well worth the chase.

There began a series of fascinating quests. Old attics were explored, and under the dust and cobwebs of years, the sensitive fingers were often able to detect a bit of real wood of some rare workmanship and their owner would chuckle with sheer delight, thrilled with her find. Sometimes the mine chanced to be a cellar, dark and damp, and inhabited by rats and mice, which would scuttle into the darkest corner at the approach of the searchlight, and while arrangements were eagerly made to remove their favorite walnut sideboard to the light of day.

* * *

THE true artist may often be detected by his unwillingness to attach more than the mean value to any *objet d'art*. It is to a large extent on this principle that Miss Geary has built up her successful business. What in the beginning was but the good intention to give to the laity as well as to the connoisseur the correct value for cost, has now become a habit.

"Many people come in here," explained Miss Geary, "without any knowledge of the value of an object which appeals to them. The average person has not the time or the inclination to familiarize himself with types of workmanship, or to recognize period value, or the worth of a limited supply. They often know practically nothing of woods or stones, or

oriental antiques. They must depend entirely upon the integrity of the dealer.

A fetish with Miss Geary is to insist on certain valuable articles reaching their natural destination.

"Really valuable things all have their right place," she asserted. "Sometimes it is on account of historical connection, sometimes to make a collection complete. If I have reason to believe that a buyer will not appreciate the significance of a certain article, I prefer not to sell to him. If you wait long enough," she added, "even in a clearing house, things do go to their right place, and their artistic value is heightened.

Miss Geary never allows anything of real Canadian historical value to leave Canada. While her business must be successful financially, at the same time the ultimate destination must be controlled. That her integrity and patriotism are appreciated is evidenced by her wide and large clientele.

Faddism must be contended with, even amongst things beautiful and rare, but it's only the uneducated from a beauty standpoint who are thus addicted. Fortunately the annual craze for glass, or prints, or china, is gradually on the wane, and people are beginning to realize that beauty has a permanent value. In the shop here even the faddists are encouraged to browse on the wise theory that even

(Continued on page 33)

The First Canadian Woman To be a School Inspector

An Interview with Dr. A. E. Marty by H. M. Ridley

TIME was, when a little school girl in the small town of Prestbury, Ontario, waited with fear and trembling for the regular arrival of the Inspector, that awesome occasion in school life which used to bring with it such a fearsome dread of the public exposure of one's ignorance.

To-day, that little girl has become Dr. A. E. Marty, M.A., LL.D., Canada's first woman Public School Inspector! She is known as a profound thinker, and a public speaker of force and eloquence who is constantly aligning herself with vital human movements that help towards the development of our civilization.

As a young girl, she taught first in an Ontario rural school, gradually making her way up the ladder of success until she secured every certificate issued by the Department of Education. After teaching for a few years, she entered Queen's University where she took her M.A. degree with honors in modern languages, and received the university medal. Upon leaving Queen's, she taught modern languages in the Collegiate Institute, St. Thomas, and later at the Collegiate Institute of Ottawa. In 1919, she was called to Toronto to fill her present important role as Public School Inspector. A year later her Alma Mater conferred upon her the degree of LL.D.—the first degree of the kind to be given to a Canadian woman.

* * *

“WHAT is the difference between failure and success in an individual teacher's experience?” I asked Dr. Marty. “Is not failure often due to a teacher's inability to realize that there is a business side to teaching in



DR. A. E. MARTY, M.A., LL.D.

the capacity to sell certain commodities?—and is not that capacity found in traits of personality that are of as vital importance as academic qualifications?”

“Most certainly personality, as in any other calling, plays an important part in the business of teaching,” replied Dr. Marty. “In our rating of teachers, indeed, we give it the primary place. Take appearance and manner—a teacher must attract, not repel, and an attractive personality expressed in good taste in dress, with care given to the accessories, and a bright and sympathetic manner, will do much to help her to develop the new attitude towards school discipline which is taking the place of the old. In

former days, perhaps, a teacher with an unlovely appearance and a domineering manner, could successfully ‘lay down the law’; but the new attitude expresses itself in the attempt of the enlightened teacher to draw out the capacities of a pupil, rather than to impose upon him certain restrictions. Only a teacher who has gained the sympathies of her pupils, through certain traits of personality, to which appearance and manner contribute, can do this.”

* * *

“THE human voice is also a powerful instrument in making a personal appeal. The teacher's voice should be conversational in tone, without monotony. The patronizing note should be avoided. A teacher should not talk down to her pupils.

“The ability to mix well with others—the human touch, sympathy, camaraderie,—all these are traits of personality that contribute to the success of a teacher.

“Another important trait is open-mindedness—the ability to stand criticism. Inability to stand criticism shows not only lack of self-control, but lack of the power to grow and assimilate the new ideas and standards that are taking the place of the old.”

“Some teachers may have charm of manner and the proper academic qualifications, but they may not be able to teach,” I suggested. “What is it they lack?”

“It may be inability to apply pedagogic principles; or it may be ignorance of psychology. A teacher should be an everlasting student of human nature,” said Dr. Marty.

(Continued on page 38.)

I Succeeded Because I Wanted To-

by K.B.R.

[Here is the challenge of a well-known business woman, who for obvious reasons, wishes to remain incognito. Her ideas will probably call forth a storm of protest from those who feel that success generally, has more to do with opportunities and luck than with personal abilities. That is why the article is published.—EDITOR.]

I HAVE been in business for many years, and have come across all sorts and types of women. I have known what it is to fail miserably and apparently hopelessly. But today, with a satisfying amount of success in my chosen work, I firmly believe—because I have proven it—that a business woman can succeed in any work she wants to do, provided she has elementary qualifications.

Furthermore, I am certain, that if you knew the whole story of women who are always unhappy, and dissatisfied with their work, and therefore failures—in nine cases out of ten, you would decide that it was their own fault!

Comes the old cry, "What is success?" and the oft-repeated answer, "Success can only be happiness." But since that often lies in doing the work one wants to do, it behooves the business girl to define just what it is she wants, and what is the best way to get it.

Experience has shown me that this applies more to the business woman of thirty than to the girl who is just entering business. For to the young girl, business is subordinate to the idea of ultimate marriage. She is

either engaged, or expects to be, within the first five or six years. Any congenial, paying work is a pleasant "job" for the intermediate years. Occasionally one comes across the young girl with a burning ambition to one definite thing. But she is not the rule.

It is when a business girl comes to the point in her life where the probability of not marrying must be considered, that she takes stock of herself and her business life. Is she doing the work that she would like to do all her life? If there are conditions that make her unhappy, just what are they, and how can they be bettered? How can she get into the work she wants most to do?

I HAVE met many business women who threshed these points out with themselves, and took action.

Barbara C—, at thirty-five, had been a hospital nurse for many years. Through one of those chain of circumstances that mould so many of our lives, she had taken up nursing as a young girl, without much thought. But at thirty-five, Barbara realized that she would not be happy in this work all her life. She discussed the matter with her friends. One and all raised hands in horror. "You can't do anything now," they cried. "It's so hard to get work—you should stick to your profession, and make yourself happy in it!"

But Barbara had the courage of her convictions. The thought of business life appealed to her. She took an intensive business course, and though she

met with disappointment and failure at first, she is now the very happy and efficient secretary in a Western firm.

* * *

ANOTHER girl had been in business for ten years. She was frankly unhappy, though her job was a pleasant one. A wise friend told her, "There's something wrong about your attitude to your work. What do you really like to do most of all?" The girl had no hesitation in answering, "I like doing things at home. Cooking, decorating. Making pretty things."

For many weeks at the suggestion of her friend, the girl studied the situation in tea rooms, and finally, with her long-accumulated savings, she opened a quaintly old-world tea room, in one of the biggest apartment houses, on a busy street. She has never regretted giving up her uncongenial business life.

* * *

ONE of the most courageous ventures was that of a friend of mine, who had been employed by an advertising agency that went suddenly bankrupt.

For a week the girl hesitated. Should she go back and start in a small office position, and begin all over again? She had reached a certain position with the agency, and was keenly interested in the work. She could find no vacancies in other firms, so she took her courage in both hands and with some savings, started as an advertising agency herself. A tiny room and a rented typewriter were all she had to begin with, but her know-

ledge gained from years in the work, her courage and determination, and her real ability have brought her a satisfying success.

* * *

ONE more instance.

A girl in a small Ontario town had had to start work in an office, when her one ambition was to do newspaper work.

"I tried and tried to get into it," she says, laughingly, "but it seemed impossible. City dailies are not yearning for untrained girls from the provinces. The home paper was overflowing with reporters. But I wanted it so badly that I kept interviewing the publisher of the paper.

"Just let me do anything inside this building", I said, 'and I believe that I'll eventually get on the paper and make good.' Finally in desperation the publisher cried, 'Can you type? . . . No? Then learn to type and see me again'.

"In fresh excitement, I went to the local business college that evening. 'I only want to learn typing', I insisted, 'no business methods. . . No shorthand . . . just typing'.

"They sat me in front of a typewriter with a general idea of the fingering. For a week, I typed furiously. I was left with cramps in my hands—but I could type.

"Some time later, I met the publisher on the street. 'I can type!' I cried triumphantly, expecting him to say, 'Come to the office and start work. But he politely said, 'Good! That's very good', and passed on. I went home and wept.

"But three weeks later, he offered me the job of addressing envelopes. The salary was much lower than that I was getting in my office. But it was what I wanted—it got me into the newspaper office.

"I addressed envelopes for six weeks through a broiling hot summer. At the end of that time a reporter left, and I got her job. That was the

beginning of years of very happy work."

* * *

I HAVE stated my belief that a woman can find success if she wants to, and if she has the elementary qualifications. By this I mean more an attitude of mind than technical training. Although, of course, training is a primary requisite for many business fields.

The woman who would succeed in any line must have a faith in herself and her ability to do her work as well, and even better, than anyone else. She must have inspiration. She must do more than the mere letter of her work. She must not keep her firm's books without an intelligent idea of how the business is succeeding or failing. She must be aggressive in her eagerness to be of value.

She must take a gambler's chances occasionally. There are many business women I have met who let opportunities that would have led to something big go by, because there was a chance of failure. The "Dare to Do" spirit that is found in so many business men must be reflected in business women if they would expect equal success.

A woman cannot gain success or happiness in the work she wants to do, without paying for it in some way. Perhaps in loss of easy hours, congenial friends, a nice office, and a mind free from responsibilities.

This, then, is my creed in business. "You can succeed if you want to!"

A SADDER VIEW-POINT

By One Who Tried to Succeed

I thought: I am Canadian!
I ought
A sport
To be!

A figure trim in bowler brim,
Upon a smart gee-gee!

This is how I meant to ride,
But this is how I rode.

* * *

I cried, "One must be bow-
legged

To ride
Astride
At ease!

My legs are straight—I'll
learn to skate,
With pleats about my knees."

This is how I meant to skate,
But this is how I skated.

* * *

I said, "The vogue for skating
Is dead,
I've read,
And so
Advanced I'll be! I'll learn to
ski
On hills of shining snow!"

This is how I tried to ski,
But this is how I ski-ed.

* * *

I thought I'd go a-hiking
And know my country well—

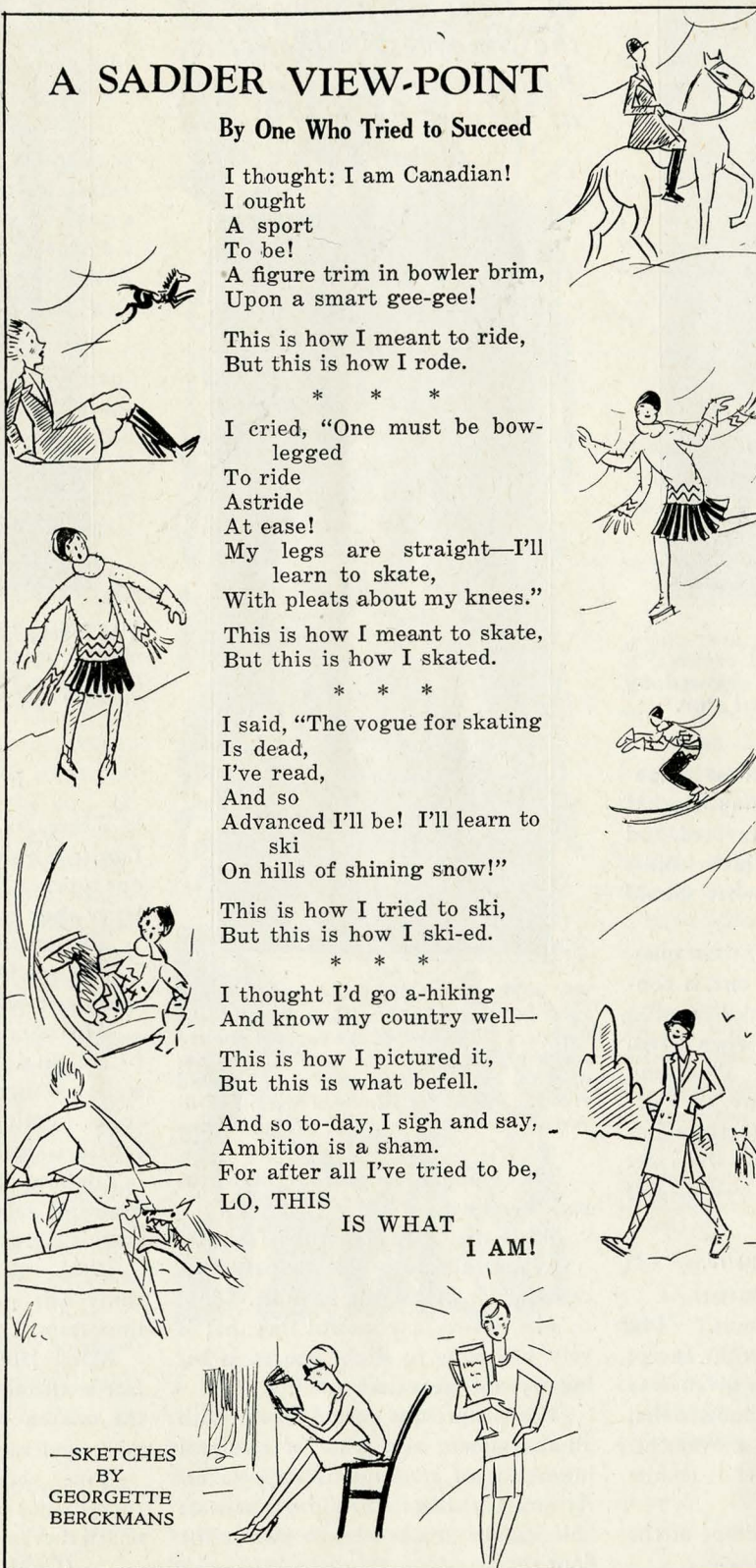
This is how I pictured it,
But this is what befell.

And so to-day, I sigh and say,
Ambition is a sham.
For after all I've tried to be,
LO, THIS

IS WHAT

I AM!

—SKETCHES
BY
GEORGETTE
BERCKMANS





In love-bird green chiffon over satin, with ostrich feathers and sequins, a distinctive evening gown. Posed by Laura La Plante, Universal star.

The New Evening Frocks

A Brief Summary of the Smartest Silhouettes, Fabrics and Colors, as Worn by Paris and New York



An enchanting gown of embroidered rose taffeta, is cut with a basque-like bodice. The skirt is cut from a square piece of the material with the points of the square turned to back and front. Posed by Marion Nixon, Universal Star.



The lovely Laura again, in grape color chiffon, that reflects the vogue for drapery. The flower is in a rich fuschia tint.

WHICH are the smartest silhouettes in the evening frocks? What fabrics are the most favored, and how are they cut? Which colors should one adopt, and what should one firmly avoid?

Elemental, yet puzzling, these questions that arise whenever one is considering the joyous probability of a new evening frock. Yet when Paris, London, and New York dine and dance, or flock to the theatre, they offer very definite answers to these important matters—answers that are flashed to all the world of well-dressed women.

The Evening Silhouette.

Let us consider the silhouette.

Drapery is all-important. The very short, brief-skirted frock, except for very young things, has given way to a rhythmic, graceful silhouette that flows with a feeling of movement. This is achieved with several definite ways:

A casual, handkerchief drape at the front, side or back.

The gradual lengthening of the back hemline.

Skirts that flare across the front.

A tendency to a side drapery that cascades far below the hemline.

The bolero, a youthful line that is very becoming to slight figures, is being worn a great deal.

The picturesque period frock, with all the glamor and grace of medieval luxury, is of tremendous importance. At any big dance, these days, at least half of the frocks almost sweep the floor.

Evening Fabrics.

There are three definite groups of fabrics which lend themselves to various types of frocks. In order of popularity they are:

The picturesque gown of taffeta.

The softly draped frock of chiffon.

The elaborately beaded gown.

The period frock is often a dream of delight in supple velvets, with the scalloped hem lined in a contrasting color. Satins are also used, although taffeta is particularly popular.

Chiffon, and fine georgettes are beautiful fabrics for the soft draping that is stressed so much.

Black crepe satin, with its dull and shiny side contrasted is tremendously important.

Metal lace, in silver and gold effect is effectively handled in achieving the uneven hemline, and in bringing grace and motion to the silhouette.

Vivid crepes, accordion pleated, tucked, and banded make many of the smartest evening frocks.

(Continued on page 33.)

Babbling Bridge

By B. H. S.

I NOTICED her instantly, although the room was filled with the babble and flutter which comes just before six tables of bridge are finally settled for the first round—a large, too generously proportioned girl, in a large, purple-patterned frock.

She overflowed one of the chairs at the bottom table, and sat there rather forlornly, twiddling the pack of cards monotonously and endlessly with her plump fingers, and eyed the room-full of laughing girls with a dark suspicion.

It was one of my friend Ruth's annual "hen-parties," at which she apparently went into the highways and byways and collected all and sundry to whom she owed entertainment, and sat them down with a cheerful optimism to play bridge.

In a moment I realized that the evening was doomed to unhappiness. Not by reason of the purple-patterned person; not because of the heterogeneous mass of bridge players; but on account of the little dishes of tiny, colored candies that stood at the corner of each table. You know the sort of thing—like colored bits of glass with myriads of flavors. I cannot be strong-minded and leave them alone. And I can never remember which color has the flavor of hoarhound—to my mind an utter abomination. Always my finger strays towards the dish. A blue one. Peppermint—nice! A yellow one. Cinnamon—nice. A white one. Just sugary sweetness—nice! A red one. *Hoarhound*—abomination and despair! How can one politely go on with the deal with that most hateful flavor filling one's mouth? Bolt it suddenly, and choke? Or bite into the horrible flavor, and try to stifle one's grimaces?

When four out of five are so delicious, my adventuring fingers cannot keep away from the bon-bon dish. It has finally come to the point that when I am invited out to play bridge, I ask gently, "Are you going to have those colored candies or assorted nuts?"



I FOUND myself at the table next to the large, purple-patterned person, who, as I sat down, summoned a set smile and used it feebly on her partner. I pushed the dish of colored tid-bits across to the far corner and prepared to be engulfed in the conversation; for

already I could see that it was going to be an evening of Babbling Bridge.

"I do hope you're not going to be one of those crack players!" This from my partner. "I can't bear it when people look disgusted if you miss a trump!"

"I think it's terrible to take bridge too seriously." This from the girl on my left. "There's so much more in life than mere cards!" She gave a soulful glance at her partner.

"Oh, so much more! My deal?—It always makes me nervous to deal . . . feel all thumbs."

She sprayed the cards over the table.

"Yes. It's just too awful to take bridge too seriously . . ."

This seemed to be the gospel of all the players whom I had as partners.

Throughout the evening an endless patter was kept up.

"I can't play without talking a bit. —oh, is that trump? I mustn't lead that, must I? Can I take it back?—Some people sit all evening like mummies. Look so dreadful—oh, was that from dummy? Stupid!—What I mean is, bridge playing is for social intercourse and all that sort of thing. —Hate to get so hide-bound.—Oh, bother! Here's a little three of diamonds that was hiding behind the king of spades. Imagine! Didn't see it at all! What do I do now?"

* * *

AS I moved from table to table, I noticed that the purple-patterned person still stuck monotonously to the bottom table.

On and on—

"Have you seen Metropolis? It's all about—"

"Well, I gave her just *one* look! The nerve of her—"

"Did I really take that?—How nice!"

"Let me see, should I finesse that? . . . Her husband told me—"

"Surely I didn't trump! It was quite unintentional!"

"I haven't had a decent hand all evening. I'll put my handkerchief on my head and run round my chair."

(Continued on page 30)



ANNE MERRILL'S PAGE

WHERE PEN PERSONALITIES MAY MEET



IN LEAP YEAR.

"Pick husbands out like cantaloupes,
With care your choice decide;
It is not wise to take the ones
That are too smooth outside."

Whoever wrote this wise fragment was not only well informed in market lore, but knew the genus homo as well. As this is Leap Year, and February the month of Valentines, a girl has to consider the momentous problem from two angles—the angle of attraction, and the angle of discrimination. The smooth man is generally the more attractive, but the rugged type wears better.

Of the too highly polished male, the great soldier, General Wolfe, once wrote in a letter to his parents: "Better be a savage of some use, than a gentle, amorous puppy, obnoxious to all the world," of which the modern phrase, "lounge lizard," is perhaps a near-enough synonym.

So when pondering the serious question of proposing for the hand of a husband, it is well to try to form some proper estimate of the man's character rather than his exterior. As in the case of the melon, so is it likely to be with the lover—he that is too smooth on the outside, may not prove very nice on closer investigation.

* * *

IN London, Ontario, a fee of \$5 has recently been offered as a reward to the first woman in that city courageous enough to take the leap.

This brings up the question as to the origin of the words, Leap Year. Why "leap"?

One authority suggests that it is thus called because once every four years, the year leaps ahead one day. The solar year had, by rights, 365¼ days. Julius Cæsar added a day every fourth year to absorb the additional twenty-four hours with, as he thought, the minimum of disturbance.

But Julius had no idea of the enormity of his offence. He created Leap Year, really, and the large army of bachelors have been in terrific terror ever since.

THIS WAS
THE LAME LIMERICK
A nearly bald lady named
Claire,
Encountered a thug on the
stair,

Who took out a gun,
Which he carried for fun,

(This line to be filled in.)

The three prizes were
awarded as follows:

1. Laura Godfrey, Toronto:
"But she beat his lone
hand with a pair.
2. H. P. Toler, Montreal:
"Says she, 'Here's me wig
—take the 'air!'"
3. Florence Bell, Toronto:
"His loot was a fist of
false hair."

Prize-Winning Selections.

Promised list of Canadian
books from which the prize-
winners, announced here, may
choose:

"*New Furrows.*" A story
of the Alberta Foothills, by
Floss Jewell Williams.

"*The Lake Superior Coun-
try,*" by T. Morris Long-
streth.

"*The Story of Isaac
Brock,*" Hero, Defender and
Saviour of Upper Canada, by
Walter R. Nursey.

"*The Scarlet Sash,*" a ro-
mance of the Old Niagara
Frontier, by John M. Elson.

"*Annals of Niagara.*" A
remarkable reprint, by Wil-
liam Kirby.

"*Houses of Canadian Ro-
mance,*" by Katherine Hale.

"*The Forging of the
Pikes.*" A romance of the
Upper Canada Rebellion of
1837, by Anison North.

"*The Golden Dog.*" His-
torical romance of Old Que-
bec, by William Kirby.

"*Trail of the Conestoga,*"
by Mabel Dunham.

"*Seats of the Mighty,*" by
Gilbert Parker.

THERE were three interesting things in connection with the results of the Limerick contest: The great number of entries that came from Montreal, quite as many as from Toronto; the scattered array of post-marks, replies having come from Quebec, Verdun, Ottawa, Montreal, Toronto, Hamilton, Brantford, Listowel, Galt, Peterboro, Westmount, Woodstock, Embro, London, Niagara Falls, Goderich, Hagersville, Schomberg, Port Arthur, Winnipeg, Edmonton, Calgary and Vancouver.

But most remarkable of all was the number of contestants who guessed Lady Fan's invented line. When the sealed envelope was opened on Jan. 13th, it was found that seven had guessed her line exactly, while four others had only the variation of one word. So she says the "surprise" was on her!

Lady Fan admits it was an experiment in telepathy. She invented a "foolish" line and placed it in a sealed envelope in her bank. But she says she often thought about it, and repeated it to herself, though never had she "told a soul" about it—not even the editor of this magazine. Now the staff are all wondering what kind of a special prize can economically be given to seven!

Lady Fan's line:

And shot off the rest of her hair,
was guessed by the following:

Miss Bessie Todd, 224 Annette St.,
Toronto.

Miss Dorothy MacPhee, 276
Wharnclyffe Road N, London, Ont.

Miss Mary Hillary, 23b Classic
Ave., Toronto.

Miss Kathryn A. Rapsey, 24 Cuth-
bert Cres., Toronto.

Miss Gladys L. Cowell, 41 Barber
Ave., Toronto.

Miss L. G. Bowman, Box 464,
Hagersville, Ont.

Mr. Lloyd Hinton, 77 Woodycrest
Ave., Toronto.

It was interesting to note that two or three of the entries were from men, numbers of whom have been caught, from time to time, reading *The*

Business Woman. The curious thing about Mr. Hinton's entry was that out of eight suggested completing lines, the one at the top of his list was the telepathic line, "*And shot off the rest of her hair.*" So this man must have a receptive mind. He should beware, because it may indicate that he is easily led!

Four sent this answer:

And "*blew*" off the rest of her hair.

Miss Eva Jotham, 24 McKenzie Crescent, Toronto.

Miss Mary L. Ross, 101 St. Luke St., Montreal.

Miss Beatrice Dunlap, 30 Richmond St., Brantford, Ont.

Miss M. Verna Aitken, Bank of Commerce, Hamilton.

From Miss Irene R. Wolf, 442 Argyle Ave., Westmount, Que., came another slight variation:

And "*scared*" off the rest of her hair.

So undoubtedly telepathy was getting in its work.

* * *

A few of the contestants failed in the matter of rhythm. For instance, one wrote:

"*And shot off the remains of her hair.*"

A very elementary book on the way to scan would help this girl.

Only one entrant missed the rhyme. Her line was:

"*And scared her out of her head.*"

A rhyming dictionary would be a useful purchase, and also a study of the Limerick's form. The last line must rhyme with the first. Hence, "hair," rather than "head" for the last word. But these are mere trifles and come with practice and a few hints from books or friends.

THE VALENTINE CONTEST...

And now for a personal remark or two re our Valentine contest. Granting the notice was short, and that considering this handicap, many of the replies were really good, there was no excuse for entrants disregarding the warning against the use of "darts and hearts." One or two artists drew hearts as large as their paper permitted, and even pierced them with darts. This, of course, disqualified them instantly.

* * *

Valentine prizes are awarded as follows:

Six-line verses; 1st prize, To the current Number, Agnes Middleton, Ottawa:

I mould this simple Valentine and fondly dedicate it

To Business Women, small and large, advanced or subjugated.

The scheming ones, the dreaming ones, the ones with dreams deflated,

The harried ones, the married ones, the lauded and berated;

The groping ones, the hoping ones—whose hopes are renovated,

The ruthless ones, the toothless ones we see perambulated.

Second prize, May Warren, Toronto:

The year is here

When maiden fair

Can trap her man

As best she can.

For you, my lad, the trap is set,

By hook or crook, I'll get you yet.

Honorable mention:

C. M. Ross, Toronto.

M. Mark, Woodstock.

Ida M. Gillard, Hamilton.

First prize for a sketch goes to Mlle. Marie Ferrier, 62 Ramsford Rd., Toronto.

Honorable mention for "Kan of Water."

No prose entries were quite up to the standard warranting a prize.

* * *

CURIOS how a custom sticks! In Rome, long before the Christian era, there was a festival about the middle of February every year, during which the written names of young women were put into a box and drawn out by young men, as a preliminary to "a sort of chance love-making," states an old record in the reference library.

The Christian priests, in later ages, "willing to divert the thoughts of the people in a different direction," substituted the names of saints for those of young women; "but the people, finding this not half so exhilarating, reverted to their old practice."

It gradually came about that, on or near the feast of St. Valentine, young persons were accustomed to select their lovers by a sort of lot or chance. But as to the origin of sending Valentines by post, the reference book that we consulted was silent. It did say, however, that this custom was "comparatively modern," and that "when we take into account the artistic and poetic quality of nine-tenths of these missives, we cannot escape the conclusion that St. Valentine has little reason to be proud of his votaries."

* * *

Dear Anne Merrill: It's a long time since I've penned you a few lines. Just happened to read your page in the "Business Woman." Am enclosing my "odd" line to your limerick, and, of course, will expect (?) to be the lucky one! I've been writing for an interior decorating magazine, and also for a syndicate firm, in New York. I sent several things to our Canadian magazines only to receive them back a la ticket of thanks. However, my American editors are evidently not so cruel to young "amateurs."

HELENE.

* * *

Dear Anne Merrill: It was so kind to send me the Xmas number. I enclose subscription. I wonder if I shall get time to write you an article, or feel the urge. Am busy with the story of my life's collection of antique china, and old furniture, which is my best subject and has my whole heart—after, of course, the spiritual life, which is always within touch and so close. I no longer merely believe, but know Christmas, with all its memories and vacant places round the table no longer saddens past endurance. The shadows are lost in new light. "There is no death"—Longfellow wrote truly—and the Master who planned all, reversed our feeble teachings and gave us first the shadow and then the bright, joyful reality.

E. M. EASTERLY.

* * *

Mrs. Ascher, librarian at Niagara-on-the-Lake, writes: I enjoy the Business Woman myself, then place it in the Library where it is read a good deal and often copies are taken out by library-members. I hope the venture has been so successful that we will be able to enjoy it permanently.

* * *

"Babs," one of those who suggested, "And blew off the rest of her hair," added: Many thanks for this entertaining little feature.

* * *

"Nebula," an old garden friend, writes, on the back of a pretty, seasonal card: May the coming year be lighted by sweet memories and made glad by friendly greetings. May your heart be cheered by the touch of human kindness, and may the best of all good luck attend the new B. W.!

An Interesting Winnipeg Trio

THE field of optometry has not been much explored by Canadian business women as yet, Mrs. Nellie Gordon, of Winnipeg, being one of only twelve feminine optometrists in Canada.

She is enthusiastic about her chosen field. "It offers such good opportunities for success, that I cannot understand why there are not more of us," she declared, when asked about its possibilities for women. "The women optometrists that I know personally in Canada have all done well and enjoy their work."

"More depends upon the type of woman than the man in my work. You must establish the patient's confidence. You must sell yourself to them, before you can sell your glasses or your examination," is the way she sums up the situation.

Once having proved her technique is good, her experience has shown that a woman will have just as many men patients as those of her own sex, and having overcome masculine skepticism, she will find men among her best advertisers. In addition, there are three distinct advantages that her sex brings in her work.

A certain proportion of women prefer the attention of women. They hesitate to confess their defects to a man or have him see them at a disadvantage as during an optometrical examination. These welcome the advent of a reliable woman in the profession and are always among her first patients.

Again there is the field of children's work. Wee tots must be fitted with glasses, and usually a woman can win their confidence more quickly than a man. As well, women apparently find it less taxing to their patience to give the time and ingenuity required to bring the child to choose the exact lens which will suit his defective vision. "It takes patience to meet a fussy or unintelligent customer at any time," is Mrs. Gordon's

Mrs. Nellie Gordon, One of the Twelve Canadian Women Optometrists; Miss Gertrude Childs, Only Woman Head of Any Charity Relief Work in Canada, and Mrs. Edith Rogers, Only Woman Member of the Winnipeg Legislative House, Present Various View-points in Winnipeg's Business Life

By ELIZABETH LONG



MRS. NELLIE GORDON
—Photo by Gauvin Gentzel



MISS GERTRUDE CHILDS
—Photos by Campbell Studio



MRS. EDITH ROGERS

comment, "but children necessarily require extra attention, and there is quite an opportunity in large cities to specialize in this branch."

Care, concentration, and a good mind for detail are necessary requisites for a woman entering the work,

Mrs. Gordon states, as well as some mechanical ability to master the optical branch of the business. "We must know how to grind and test our own lens," she explained. "I did not know I had any special gift for machinery until I tried."

As in many other professions which depend for success upon a direct introduction to the public, Mrs. Gordon advises any woman planning to settle in a Canadian town or city to obtain a position at first with an established firm, rather than attempting to make good on her own. "It is much the easier means for her to become known," she asserts. "In such a post, she may command a monthly salary as high as \$200 to \$250, with commission extra, but to obtain a larger income, she will need to own the business herself."

* * *
MISS Gertrude Childs holds a unique position, as she is the only woman administrative head in the charity relief work of any Canadian city.

For the last three years, she has been secretary of the Social Welfare Commission, of Winnipeg. Not content with this labor, she has also been secretary of the Civic Charities Endorsation Bureau, which pro-

portions the civic grants made to charitable organizations and gives permission for appeals and tag days.

Miss Childs has made a thorough study of social work, beginning her career in social service work seven years ago with the Social Service Commission, of Winnipeg, working first as visiting agent, and later with the unemployment relief branch. She also is a very

(Continued on page 32.)

She Keeps House For The World

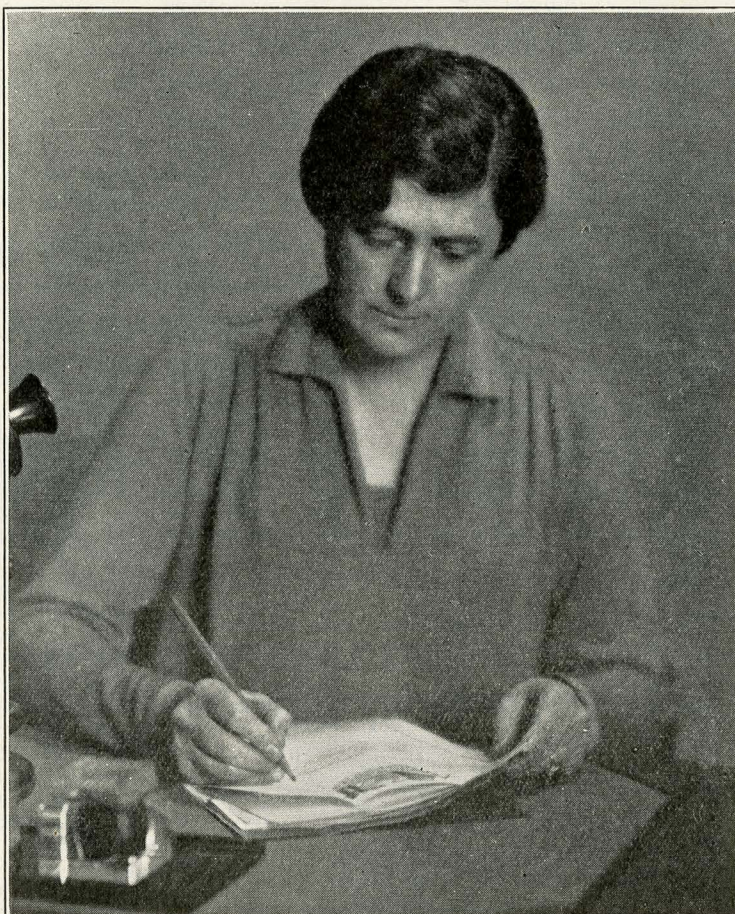
Katherine Fisher, the Interesting Canadian, Who is Director of the Good Housekeeping Institute, is Queried by Women from All Parts of the Globe

By MIRIAM F. KAE

MAKING a business of housekeeping in a model kitchen is a decidedly modern development. For a good many years, a woman was either in business or at home. But all that has changed. And Katherine A. Fisher, director of the Good Housekeeping Institute, has done a great deal in bringing about this innovation.

Her kitchen is perhaps the only one of its kind in the world. It is crammed full with the latest time-saving devices. The shelves are piled high with all sorts of equipment designed to make home-making just a little pleasanter, and a little more interesting than it was before. The average woman, coming into Miss Fisher's kitchen would be almost as much at a loss as the average man is in any kitchen. For there are so many new things. And every day Miss Fisher experiments in her laboratory-kitchen, and then answers the queries of millions of women, living in every part of the world, concerning her discoveries. She is a housekeeper par excellence.

Yet, some thirty-odd years ago, her ambition in life was to excel in Latin and Greek, and the sciences. "At one time I thought that nothing but a profound knowledge of Latin or Greek, or preferably both, would satisfy me,"



MISS KATHERINE FISHER

she says. "Then I began to study chemistry, biology, physics and other sciences, and I decided that at last I had found my life's work.

There is pioneering blood coursing through Miss Fisher's veins. Her grandfather came to Canada when the Dominion was a six weeks' trip from Scotland, and a hard and dangerous trip at that. But he was not looking for an easy time. He was ready for a pioneer's life when he made the voyage across the Atlantic, and then overland to Ontario. And he was "rarin' to go." There is a good deal of her

grandfather's spirit in Katherine Fisher, and that is probably one of the reasons why she is doing things that everyone else would have thought impossible.

* * *

SHE is a pretty, square-built woman, but yet decidedly feminine. Her broad forehead and clear eyes immediately impress you. But so does the humorous curve around her mouth and the twinkle in her eye.

Katherine Fisher is more enthusiastic about her job than anyone I have met for a long time. And part of my job is to meet successful and enthusiastic people. With Miss Fisher, it is another case of a woman who made for herself the kind of a job that she enjoys.

"While I was going to school in Ontario," she says, "and about as soon as I was big enough, I did all sorts of jobs during the summer vacations. I led clubs, and taught the members how to make little odds and ends, and how to utilize some of the more modern home devices. I lectured, and occasionally I tried to write. You see, for a long time, home-making has interested me. I got a good deal of practice at home, and I saw a good many of its possibilities.

"We were nine of us at home. And as you can imagine, there was enough

(Continued on page 32)

"This is What Happened Then—"

According to Our Readers, Who Eagerly Took up the Unfinished Tale of Drab Sally and Lonely Henry, Published Last Month, and Carried it to Many Interesting Conclusions

SYNOPSIS OF THE STORY ON THE OPPOSITE PAGE

Sketches by Richard Taylor



The entries in this Unfinished Story Contest, were all of an unusually high quality, that made judging very difficult. The great majority of endings followed the prize winning idea, but a few that showed decidedly original ideas, are published as interesting variations of "What Might Have Happened". Prizes will be sent out in the course of a week or so.—EDITOR.

IT WAS HUMOROUS

By Irene Graham
The Prize Entry.

AND, as you have guessed, he was the man who played by ear, and she was the gaunt woman next door.

Sally awoke early one morning, soon after posting the letter containing her address, with that "Something's going to happen" feeling. As she was dressing, thoughts tumbled rapidly through her head. . . she was going to meet someone . . . someone who wrote wonderful letters . . . would she see him soon? . . . would he be good-looking? . . . but she mustn't hope for such good luck . . . at least, she could hope he would be interesting.



She started off to work with an unusual sparkle in her eyes. On meeting the offensive jazz-player, hurrying to catch the same street-car, she almost forgot his evil talent and smiled. Almost, not quite. Perhaps it was her imagination. Even he didn't seem to look quite so sullen and dissatisfied this morning.

At five o'clock, Sally rushed home and flew to the table where the mail usually lay and snatched up the familiar long business envelope. Reaching her room, she flung her hat on the bed and nervously began to rip open the letter. Could this be the Sally described as "gaunt"? This excited person with the flushed cheeks? Here and there across the pages her eyes darted. There it was! The address, 4674 Victoria Ave. . . But . . . The letter fluttered, unread, from Sally's

hands. . . Right next door. That glowering, irritating fellow with his continuous music seemed the only possibility. Mechanically, Sally began preparing her scant supper, with disappointment, discouragement, hopelessness and loneliness overwhelming her.

Next door, a similar scene was being enacted. Consternation reflected from Henry's face. 4672 Victoria Ave. Who could it be? Not the hatchet-faced school teacher. Horrors! Not the little stout dressmaker! It must be the gaunt woman who hurried past twice a day, and sometimes sat near him on the street-car, seeming to make her already cold, hard expression a little colder and harder for his benefit. Reaching for his saxophone, Henry sought to deaden his sorrows through the execution of a modern popular song.

The noise reached Sally's ears, rasping terribly on her already jumpy nerves. She grabbed her hat. Jammed it on and fled for a walk, inwardly resolving — well — many unpleasant things in regard to her next-door neighbor. The saxophone moaned on through the open window, seeming to pursue her down the street.

The following morning their eyes met across the aisle and both reddened and knew that their worst fears were not without foundation; that during the last few months they had been exchanging friendly letters weekly and venomous looks daily.

They began to nod coldly at each other (you had to be civil and recognize someone you had corresponded with); the glances became less cool (you couldn't be horrid to someone who wrote such nice letters).

One rainy evening, hurrying home, Sally slipped, recovered herself, but dropped some of her parcels, and Henry, walking behind her, picked them up, handing them to her clumsily. Sally murmured, "Thank you." They looked at each other, half-smiled, and then enjoyed their first laugh in months. The situation was humorous.

They had developed a sense of humor. It was a beginning. Each became less lonely. As interest quickened, each improved in looks and manner—until finally—well, love over-

looks many things—even a riotous saxophone.

THE INEVITABLE SOLUTION

By Dorothy Brown



ON the day that he knew the all-important letter would be waiting, Henry was the first man out of the office. He was excited as he had not been in ten years. In the crowded street-

car, he offered his seat to a woman before he recognized her as the harsh-faced one next door. She seemed absorbed in her own thoughts, and smilingly thanked him with a charm he could scarcely believe she had.

As the car stopped at their corner, both saw the postman coming, and greeted him:

"Anything for me?"

He handed two letters to Henry.

"One for you, sir, and one for the lady."

One terrible, stricken moment Henry stood staring at the women's letter before she snatched it from him. For, on the envelope, in his own hand above the address added by the forwarding newspaper, was the name, "Miss Sally Stephens."

Somehow he stumbled away, climbed to his second floor room and flung himself across the bed. There was no need to open the envelope. His Sally, his winsome, bright-eyed Sally, with her wit and tenderness, the Sally he had lately dared to picture reigning over the little home he could buy in the suburbs—his Sally was the woman next door!

The city rose round him again—jeering, menacing, crushing; worse than ever he had pictured it in all the lonely years.

Sally crouched before her window watching the light turn from blue to deep purple over the house-tops. Henry was the man next door—her thoughts kept pounding out that refrain.

The man she had hated so furiously through the walls—the man who played for hours and hours. . . But why had he played like that? Because he was so alone, so discouraged, because music was the only escape from the howling, crushing city. Why, he had said that in one of his letters. And he wasn't so ugly after all—think of his smile in the street-car to-day! Suddenly, she saw his life as a repetition of her own—he had been lonely, too.

She switched on the light, went to the mirror and began hastily rubbing cold cream on her face. He would telephone, he must! And she would wear her best dress, do her hair a new, smart way, dab on a little rouge. She would be pretty for Henry!

* * *

Henry was also standing in front of his mirror:

"You aren't as handsome as you used to be, either, old chap. Who are you to criticize if her hair isn't perfect at 5 p.m., and her face is a bit thin and drawn? How do you know what she's been through? What's important is that the girl you found in her letters is the one person you ever really cared about, were ever able to tell all your thoughts. And that's what counts!"

And he opened her last little note to find the promised telephone number.

THE ONE TRAGIC ENDING

By G. Coulthard.

FATE decreed that Sally's letter, little, timid missive that it was, should never reach its destination.



Henry's letter was carried safely on its way. In that dingy front "bed-sitting-room," a woman, trembling, opened it. When Sally read the address of her correspondent, realization of the truth soon followed.

The first shock at this surprising revelation over her first impulse was a fervent wish that she could have her letter back before it was sent on to this man who, for months past had glared at her with such manifest ill-humor and whom she, in her turn, had so cordially hated. But this was an idle wish, she told herself for, in all probability, her letter was read by now.

Reflections such as these were supplanted by a wistful recollection of all Henry's letters had meant to her. How dear they had been—how understanding. She waited the evening through, just hoping that, out of this

strange turn of events, there might remain some semblance of their former friendship.

The next morning, Sally and Henry boarded the same car going to work. Henry was lonely that morning and very disappointed. The letter he had been expecting had not come, even with the early post. He was wrapt in dreary meditation and had not bothered to avoid the gaunt, hard-faced woman next door. It was not wholly chance that had brought Sally on the same car with her correspondent, and Henry's melancholy attitude, as he sat just across the aisle, Sally interpreted to be mere diffidence. Etiquette required that she, the woman, make the first advance in speech, and catching, or so she thought, Henry's eye, gray and brooding, of a sudden she spoke—a shy, but quite audible, "good morning," which carried well enough across the car, but which was quite lost upon its intended recipient.

Sally paled visibly. Tears welled in her tired eyes; her step as she followed Henry from the car at their mutual terminal was slow, her spirit broken. And all day long her thoughts dwelt upon this little incident that became, as concentration upon it grew, so great in unhappy purport.

That night, no light burned in the dingy front "bed-sitting-room," and the man of jazz next door pounded his melodies despondently, while a gaunt, hard-faced woman slowly paced for half an hour the shore at the foot of Bay Street, and then just disappeared.

This Was the Situation

Here are some widely different endings for the unfinished story published last month.

This was the bare situation.

SALLY was drab, dingy, and unbearably lonely. She lived an uneventful life, save for her one fierce hatred of the man next door who played jazz abominably.

HENRY was equally lonely and drab. His one great hatred was for a gaunt hard faced woman next door.

One day Sally joined a correspondence club, and for many weeks corresponded anonymously, through the club, with Henry. Their days were filled with glamour and romance.

Then Henry insisted on meeting Sally personally. They mailed their addresses on the same day.

Alas, Henry was the man who played jazz by ear, and Sally, the gaunt woman next door!

At that point the readers of *The Business Woman* take up the tale.

Two days later, Henry, scanning half-heartedly his evening paper, came upon these few tragic lines:

"Authorities are investigating the finding of a young woman's body in the waters of the Toronto bay. Examination showed life to have been extinct some twenty-four hours."



UNJUSTIFIED ANGER

By Poppy Bailey

WHEN Sally received Henry's letter, she refused to believe at first the astounding fact it revealed, that he and that hateful person next door were one and the same. Her whole

soul rose in revolt against such an end to her romantic dreams, and, impulsively, she sat down and wrote a letter saying that she could never meet him because he and his awful jazz had become the embodiment of all she hated in life. Her mind was so unbalanced that she wrote as if he had deliberately deceived her. This hasty epistle dispatched, she gave way to tears of anguished disappointment.

Henry, man-like, was slower to readjust himself after the shock. His mind was a turmoil of hate and love, and he had come to no decision in the matter when he received Sally's second letter. Immediately, it fired him to like sentiments. That gaunt woman next door hated him—disapproved of all he did! He had always known it! Well, not more than he hated and disapproved of her! He lost sight of Sally's sweetness revealed in her former letters—indeed, he could not reconcile the two personalities, so he wrote right back to the ugly woman next door, telling her he hated her rather worse than she hated him!

These two angry letters, of course, estranged Sally and Henry completely. It became the greatest pleasure of each to outglare the other, and so matters continued for a few weeks.

But these two who had known the joys of friendship began now to find concentrated hate very wearying. They missed the comfort of sympathetic correspondence and pondered, each unknown to the other, whether, perhaps, they had so long gone lonely because of their proneness to judge by outward appearances instead of seeking below the surface.

There was also present in their hearts a little rankle of hurt vanity at the uncomplimentary criticisms they had received, and a dawning of the realization that perhaps such criticisms were justified. Henry hesitated more and more to sit down to the piano and pound out his parody of jazz. He began devoting his spare time to his personal appearance, and the further culture of his mind by reading and studying. Sally felt she could no longer face the world carelessly, with dishevelled appearance. She became energetic. The transformation wrought in herself amazed her.

Continued on Page 36



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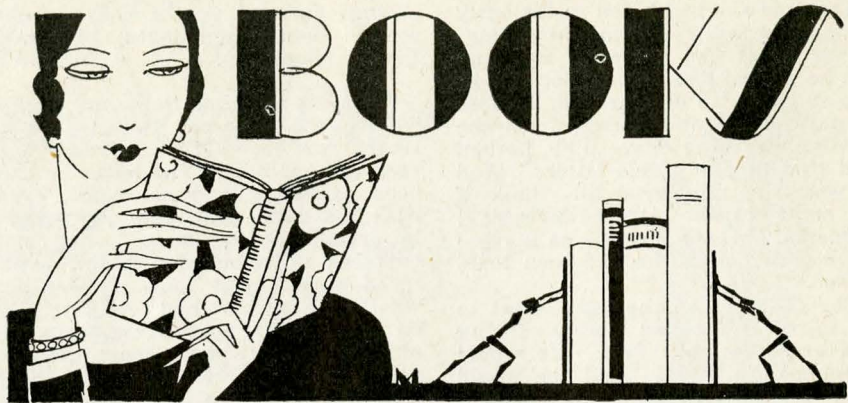
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Another Study of Women

("Adam and Eve," by John Erskine. McLelland and Stewart, Publishers. Price, \$2.00.)

"Adam and Eve" completes a "trilogy on women," by John Erskine, which has caused a good deal of comment in the literary world. One is inclined to think the book a bit flat at first, but it turns out to be quite the best of the three. Lilith is the logical sequel to Helen and Guinevere, and though never seen on sea or land in her entirety, is a great relief after the continuous conversation of the former and the blatant missionary spirit of the latter.

Taken in its broad outlines, the distinctions are far too sharply drawn. Few men are as stupid as Adam and he rarely gets a chance to explain himself. Lilith is a glorious woman—possessing intellect linked with perceptiveness, generosity and deep emotion—the sort of woman we all like to picture ourselves. Eve is capricious, adoring endless attention, and is surprisingly human. She has all the qualities that the average man falls for and encourages in women. Yet no woman is Eve or Lilith—all of us are a mixture of both in varying degrees of unevenness. Perhaps all women are Liliths before marriage and Eves afterwards.

In detail, the book is as delightfully refreshing and stimulating as the two previous ones. Most women have had to cope with at least one man much like Adam—intellectually dishonest, emotionally obtuse, theoretically conventional and incapable of acquiring a fuller understanding of people and life from his own experience. We suspect that Adam is Galahad grown older. The conversation runs smoothly along, the matter witty, amusing, sometimes poignant. Erskine, after all, is the apostle of taking life as casually

as our emotions and sensibilities will let us. The mature attitude is one of acceptance, with sensibilities grown finer and more acute from spiritual and intellectual experience.

G. B.

* * *

The Conventional Good Woman.

("A Good Woman," by Louis Bromfield. The Ryerson Press, Publishers. Price, \$2.50.)

With the appearance of *The Good Woman*, Louis Bromfield completes a series of four novels in which the New England Puritanism of to-day is tried and found wanting. Incidentally, his voice is that of the younger generation raised in vigorous protest against all manner of sanctified social abuses. Emma Downes is a good woman in the most conventional sense. Deserted by a wayward husband, she apparently lives only for her son, Philip. She does well in business; her restaurant is a paying proposition; her position in the community is assured. Trouble begins when Philip, in obedience to his mother's wish, marries a young missionary, and as brother and sister in Christ the young innocents go to Africa. After two years of fruitless endeavor, Philip realizes that he is struggling for a faith in which he cannot believe within a world to which he cannot belong.

The rest of the book is largely taken up with Philip's endeavor to free himself from the invisible bonds woven about his soul by Emma. The Good Woman finally appears as the embodiment, not of Christian virtue, but of a social lie, a huge pretence by means of which self-interest is disguised as Absolute Right. It is a thrilling tale, dark and terrible in places, but for the most part tenderly human. The characters are unforgettable.

A Toronto Novelist's Second Book.

("Saltacres," by Leslie Reid. J. M. Dent and Sons, Ltd., Publishers. Price, \$2.00.)

Though a first novel is always interesting as being the work of an unknown writer, a second is perhaps more important. Many writers seem to have one real story to tell and with the shooting of that bolt the quiver is empty.

Leslie Reid's second book, "Saltacres," proves very definitely that his supply of arrows is far from running low. His first, "The Rector of Maliseet," was a considerable contribution to the literature so far produced in Canada. It showed considerable power, and was evidently the work of an artist, writing because he loved to write and setting his standards accordingly. "Saltacres," his second novel, shows a heightening of all the qualities of his first book, not only in power of description, but also in the peopling of the story with very real and human characters.

The stage is set among the reclaimed marshlands of "Raithshire," on the coast of England, where the placid Arne meets the sea and fresh and sea water mingle. On a farm once rich and prosperous under his father, lives John Jacquith, content to let the estate go from bad to worse, to let the sea-waters once more reconquer the land, while he dreams of what he will do "next spring." It is about his daughter Ethleen that the story centres, her brave effort to keep the place together, her one vivid romance with its tragic end by the ruined chapel on Holyholm Island and her final finding of peace in the rebuilding of Saltacres into beauty and prosperity.

Throughout the story, Mr. Reid suggests the age-old background of the country, and links the lives of his characters with more enduring things such as the ancient monolithic remains of the region, the tenth century chapel of Odo the Hermit, the church with its Norman chancel arch—all against the background of the restless, unchanging sea.

D. S. B.

Dost thou love life, then do not squander time, for that is the stuff life is made of.—Franklin.

Do You Know How to Take the Proper Care of Silk?

Some very practical suggestions.

By MARION LEYLAND

THERE are simple, easily-followed guide-posts to the proper care of silk; and yet, if the percentage of an average business girl's salary wasted through her ignorance of the correct way to prolong the life of her silk stockings, lingerie and dresses could be gauged, the results would be rather alarming.

Remember that silk is an organic fibre, and its greatest enemy is the acid in body perspiration, which reacts upon and destroys the tissue. In the case of weighted silks, this actually tends to cause decomposition of the silk. Wash silk fabric, then, very soon after wearing.

Silk fabrics absorb a certain amount of water from the air, and when this is taken away its strength is decreased and it scorches readily. Avoid dry heat always. Always press silk while damp, with a moderately warm iron.

Don't expect the best of wear from silk stockings that are dried over a hot radiator, or scorched in sitting too close to an open fire!

* * *

SINCE the appearance and wearing qualities of silk are dependent, to a great extent, on keeping its acid state natural to pure silk, hard water and alkali in soaps is ruinous. Soft water, and a mild soap, or soap chips are the best to use. If hard water has to be used, and you find the silk becoming limp and lifeless, rinse in water with a little tartaric acid to correct this tendency. Tartaric will not injure the silk fabric in any way.

Never rub the soap directly on the fabric, since this will gradually discolor white silks, and fade the colored.

Iron while damp with a moderately warm iron, on the wrong side, or through a damp pressing cloth. Perhaps the best way to dry the fabric is to roll in an absorbent towel and leave it there over night. It is not wise to sprinkle the dry silk, as this frequently results in spotting. Many

people find that partly drying the garment in the air and then rolling it up to dry evenly is the better way.

Knitted silks should be treated very carefully, and not stretched, but dried flatly. Glove silk tends to shrink and widen, and so should be pulled lengthwise in drying.

Instead of ironing, many silk fabrics may be steamed. This is an effective way of removing wrinkles, and helps also to restore the elasticity and vitality. A steaming kettle is sometimes enough. Otherwise hang the frock in the bathroom, turn on the hot tap and close the door to keep the steam in the room.

* * *

IN the majority of cases, it is only safe and wise to send garments to a professional cleaner. Using gasoline in the home brings many dangerous hazards. It is not only a case of keeping gasoline away from an open flame, since the deadly fumes which fill a room can be exploded with the minutest spark caused by the mere rubbing of silk pieces.

There are occasions, however, when small spots may be removed at home. Water spots can often be banished by steaming carefully. If this is not successful, then sponge with a damp cloth, gradually increasing the area.

If a small amount of cleaning is to be done, it should be in the open, and with benzine, or carbon tetrachloride. Place it in a bowl (not of metal), put the garment in and work gently up and down, and the fluid pressed, not wrung, out.

Spots can frequently be removed by sponging with an absorbent pad underneath the spot, and by gradually increasing the area to be cleaned. Rub up and down with the warp, and not in circles.

If silks have become yellow, it is because of wrong laundering. Do not put in the sunlight, as sun does not bleach white silk, but tends to return

(Continued on page 41)

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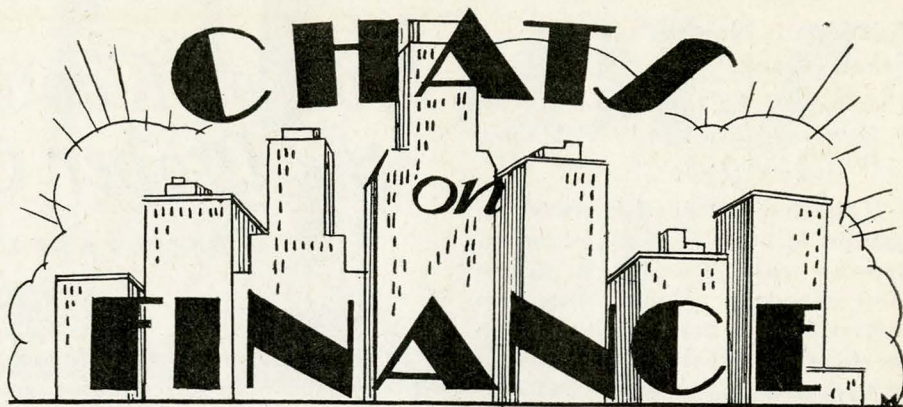
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BEING neither a prophet nor the son of a prophet, I hesitate to say anything that might be considered an opinion as to what the stock market will do in the early future. I have to be particularly cautious because the advance in prices has surprised nearly everyone during the past year. But there is certainly ground for believing that there are thousands of people now in the stock market who should not be there, and this fact in itself means that we might have panicky selling at any time. The very highest authorities in Canadian finance look at the present situation with some concern. I cannot do better than quote Mr. C. E. Neill, vice-president and general manager of the Royal Bank of Canada, and for the past two years president of the Canadian Bankers' Association:

"Speculation is undoubtedly being over-done," he said. "The prices of the securities of many of the strongest industrial and public utility companies in Canada are now at a level where the yield is well below that which may be obtained on corresponding securities in the United States and other countries. In a country where great resources are available for development, enthusiasm, if properly restrained, should result in prolonged and reasonably uniform prosperity. but over-optimism concerning the immediate future must eventually be followed by an unfavorable reaction. . . Investors of small means should be deterred from taking risks which they cannot afford."

Mr. A. E. Phipps, the general manager of the Imperial Bank of Canada, and the new president of the Canadian Bankers' Association, issues a similar warning. In fact, at the annual meeting of the bank's shareholders a few weeks ago, after reviewing the general

position and prospects of Canada, he referred to the unlimited amount of speculation now going on as one element which may become dangerous. "To my mind," he said, "it is a boom that is taking place, and just like other booms, those who are engaged in buying those kind of securities are buying them, not because they want them or because they think they are worth what they are paying for them, but because they think some one else will pay them more for the same securities to-morrow or next week. This will only go on so far, and when the apex has been reached, if the situation follows the course of other booms, everybody will want to sell at once, and there is where the trouble will develop for the banks, as well as for the public. For our part, although we are quite willing to assist legitimate investment and even, in worthy cases, moderate speculation, we are doing everything we can to restrain and control the situation, and I believe that my colleagues in other banks are following a similar course."

* * *

FINALLY, I can quote the following pointed remarks from the Montreal Star:

"While there is no desire to discourage legitimate buying and selling of stocks, it is as well to point out that a great many shares and almost all those in which there is abnormal speculation to-day are being quoted at fictitious values. The shares are not intrinsically worth what the gamblers are willing to buy and sell them for. There has been a buoyancy in the share market and it will be followed by the inevitable depression as night follows day. Stocks now inflated will ultimately find their proper price level, and in the process the lambs will be shorn."

Cautious Investing the Safest Plan—More Now Than at Other Times.

THE above shows pretty well that the odds are against the casual speculator at the present time. Some stocks will undoubtedly go up in 1928, and if you are satisfied that you can pick them out of the hundreds that are listed on the stock exchanges, and if you are prepared to take a loss without complaint in case your judgment proves wrong, then go ahead and take your chances. Some of us were born to speculate, while others have achieved speculation, but it is only too clear, at the present time, that the majority have had speculation thrust upon them. They have fallen for the hue and cry. They are not getting in at the bottom, but after the big profits have been made. They forget that clever people who bought stocks a year ago for a rise are now looking for others to take their stocks off their hands.

Some months ago, a stock broker, glancing over his quotation board when his customers were gone for the day, said to me: "I would not touch one of them." Of course, he has been proved wrong by the advance to date. But I leave it to you to guess what he thinks now.

It does not follow, of course, that everything that is listed on the stock exchange would go down in case of a slump. When that happens, things are very bad—worse than anyone expects at the present time. Some of the listed bonds and preferred stocks are among the soundest investments that can be obtained, and they are just as likely to go up as to go down in case speculation falls flat.

* * *

How You Get Back a Premium.

MANY people hesitate, or refuse, to pay a premium for bonds or stocks. A premium is the number of dollars or points at which a security is quoted over and above its par value; similarly, a discount is the number of dollars or points below par value. These people feel that they get nothing back for a premium, while a discount is money found. Neither view is strictly right, and I can best illustrate this by an example. City of Vancouver 4½ per cent. bonds are quoted at par. In

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ANITA PAYNE

other words, $4\frac{1}{2}$ per cent. is considered the proper yield on these bonds under present conditions. But there are many bonds of the city of Vancouver that carry 5 per cent. interest. This means that the owner of these bonds gets $\frac{1}{2}$ per cent., or \$5 per \$1,000 yearly, more than present money rates warrant. It is worth something to get this, and the premium paid for such a bond is thus returned little by little. But a 4 per cent. bond of Vancouver does not

give you as much as you are entitled to, so they are quoted below par, and your profit at maturity makes up for the deficiencies in interest. That is why bond prices shift up or down, according to money conditions. A stock will vary more, because it does not mature, and you look ahead to a dividend to be paid indefinitely. Thus the 7 per cent. preferred stocks of prosperous companies are at a premium, now that money has become cheaper than that.

Answers To Financial Queries

What is a Good Investment?

Question.—I would like to know what you think about the Canadian General Investment Trust Company as an investment, paying 6 per cent. per annum. What about bank stocks—Dominion or Montreal. Are they a good sound investment and what per cent. do they pay? What would you consider to be the best thing for a business woman to put her money in for investment and bearing good interest? I enjoy The Business Woman magazine very much.—V. F., Ont.

Answer.—While the numerous investment trusts organized in recent years are not likely to be as profitable as some people expect, yet the principle is a sound one, and any such trust which is honestly and carefully conducted can hardly fail to show a fair return on the investment. The one you mention was started by men of standing and ability, and its chances should be good. The bank stocks do not yield you as much—around five per cent. at present—but if you are dependent upon the interest or dividends you can regard either bank stocks or the Canadian General Investment Trust as suitable for a business woman. I can hardly set any limits as to what a business woman should invest in. Generally speaking, she should, like other people, be satisfied with good security and fair interest, but within the limits of her means she is just as free as anyone else to take an occasional flier in something speculative.

* * *

Rosedale Housing Co. Ltd.

Question.—Last spring I paid \$50 down on a \$200 bond issued by W. N. McEachern & Sons, Ltd., Royal Bank Bldg., Toronto, for Rosedale

Housing Company, Ltd., $6\frac{1}{2}$ per cent. participating gold bonds. I was supposed to pay the balance by the end of the year, but have been led to believe that this is not a good investment. I have not received any notice of the balance due, to date. Being financially embarrassed, I would rather lose the \$50 than sink \$200 in a doubtful investment.—M. J. M., Ont.

Answer.—In view of your last remark, my suggestion is that you let the investment drop. If you signed anything that makes you liable for the unpaid balance, you might write and ask them to release you, if they will. The proposition may turn out all right, but it can hardly be considered safe enough for anyone depending upon all her money.

The Difference Between Investment and Speculation.

Question.—In regard to the purchase of stocks and bonds, will you kindly explain the following: Difference between investment and speculation. Buying preferred stock, why it is classified as such, how it participates with the common, also buying of common and on margin. As these terms are a bit confusing to me, I should appreciate a private reply at your earliest convenience, and oblige.—H. L.

Answer.—Investment looks to safety of principal, and interest or dividends; an advance in or decline in market value is a secondary consideration. Speculation looks for a profit through such an advance, and takes the risk of a loss; the interest or dividends paid is only incidental.

Preferred stock is entitled to payment of a specified dividend rate in full before anything is paid on the common stock, and generally is entitled to

its share of the assets, in the event of liquidation, before the common stock gets anything. A few preferred stocks are participating, that is, in addition to getting the rate specified, they share with the common stock in additional profits, in some proportion fixed by the company's charter. Both common and preferred stocks may be bought through brokers, and sometimes direct from the company. In buying on margin, you do not pay the full price of the stock, but only part of it, and the broker borrows the rest from a bank, giving the stock to the latter as security for the loan.

The Ravina Rink.

Question: I have owned some shares in the Ravina rink for over two years, and to date have received no interest. I would appreciate very much any information you can give me regarding this stock, and, if it is advisable to sell same, just how I should go about it.—O. G., Toronto.

Answer: You have been unfortunate in your investment thus far, but there are prospects which warrant your holding the stock. In fact, so far as I am aware, there is no market for the stock at the present time. Only a small amount of preferred stock was sold, and after that a mortgage of \$150,000 was placed on the property. The interest on the latter has been paid. The Ravina is now getting some professional hockey, which promises a bigger revenue in the future, and as the preferred stock issue is small, it may be that the company will be able to pay up the dividends or redeem it.

Can One Receive 7% Interest With Safety?

Question: Being a subscriber to The Business Woman for a few months now, I read with increasing interest each month the financial section. I am taking advantage of the invitation given on page 34 of the December number to ask questions on matters of savings, investments, or how to intelligently go about the handling of money. We see a great deal in the daily papers in the line of investments yielding from 4 per cent. to 7 per cent. interest. Is it possible to receive from the bond class of investments a return of as high as 7 per cent. with safety? For instance, I see in an October number of Saturday Night an ad.—7 per cent. and Safety—First Mortgage Sinking Fund Gold Bonds, (Continued on page 39.)

February Bond List

Our February Bond List should assist Business Women to whom security of principal and assurance of regular income are the first essentials in the selection of investments.

Copy will be gladly furnished upon request.

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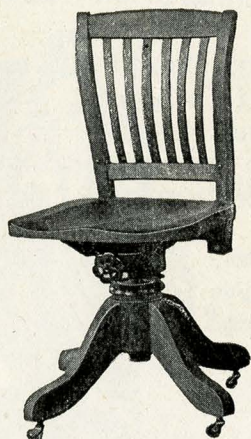
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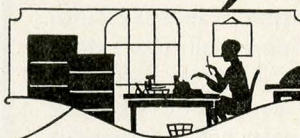
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One Calendar Would Do For All Time.

THE Simplified Calendar is one of the most discussed ideas of late in the business world and is of a particular timeliness in this Leap Year February.

The Cotsworth scheme which is arousing interest would mean thirteen months of twenty-eight days in each month. New Year's day and Leap Year day would belong to no week or month. The extra month, Sol, would be inserted between June and July, and the extra day in Leap Year would go between June and Sol.

With this calendar, it is claimed that many benefits would include thirteen settlements per year instead of twelve, thus encouraging a faster turnover.

Pay-days would fall on the same day of the week, whether on a weekly, monthly or semi-monthly basis, thus reducing the labor of making out pay-rolls.

Easter would fall on the same day each year.

All holidays could be placed on Monday, giving a longer week-end.

* * *

ANOTHER ingenious calendar, which has been devised and copyrighted by Arthur Williams, of Illinois, has, with the insertion of a New Year's day and Leap Year day, which belong to no week or month, worked out a scheme which results in:

Every year begins on Sunday, ends with Satur-

day, and contains exactly fifty-two complete weeks.

The first month of each quarter has thirty-one days. All the rest have thirty.

Any date will always, to the end of time, fall on the same day of the week.

Every month has 26 business days.

One calendar will do for any year.

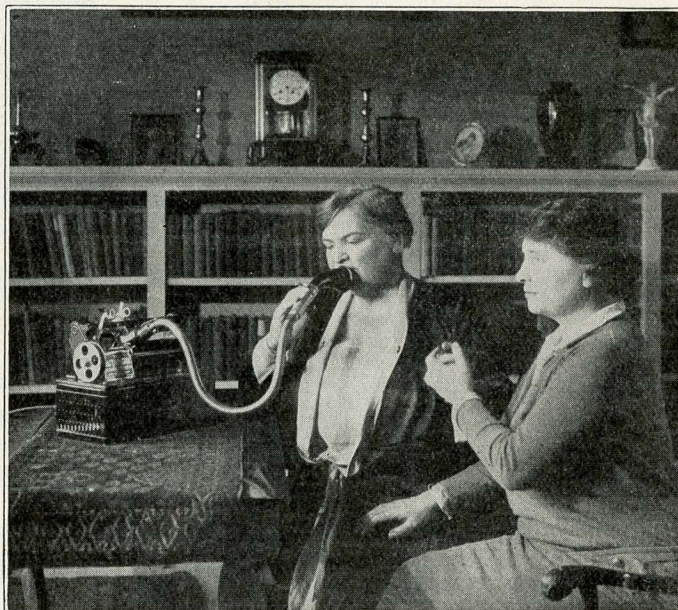
It will save time and avoid the danger of errors in computing time between dates.

The plan, which was copy-righted in 1927, by Arthur Williams, is receiving serious consideration. A suggestion has been made that if England and the United States adopt the plan, it would be more simple to introduce it generally.

European Typewriting Championships.

It is interesting to note the comparisons of strokes in a recent European typewriting contest for the championship.

Operators of each nation achieved the following results, each writing in



MISS HELEN KELLER, THE FAMOUS BLIND, DEAF AND DUMB GENIUS, USING A DICTATING MACHINE THROUGH THE VOICE OF AN ASSISTANT.—Miss Keller is on the right.
(Photo by courtesy of Office Appliances)

her own language. For each wrong stroke, ten strokes were subtracted from the total.

	Gross No. of Strokes	Errors	Net No. of Strokes
Miss Eleanore Mitchell (English)	12,408	68	11,728
Miss Antoinette Dupuis (French) .	10,207	44	9,767
Miss Olga Fischer (German)	8,041	45	7,951
Mrs. Zina Wladislavleva (Russian)	6,531	74	5,891

Miss Mitchell, in a match for top speed, made, in one single minute, 902 strokes without a single error. At another time in the contest, she made 974 strokes in one minute with, however, several errors.

"E" is Typed More Than Any Other Letter.

If you were asked to give your opinion off-hand as to which letter on a typewriter was used most frequently, which letter would you choose?

In an interesting survey made in Office Appliances, F. W. Broughton points out that it is not surprising that a new typewriter loses its alignment in time, since in a count of one million letters, "E" was used approximately 50 times to every "Z" used, and more than twice as often as any one of nineteen other letters of the alphabet.

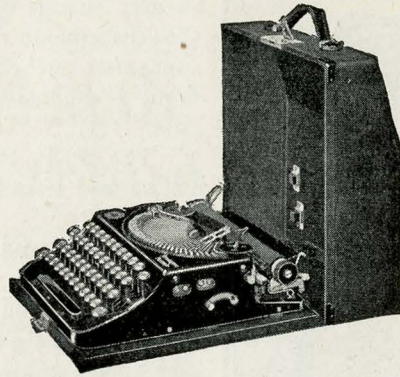
In almost any article written in English, six letters of the alphabet carry half the burden, leaving the other half to be borne by the remaining twenty. These six are E, T, A, I, N, S. No wonder then that sometimes these letters strike out of line!

SWEET AND ILLOGICAL.

Theoretically men admire "reasonable women," with the uncommon quality which is called "common sense," but it is the woman of caprice, the sweet, illogical despot of a thousand minds, who is most often and most tenderly loved. Man is by nature a discoverer. It is not beauty which holds him, but rather mystery and charm.

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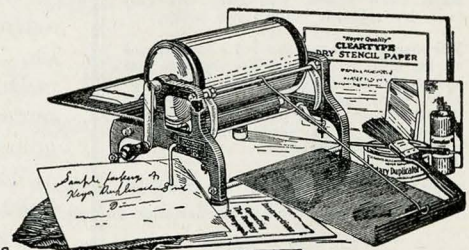
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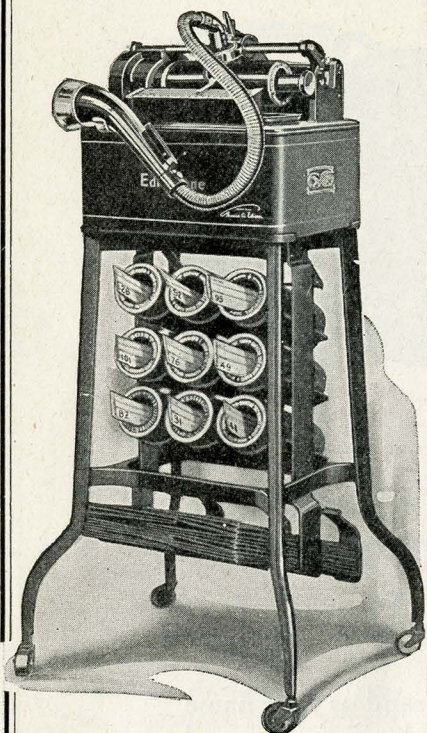
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Whom to See.....

BABBLING BRIDGE.

(Continued from page 15.)

This sort of thing went on all evening.

I was 90 per cent. savage as I walked to the bottom table. I was 100 per cent. so as I found myself opposite the purple-patterned person. I defy anyone who has any reverence for the game to remain calm and pleasant after such an evening. At any rate, I should detest the person who did. . . .

The P.-P. P. bleated nervously. "I've had terrible cards all evening."

"Oh?"

"Yes . . . and I'm afraid I don't play very well . . ."

"I'm sure you do!"

One of the girls at the table kicked me on the ankle. "Deal, sweetness," she suggested.

My hand was the worst of the evening. But by way of throwing out a suggestion, I bid a diamond.

The other three passed instantly.

The P.-P. P. laid down a hand which at a brief glance contained seven high spades, four hearts, half a dozen face cards,—but no diamonds.

"Did you ever," I asked, with studied calmness, "hear of bidding?"

The P.-P. P. burst into tears!

The three of us elaborately paid no attention and tried to carry on the game. I remembered the young Spartan who smiled while the fox was gnawing his insides. . . .

"What wonderful cards," sighed the girl at my right.

"Ought to get a grand slam," fervently from my left.

I played stolidly, my eyes glued between my hand and dummy. If only she would leave the table, and not sit there heaving with soft, squashy sounds of misery. Slow, fat tears welled over her plump cheeks. She sobbed slowly.

What was one to do? Couldn't murmur, "Anything the matter, dear?" Or, "Do tell me all about it, and let me help you." Couldn't mutter viciously, "If a little remark like that's going to send you into tears . . ."

We played savagely and silently. A quiet fell at the tables about us. Covert glances were cast at us—unpleasant glances at me. Feeling a particularly icy blast from the fire-place, I glanced up nervously. Mine hostess, Ruth, was staring at me with frigid dislike. The eye of the Ancient Mariner was a beacon light of home

and love and beauty compared to it.

I made one diamond.

"Good," I said brightly, and gave a quick smile at the P.-P. P. Her eyes, sticky with tears, were down-cast. She was rolling a damp ball of a handkerchief nervously in her lap.

If only, I thought, miserably, someone would utter the glad clarion call, "Supper!"

But we had to finish the round. The room had quietened save for murmured little whispers and the P.-P. P.'s sorrow. I heard behind me, "It's her type of player that makes bridge so unpleasant." And later on, "You can see she's a bad tempered girl."

The P.-P. P. continued to sob intermittently. She had quieted into a soft snuffle with an occasional racked sob that seemed to reverberate round the room, like Alice in Wonderland's ball of lightning.

At last the four hands were finished. I rose and walked across the room, feeling the looks of dislike on every side. The girls gathered round the P.-P. P.

"My dear, where *did* you get that darling dress?"

"I must have one like it . . ."

"I'm so sorry I wasn't at your table once. Better luck next time. . ."

* * *

MINE hostess approached. "I do hope you're happy and pleased with yourself," she said coldly.

"Look here, Ruth, I only said . . ."

"I could see by the look on your face. Poor girl! She'd had a difficult evening. And you're not such a wonderful player yourself!"

She left me. I had a violent longing to run out of the door and into the night. But with great courage I went over to the group about the P.-P. P. "Jolly, isn't it?" I beamed, "Ruth gives such nice parties."

There was a general stutter of nervous conversation. I gave an ear-splitting grin at the purple-patterned person. She promptly burst into tears again and hurried out of the room.

"Well, of all the . . ."

"Can't you see," cried Ruth, "the poor girl's been under a strain all evening. You were the final straw. You and your nasty remark. . ."

"But I wasn't nasty. And she was a whole bale of straws to me. . ."

"You must have been nasty," said

Freda. "No strong girl weeps for hours over a pleasant remark about the weather!"

What could one do?

Through the arched doorway I saw the P.-P. P., P., P., P. (the extra capitals are some more adjectives I've just thought of), take her place at the far end of the dining room, only to be instantly surrounded with girls.

Absent-mindedly I took one of the colored candy bits that remained in the dish at my side and bit into it viciously.

It was hoarhound.

THE VOGUE OF THE VALENTINE.

(Continued from page 9.)

comparatively inexpensive. In grand-ma's time it was larger—perhaps nine inches by five—and cost on the average anything from a dollar up, but now a very popular best-seller comes in a box not more than letter-size and is priced at thirty-five cents.

A century ago, the smart thing to do was to make and write one's own Valentines and a ready-reference book of suitable phrases could be had for thrupence. If the wording was a shade stereotyped one could always improvise. Quaint as they seem to us now these old English Valentines were the *dernier cri* of their time and their daintily-formed sentiments set aflutter many a heart long since called to its reward. For styles may come and styles may go, but the one factor which will never change so long as the world revolves is—the human heart.

St. Valentine himself, patron saint of all lovers, was a Christian martyr of the third century. Angered by his zeal as a missionary and by some marvellous cures he effected, the Roman Emperor, Claudius Gothicus had him tortured and then beheaded, so his connection with romance is something of a mystery, and cynics maintain that the innocent man is in no way responsible for the vast volume of love sonnets that have borne his name throughout the ages and deluged the world every February in a welter of sentimental nonsense. It merely happened that the fourteenth of February, his feast-day, coincided with the ancient Roman festival of Lupercalia, a spring event once sacred to pagan lovers, at which time it was customary for the young men to choose their sweet-hearts.

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SHE KEEPS HOUSE FOR THE WORLD.

(Continued from page 19.)

to do. I remember how proud I felt when I, the baby of the family, was included, too, in the 'divvy up' of household duties. We were a little community centre in ourselves, and most of our social activities originated around the fire-place when the nights were long and the days short. We had to work hand in hand to finish up the thousands of details which were always arising.

"It was while I was the Dean of the Home Economics Department of McGill's University that I started the Home-Makers' Club, with a handful of women, which has since become popular all over Quebec Province. Whether the weather was fifteen degrees more or less above or below zero, we met. And it is gratifying to know that the women, some old members and some new ones, are still meeting in larger numbers. The get-together meetings which we planned have actually turned out to be something well worth-while.

"I've always rather had my finger in the Home-Makers' Club pie! I keep in touch with what is going on, and the work I am doing now makes it pretty easy, for a good many of the members write to me for advice."

Once she had started to work with women, Miss Fisher discovered that there was plenty to do. At McGill University, she developed the reputation of being an expert in everything, from the proper way to saute onions to the correct attire for a formal or informal dinner. Her reputation followed her, and increased after Miss Fisher began to teach at Columbia University, in New York City. It was after her work had attracted considerable attention that she was invited to develop a model kitchen where she could keep house for the whole world.

"There's loads of work to be done," Miss Fisher admitted, "but we manage to keep our heads above water."

I was shown into the kitchen where the "perfect" recipes are originated. It is indeed a "model" kitchen. The well-planned outlay of the comparatively small room saves many unnecessary steps back and forth. Quite naturally, while sitting in the kitchen, our conversation drifted to the home-maker.

"One of my school chums before she was married was a staunch home-

body. But tables have turned, and to-day they tell me that since Emily became the 'outside man' her husband's business has increased materially. Incidentally, Emily's house is run beautifully.

"More and more I find that women do not give up their place in the business world, for to-day home-making is different than it used to be. In the good old times, no laundries took care of our wash, nor were there any baking plants who advertised 'better than home-made' bread, nor were there electrical dish-washers and other electrical appliances to aid the housewife and make cleaning up a snap. Nor were there factories to do our cooking for us—even though it be in the form of canning."

"But even so," I argued, "one's home demands considerable attention, and, on the other hand, business, too, requires a lot of time."

Miss Fisher, with a mischievous twinkle, summed up her answer in two words, "System and Management."

"I, too, was puzzled," she said, "and when I was given the solution, I wouldn't accept it, but after seeing it work out, I am fully convinced that everything could, and in fact, is, accomplished through system and management."

A WINNIPEG TRIO.

(Continued from page 18.)

active member of the Winnipeg General Hospital board, president of the Winnipeg Convalescent Home board, member of the Professional and Business Women's Club of Winnipeg, the Quota Club, and honorary member of the Portia Club.

* * *

MRS. EDITH ROGERS believes and has triumphantly proved, that the only really successful way to succeed in philanthropic activities is to apply strictly business methods.

Mrs. Rogers, who is a very prominent Winnipeg woman, was recently elected M.L.A. for Winnipeg, for the third time. As president she has directed the activities of the Central Battalions' auxiliaries of Winnipeg since 1914, and now of the Ladies' Auxiliary to the Canadian Legion of the British Empire Service League.

A BUSINESS IN BEAUTY.

(Continued from page 10.)

contact with beauty will arouse an appreciation deeper and more lasting.

* * *

"*How* do you do it?" we asked. How do you know what is good, and what is not, what is genuine and what is purely a synthetic antique?"

"Instinct and good judgment," she replied instantly. "Without those two senses one could never collect beautiful things. The harmony of color, the historical relation of period and locality—absolutely essential to assemble group collections, or to detect flaws in workmanship, or imitations. Of course a receptive mind and an extensive library are necessary adjuncts."

"Dare we ask the age-old and classical question?" we next queried, a bit diffidently.

She laughed delightfully.

"Sometimes I think it must have been some mysterious force. As a child I was brought up on 'The Connoisseur.' My father (Mr. R. W. Geary, who is president of the Historical Society at Niagara Falls) has

collected beautiful things of historical value ever since I can remember, and several other relatives are inclined towards the same cult. Before I was old enough to appreciate what it meant, my father took me to old homes, to art sales, and to view collections. When I was very young, I often sat watching some exquisite thing, while we were told the story of its history and significance. I learned to see beautiful colors while still practically a baby. You see," she added, almost apologetically, "with such a home influence what else could one do? I have merely inherited a sense of beauty."

Like many another young woman, the war put her into work which was not wholly congenial.

"But I have never for a minute regretted my insurance and my banking experience," she said. "While neither lasted long, they were sufficient to give me a knowledge of the value of finance and insurance, which has been invaluable, and which has made it possible to carry on my business successfully."

THE NEW EVENING FROCKS.

(Continued from page 14.)

The sheer, and transparent velvets that flow through the fingers with the softness of water are beloved mediums for gowns that the fabulous fairy princesses of childhood might envy.

The New Necklines.

There's a new interest in the slanting line, which while it is expressed in diagonal lines, bandings, and tuckings, is particularly apparent in the necklines. This slanting line, that sometimes sweeps from the shoulder to the waist—over a metallic bodice is a very flattering note to many types, and appears at both back and front of frocks.

The U-shaped necklines are very much in evidence, especially in the extremely deep décolletage.

The Most-Favored Colors.

A fashion authority once said that any color which is particularly becoming to a woman is the smartest color for her to wear. True, of course, but since so many of us can wear several colors equally happily, it is of great importance to know just what the all-important and mysterious "They" are wearing.

Black, as always, appears in more evening frocks than other color. Madame D'Alroy, the French fashion expert, when in Canada last Spring, said that black was a color that hid personality. "We are hidden, and safe, in black," she said. "That is why we wear black for mourning, when we want to be left alone." This is true in the daylight, but in the evening black is one of the most effective settings for a woman's loveliness.

Very new are the "off white" shades, that started their popularity at the Southern resorts. Great popularity for these shades is predicted for 1928.

Tiger lily, a new orange tint, is being worn by many smart women. White is one of the most luxurious colors for an evening frock, when one's purse is rather slim, since it necessitates constant visits to the cleaners. But is there anything quite as enchanting for youth?

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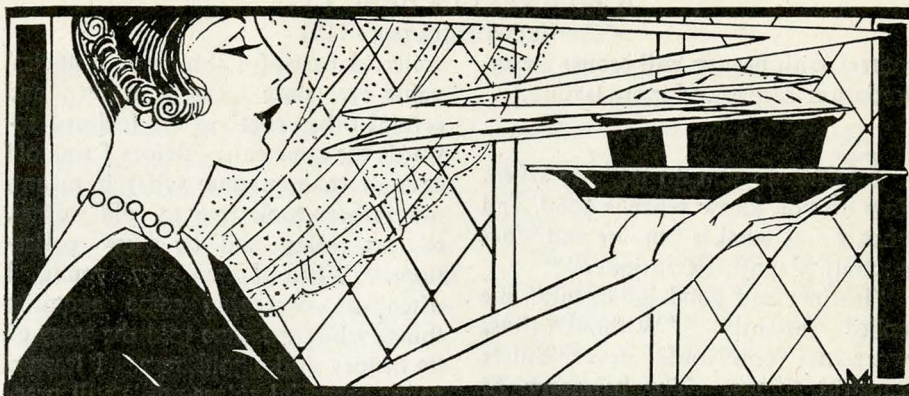
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Some Delicious Desserts and Two Valentine Recipes

By HELEN WILSON

NOW that you have chosen cookery for your hobby, you will want to be cooking frequently, so why not plan to make the dessert for dinner more often yourself? Speaking of desserts, we at once think of ice cream and many such tempting foods. However, there are other more humble desserts which, with a little thought, can be made equally as attractive and tempting.

At this time, I wish to give some information regarding the making of successful cornstarch desserts.

Cornstarch is generally used in making a starchy dessert. It has almost twice the thickening power of flour. Allow two tablespoons of cornstarch to each cup of milk. If using eggs, remember that one egg is approximately equal in thickening power to one tablespoon of flour or one-half tablespoon of cornstarch. The starch and sugar, mixed with a little of the cold milk, should be stirred into the hot milk. While the mixture is thickening it is stirred constantly to prevent the separate starch particles from cooking together and forming lumps. It should be cooked 20 to 25 minutes in a double boiler so that there is no taste of raw starch. If an egg is added it should not be added until the starch mixture is cooked, as it takes much longer for the starch to cook properly than an egg. The egg should be well beaten, and part of the hot liquid poured on it, then all returned to the double boiler for a few minutes to cook the egg. If the egg is poured into the starch mixture there is a danger of the egg cooking in small, tough particles. The yolk of the egg may be added to the dessert and the white beaten stiff and used to top the dessert

as meringue, or it may be folded in to make it a lighter and more delicate mixture.

There are many foods which may be used to give variety to this simple dessert, such as fresh fruits, or cooked fruits, cocoa chocolate, cocoanut, red and green maraschino cherries, dates, and nuts.

Almond Cornstarch.

4 table spoons	$\frac{1}{2}$ cup finely-
cornstarch	chopped al-
	monds
4 table spoons	$\frac{1}{2}$ teaspoon al-
sugar	mond extract
$\frac{1}{8}$ teaspoon salt	1 egg white, stiff-
2 cups scalded	ly beaten
milk	Currant jelly

Heat the milk. Mix together the cornstarch, sugar and salt, work to a smooth paste with a little of the milk, add to heated milk. Stir frequently till thickened. Allow to cook over hot water for 20 minutes. Add the nuts and flavoring. Fold in the stiffly beaten egg white. Allow to cook for about three minutes longer. Turn into sherbet glasses and allow to chill. Just before serving dot with a teaspoon of currant jelly.

Chocolate Date Cream.

4 table spoons	$\frac{1}{2}$ cup chopped
cornstarch	dates
$\frac{1}{3}$ cup sugar	$\frac{1}{4}$ cup broken
$\frac{1}{8}$ teaspoon salt	walnut meats.
$\frac{1}{4}$ cup cold milk	2 cups milk
4 tablespoons co-	$\frac{1}{2}$ teaspoon va-
cocoa	nilla

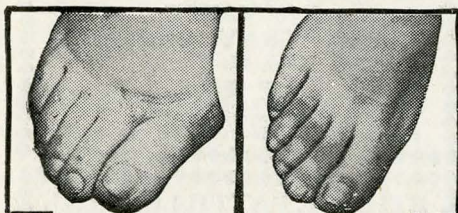
Heat the milk in a double-boiler. Mix the cornstarch, sugar, salt, and cocoa, with the cold milk. Add this gradually to the hot milk, stirring until it thickens. Allow to cook for 20 minutes. Remove from stove, add flavoring, chopped dates and nuts. Pour

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into sherbet glasses or serving dishes. Pile lightly with whipped cream just before serving. Garnish with half a date, or half a walnut in the centre of the mound of whipped cream.

Fruit Pudding.

3 cups sweetened fruit juice 6 table spoons cornstarch
1 egg white $\frac{1}{4}$ teaspoon salt

Heat the $2\frac{1}{2}$ cups of fruit juice in a double-boiler. When hot, add to it the cornstarch which has been rubbed to a smooth liquid with $\frac{1}{2}$ cup of fruit juice. Stir this constantly until thickened. Allow to cook for 20 minutes. Beat the egg white until stiff. Fold into the hot mixture. Pile in sherbet glasses. Allow to chill. Just before serving sprinkle with cocoanut and top with a maraschino cherry, or garnish with sections of fruit.

Just at this season we must include two recipes at least in case you would like suggestions for a Valentine party.

Lover's Delight.

1 table spoon 1 cup canned gelatine cherry juice
 $\frac{1}{2}$ cup cold water $\frac{1}{2}$ cup sugar
1 table spoon 1 cup whipped lemon juice cream

Soak gelatine in cold water for 20 minutes, dissolve in hot cherry juice. Add sugar and lemon juice. When mixture begins to set fold in the whipped cream. Pile lightly in serving dishes. Garnish with sweetened whipped cream and a cherry.

St. Valentine Salad.

1 large can toma- Dash of paprika
toes $\frac{1}{2}$ teaspoon salt
1 small onion 1 $\frac{1}{2}$ table spoons gelatine
1 stalk celery $\frac{1}{4}$ cup cold water

Into a saucepan, put the tomatoes, onion, celery, salt and paprika, and allow to cook for 10 minutes, stirring constantly. Pour the cold water over the gelatine and allow to soak for 5 minutes. Strain the tomatoes, pressing through a wire strainer. Pour over the soaked gelatine and stir until dissolved. Pour into a mould moistened with cold water. When ready to serve turn from mould, garnish with a circle of soft cheese moistened with salad dressing and dot a little of the cheese on top. Use cottage cheese or Baumert cheese.

For individual salads, pour gelatine into a large, shallow mould, and cut with heart-shaped cookie cutter. Garnish with arrow made of cheese. Arrange on lettuce leaves.

He and She

{ are both critical of each }
{ other's appearance. }



THOUGH they don't say much, men are critical of every detail. They admire a girl whose frock is up to the minute and smart. It is not so much a matter of new clothes, but of keeping your best-liked frocks always fresh-looking by sending them regularly to WHITE'S.

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"THIS IS WHAT HAPPENED THEN."
The Further Diverting Adventures of Henry and Sally.
 (Continued from page 21.)

It became increasingly difficult to keep up the pretence of hate, especially when each noted the change in the other for the better. Sally and Henry would have given anything to renew the old friendship and change their glares into smiles, but pride stood between.

Then, one day, the miracle happened. Their accidental proximity in the street car—a lurch of the car which brought them into violent contact. Sally smiled. Henry did more than smile, he spoke, earnestly, apologetically. After that their difficulties were over.

Sally and Henry laughed happily together as they danced to perfect jazz that night.

HENRY RUNS AWAY

By F. C. Stewart

ON Saturday, Henry's letter awaited Sally's return from work. She was stunned. All afternoon her mind was harassed. Her hopes had mounted high. She realised that her future, tinted with a rosy glow, had become a vista of happiness. Swiftly, one gray cloud had made life drab—uninteresting.

She would miss those letters tremendously—Imagine!—letters from that miserable creature next door!

At times, she almost believed herself the victim of a cruel practical joke. She was indignant.

Sunday came. Habitually, she attended church. She could not go. To her, the street was a street of eyes that would follow her—laugh at her.

Evening came. Suddenly, a rude, jarring thought confronted in the quiet room. What was Henry thinking? A day and a half had gone and he knew where she lived! Slowly, she raised her eyes to her mirror. She pushed a wisp of hair into its place. How plain she looked. Angrily, she jerked it down and a poor, drab creature looked back at her.

The next evening, as Sally stood at her window, unconsciously tucking back a stray wisp of hair, a man emerged from the house next door. A trunk followed—then Henry! Astounded, she watched him drive off in a taxi.

Shadows deepened. At last she moved. "Thank goodness I'm rid of that pest," she murmured, and tears of

humiliation burned her cheeks.

Next morning, the fly-spotted sign grinned from the window next door.

Fear of the future had helped Sally mightily in acquiring a bank account. Pride helped her to spend it. Unconsciously, she had been preparing to be an old maid. Suddenly, she realized that a woman can stand anything better than an insult against her appearance.

The room across the way remained empty and the voicelessness of that miserable piano became an affront to her femininity.

With her clothes, Sally changed her position. Strange! New curtains replaced old ones. She began to live—and worry about Henry.

Henry bought a business and, to his surprise, it was a success. He worked hard and was happy except when he thought of Sally. She might be gaunt—hard-faced—maybe she had glared, but he doubted that now. Anyway, he had run away. Those letters. He tried to destroy them, failed hopelessly and put them away. An understanding heart revealed itself in every line. "Damn it all," he was mistaken.

One evening, Sally was called to the telephone. Yes—it was Henry. After all these months he wanted to apologise. Sally was reticent.—Well—it mattered so little—she would accept the apology if it worried him.—No, she was afraid she couldn't see him.

A month later, Henry called regularly and each evening a little, blue car drove away into the dusk. The street was a street of eyes, but Sally was proud of what those eyes could see and, as she deftly curled back a wisp of hair, she would sigh and think of the happiness she had almost missed.

SALLY RUNS AWAY!

By Margaret Brown

AT last, the letters arrived.

Sally held her envelope clasped tightly in her hands for many minutes while question after question fled quickly across her excited brain—would it—could it—be that this scrap of paper held the key to her happiness and that of another whom, even now, she scarcely dared to admit meant so much to her.

At last the seal was broken—

And all in a moment her dream-world tumbled down around her ears. Henry—her Henry—was none other than the dull jazz pianist from the house next door! What a cruel trick of fate.

How could she ever face him again?—she must get away, or the place would stifle her. A hurried 'phone call to the office secured her a few days' holiday. Hastily dashing some things into a suit case, she started out for the station. Kempton—that's where she would go. "A hundred miles from nowhere," she'd heard it described. She bought a ticket and stumbled into the train which had just pulled in.

Meanwhile, Henry had picked up his letter, and ripped open the envelope. Yes—there was the old, familiar writing, but what was that address?

Could it possibly mean that Sally—his jolly correspondent of the last few months—his understanding friend—was one and the same person as that dull drab woman whom he'd lived beside so long?

With weary steps Henry approached the window and stared at the house next door.—So this was the end of his dreams!

Just then the door opened and a figure hurried down the path. Suddenly it all came over him—Sally, too, was disappointed. She was running away—perhaps never to come back.

Scarcely knowing what he did, Henry snatched his hat and hurried down the street, reaching the station just in time to hear Sally ask for her ticket. Choosing the same destination, Henry stepped aboard the train and took a seat at the back of the car.

Yes—that was Sally. She looked tired—disappointed—as if she were trying to escape her own thoughts. Henry felt a lump rising in his throat—and a warm rush of feeling for this lonely woman who, like himself, seemed to be one of life's left-overs.

The compartment was empty—did he dare make himself known?—No, he would wait and trust to circumstances.

Then he saw Sally's shoulders rise, and fall again—a stifled sob escaped from that lonely figure, and the next thing he knew he was sitting opposite to her—and she was wiping away the tears, using *his* handkerchief.

"Yes, Sally—I guess we were on the wrong track. We've been seeking happiness for ourselves without a thought for others whom we might have helped—but all that's over now. Let's seek out the 'left-overs' of this world—Sally girl—and help them—together."

THE IDEAL MOVIE ENDING By Ethel Overall

SALLY hastily tore open the envelope. What! That stupid thing next door! How ridiculous! She threw the paper down. To think she had betrayed her feelings to *him*. Anger surged within her.

Later, she scribbled a scathing note, which she slipped under the next door, when all was quiet. Slipping into bed, she at last gave way to her feelings—how disappointed!

Henry, bewildered, sat with head pillowed in his arms. Everything seemed hopeless once more. Waking from a doze, he saw the paper under his door. Curiosity led him to pick it up. His eyes blazed. "You never have done anything worth while." Well, he'd show them. Yes, he'd leave to-morrow, change his name and study hard.

Sally awoke in the middle of the morning, startled as she passed down the hall to see the door next to her's wide open and the room empty. Aimlessly walking down the street, she chanced to see a Wanted sign, "Expert typist." Some impulse took her feet up the wide steps to the office of the — Gazette. "She is a splendid typist, why worry about her looks?" thought the manager. "Could she start at noon? There was plenty of work to do." Why, certainly she could!

So Sally met Peggy, gay, young Peggy, who shared her apartment with her and taught her to adore pretty clothes and made her laugh and be happy like any other girl in the early twenties. Yes, Peggy was a dear, sweet thing. Sally found herself catering to her every whim, and how she enjoyed writing those articles for the — Gazette. She loved writing, and how wonderful, they had given her a column to write.

To-night, yes, she has been invited to Madame —, where all the literary people are meeting.

(Continued on next page.)

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"THIS IS WHAT HAPPENED."

DR. A. E. MARTY, SCHOOL INSPECTOR.

(Continued from preceding page.)

(Continued from page 11.)

"Miss —, I have a friend I would like you to meet to-night. A wonderful man! He, no doubt, will favor us with an exhibition soon. He is a beautiful pianist." Sally is presently shaking hands with a tall, serious-faced chap. How intelligently he talked. It was indeed a pleasure to meet him.

He sat down at the piano, and the most glorious music poured forth. It thrilled Sally. How beautifully he played!

Henry, on his part, was charmed with this accomplished young woman. She seemed to understand him, others thought him a trifle eccentric.

They grew intimate. Then, one day, Henry read an article from her pen, relating the humorous episode of a correspondence between two people. He requested the — Gazette to publish the announcement of a coming wedding as the ending to that curious tale.

"On the other hand, some teachers may be able to give knowledge successfully and get along with their pupils, but they do not mix well with their fellow teachers, and are apt to antagonize their principals through a certain lack of conformity," I again suggested. "Perhaps they are too individual in their methods. They may be pioneers, and like other pioneers, they are not popular."

But Dr. Marty was sceptical in regard to the pioneering point. I could see her smile, and slightly shrug her shoulders. But, as usual, her smile was tolerant.

"Real pioneers—those who make a new contribution to a cause—must possess the spirit of co-operation in an unusually marked degree," she declared. "I should say that inability to get along with her fellow-teachers and principal, in the case of the average teacher, revealed a lack of the co-operative spirit—a most important factor

in successful teaching. Such a teacher is usually self-centred and dominated by false ideas of self-interest. She is not necessarily a pioneer."

"In regard to discipline," I asked, "Does the teacher control best through an authoritative and dogmatic manner, or through a lovable and sympathetic personality?"

"I have already intimated that the teacher should not control; she should influence through sympathy and inspiration," replied Dr. Marty. "This is a point upon which I am very insistent. I have developed it in my pamphlet, *The New Education*. This new education reflects the spirit of a new era which has dawned upon us. The new era is characterized by a changed attitude of mind towards the rights of others and a new sense of values. It reflects the spirit of democracy, which stands for freedom, self-development and self-determination, as opposed to the spirit of autocracy with

its concomitants of tyranny and repression."

* * *

"*BUT* is not the authoritative and dogmatic manner to some degree necessary in the case of large classes?" I ventured.

"Not if the principle of self-government is followed. Of course, such a system cannot be worked out in a week or a month. Beginnings must be modest; but with young pupils the first attempts at self-government should take the form of entrusting all the routine work to individual members of the class, chosen by the teacher, or better still, by the pupils. Pupils should distribute and collect papers and work-books, pass the milk bottles, and take charge of the dismissal. The teacher should do nothing that the pupils can do for themselves.

"Organized self-government should be introduced as soon as pupils are ready for it. The simplest form is through class officers, elected by the pupils. The election creates a sense of responsibility and supplies a practical lesson in citizenship. At a more advanced stage, a class might be organized as a municipal council, or as a legislative assembly, or as a federal government. A class in one of our schools, organized as a municipal council, has a very active Board of Health, responsible for ventilation and temperature; also for the sanitary condition, not only of the class-room, but likewise of the occupants, whose hands are regularly inspected by members of the Board. In this room I was introduced to the mayor, who in turn, introduced me to his community or municipality. But, of course, if self-government in its early stages is to be successful, the influence of the teacher must be exerted on the one hand, towards leading the officers to perform their duties, whilst developing a sense of public responsibility, and on the other, towards winning the co-operation of the pupils, who thus learn respect for law and order

SENT BY A READER.

"Keep your head cool—your feet warm—your mind busy—don't worry over trifles. Plan your work ahead, then stick to it, rain or shine. Don't waste sympathy on yourself. If you are a gem, someone will find you. Don't whine. Tell others you are a failure and they will believe you. Talk and act like a winner, and in time you will become one. Always smile."

ANSWERS TO FINANCIAL QUERIES.

(Continued from page 27.)

maturities five and ten years, by The Border Cities Company, Ltd., 605 C.P.R. Bldg., Toronto. Would an investment of that nature be a safe one for a woman to make with savings she could not afford to lose, and which are at present drawing only bank interest? I should be grateful to receive information on the above type of investments, also on such as city apartment bonds. Here is one noticed in the same paper—Queen's Park Plaza, Bloor and Avenue Road, Toronto, 6½ per cent. First Mortgage Real Estate Serial Gold Bonds, by United Bond Company, 297 Bay Street, Toronto. What about the safety of that kind of bonds?

I am not interested in the speculative or the stock class of investment, but would like to have advice on the bond class, in whatever type would bring the best or highest returns, having care for the safety of the principal. To the present I have no experience with any except War Loan and Victory Bonds, but have been told that there were others just as good, and yielding a higher return. If you will be so kind as to name a few of such securities, and to name why they are safe, and if the two above mentioned or any of that class would not be advisable, explain that, too. It would be most acceptable enlightenment on the subject to me.

Answer: The answer to your first question is, No. If you want safety, even reasonable safety, do not look at any bond yielding seven per cent. Borrowers with good security do not have to pay that rate nowadays. It is, however, not necessary to stick altogether to government and municipal bonds, which now yield less than 5

per cent. You can get bonds of sound corporations which will yield you from 5 to 6 per cent. Gatineau Power Company 1st mortgage 5 per cent. bonds, due 1956, are just about as safe as you could want, as the Ontario Government has contracted to buy enough power from the company to more than cover the bond interest for some years to come; these bonds may be bought at 100, yielding 5 per cent. Canada Cement 1st mortgage 5½ per cent. bonds, due 1947, is a first class industrial issue, which may be bought around 102 or 103, to yield about 5¼ per cent. Winnipeg Electric Refunding 6 per cent. bond, due 1954, can be bought at about 104, yielding 5.70, and it looks thoroughly safe, because the company's properties and business are essential to the city of Winnipeg and the neighboring districts. I could go on with a long list of bonds of this class, but these give you an idea of what makes a good corporation bond. Apartment and other real estate bonds yield generally a little more. This is quite a sound type of security, but as they are relatively new to Canada, they yield a little more than other bonds on the average, but this rather makes them more attractive to the investor. I think that the two you mention are rather too risky for your circumstances, however, Drummond Investment Company 6½ per cent. bond looks like good value at 101, and Alexander Building Corporation 6 per cent bond, due 1947, at par 100, is also another conservative issue. You might also increase your average yield by purchasing one or two issues of good foreign governments, such as Argentine and Brazil.

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SOME IMAGINATION.
Contributed by a "Sports"
Fan.

Sparkling weather — crisp air, giving the right zest to life—blue sky overhead, dotted with stars which in the coldness of the night seemed close enough to "pick"—crunchy snow underfoot.

Happy companions. We meet—we hurry on with our shoes—we are off—hot and happy, we meet at—where is it—Miss Powell's—and have a hot cup which cheers and invigorates and sends us home feeling that all's right with the world. "Our lady of the snows," indeed.

Are we dreaming, or did this really happen? Well, there has been an invitation on the Bulletin Board at the Club for so long to take part that perhaps we may be excused for indulging in day-dreams.

In the meantime, we wander into our gardens—those of us who are fortunate enough to have them—if not, through the parks—and see what looks like little shoots coming through the ground—we are not imagining now.

Never mind—we may have a cool summer to make up for it!

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Club Life

Business and Professional Women's Club of Toronto

It was with regret we were forced to accept the resignation of Miss Frances Gerry as Convener of Entertainment and Programme, owing to her continued ill health. We appreciated very much Miss Mary McIntyre's willingness to accept this responsibility for the remainder of the Club year.

THURSDAY LUNCHEONS.

Extending the very successful special luncheons arranged by our Membership Convener to introduce new members, it is the wish to further feature the Thursday luncheons and have one of our members speak, shortly after one o'clock. This should become a day each week of outstanding interest to our membership.

OPEN BRIDGE.

Members of the Entertainment Committee will be hostesses every Monday evening for those wishing to play bridge, from 7.30 to 10 o'clock. If desiring refreshments, kindly arrange with Miss Bullock on Saturday if possible, or Monday forenoon.

FEBRUARY PROGRAM.

A Valentine's Bridge is planned but no date can be announced yet for this. Full announcement will be posted in the Club Rooms in good time. Watch for this as it will be a big event.

February 28th.—6 o'clock dinner. After-dinner speaker, Dr. George H. Locke, Chief Librarian of Toronto; subject, "What a Business and Professional Canadian Saw in England and Scotland." Kindly advise Miss Bullock that you will enjoy this very interesting occasion.

Two delightful functions have been features of the last month's activities in the Club.

One was the annual Christmas party to needy little girls, when 57 of them

sat down to a chicken dinner with the members of the Club as hostesses, convened by Mrs. Gurnett and her committee. Afterwards, Santa Claus distributed gifts from the gaily decorated tree—a doll, dressed by members of the club, to each little girl, together with many other things, some useful and others dear to the heart of children at Christmas time, when sometimes it pays to let utility go by the board.

Games and various forms of entertainment were provided after the supper and the children were all taken home in good time. It is safe to assume that the donors of this "party" received as much from it as did the little girls, whose Christmas was made a red letter day, where otherwise it might have been a drab one.

The Club wishes to thank the firms and public spirited men who through donations and funds made the party such a success. They feel it is only another indication of what can be done with co-operation between business men and business women.

The other event was the visit of Mr. Fred Jacob, the eminent Ottawa graphologist, who was a dinner guest when about 100 of the members listened, first to a talk on handwriting, and what it signified, and then had practical demonstrations of what lay behind the writing of some 30 members, who were saved possible "embarrassment" by having their signatures numbered, the only time, we trust, when these members will be known by number instead of by name. Mr. Jacob immediately put everyone at their ease, and Miss Dodge added to the happy evening with some violin solos.

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"The Independent Woman" has some very interesting things to say apropos of Madame Petrova, who, it will be recalled, was a guest of the Club in November. In private life, Madam is Mrs. John M. Stewart, and her husband is a physician. Petrova is a coined name for stage purposes. She says she likes the sound of it better than Stewart, it is more melodious. "Once I sat on shipboard for two hours while our debarkation papers were changed, because they were made out for 'Dr. Stewart and one.' Now, I am Petrova, and I will not be 'and one.' Also I pay my own passage, so why shouldn't I have my own papers? I did not insist on their being changed to read 'Petrova and one,' but I did want them to say 'Dr. Stewart and Olga Petrova'—so I waited two hours until the change was made. You know, I have always been a strong feminist. No, I don't mean that I feel any sex antagonism. Not at all. I have no patience with the women who sit back and say, 'See what the men have done to us.' That is their own fault. Never have I known the men to make it hard for me in my profession. . . If my cook should leave me I would not feel it lese-majesty if I had to go into the kitchen and get the dinner. I could do it, too, because I happen to be a good cook and house-keeper. . . But there is no reason why I should cook and scrub when it happens that I can be more successful and make more money at other things, which I can do better." Madame is an interesting personality, and may also be termed (using that much overworked phrase) a strong character.

THE CARE OF SILK.

(Continued from page 23.)

it to its original creamy yellow. Dry in a towel, and wash with mild soap. Hydrogen peroxide in the rinse water, and then drying the garment in the air, will help to restore its whiteness.

As to Silk Stockings.

Launder and dry carefully.

Do not get them over-heated. Avoid dry heat.

Do not pull them on roughly. Roll them at the feet, and then gently unroll.

Put them on while sitting down, and fasten to the suspenders. This will avoid unexpected strain that will result in runs.

A Clever Toronto Secretary

ONE of the most interesting figures in Toronto's business life is Miss Evelyn Case, who has had a very wide and versatile experience in secretarial work, both in a personal and private capacity, and in connection with large companies.

Miss Evelyn Case, in her present capacity of private secretary to Mr. P. K. Hunt, managing-director of the King Edward Hotel, Toronto, is a very important link in the United Hotel chain.

For seven years she acted as private secretary to Mr. George H. O'Neil, vice-president of the United Hotel Companies of America, when he was stationed in Toronto, the King Edward being under his direction.

Following his removal to New York City, Miss Case became secretary to Mr. Hunt, still retaining her position as personal secretary to Mr. O'Neil. In addition to all this, she is secretary to the Clifton Company, Limited, and other subsidiary companies.



MISS EVELYN CASE

Apart from her very interesting work, Miss Case has many hobbies. She considers golf and tennis as pleasant but trifling pastimes. Travelling, however, is her joy. She recently took a trip to Europe, and was not content to return again until she had visited Holland, France, Switzerland, Germany, Italy and, of course, England.

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I N C O N F E R E N C E

The Open Forum of this Magazine Where Readers May Voice Their Pet Theories
or Express Their Ideas on Any Subject of Interest to the Business Woman

Reproof

To the Editor:

Upon reading the article in the November issue, "Why I Won't Work for a Woman Boss," it has occurred to me that it is rather unjust to let an article of this type find its way into print. It is not only a direct slur on women bosses and very unjust, but also gives the men who promote girls to the position of "bosses" the feeling that perhaps, after all, it is poor business policy to promote a girl, seeing so many girls resent working for a woman boss. Articles like this, appearing in print, certainly do their part in tearing down what these noble women have built up. I think in justice to the harm this article will do for these women, you should now print an article on, "Why I Won't Work for a Man Boss," and thus even the score.

An article like this also puts wrong impressions into girls' heads, as they all possess the herd instinct, and if they think the majority of girls do not like women bosses, they join up with the majority every time, except for a very few intelligent women. Surely women who are brilliant enough to be doers and not dreamers, have enough competition without this sort of thing.

A good salesman always assumes "prospects looking up," which stimulates sales, and Woman in public life should do likewise, if she desires to stand on her feet.

"SUFFRAGETTE."

Commendable

To the Editor:

I, like the great majority of my girl friends, was delighted with the December story, by Justine Mansfield, "Should a Woman Work When She Doesn't Have To?" We all agreed on "Yes," unanimously.

The writer, as an office assistant, obliged to educate herself and earn a living for herself and mother, is unlike the girls out of work who whine, "Why should a society woman who doesn't need to work do us poor girls out of a job?" On the contrary, I wonder why more society women who have money and an education do not start up in business and give us poor girls a respectable boss.

I have changed my position seven times, and out of these only the last one (my present employer) proved himself a gentleman. I'm sticking to this company on that account, even though there is no chance for advancement here, and I'm certainly in need of same. But I'm dubious about changing again. I realize that other girls are enthroned on the lofty pedestal from which I (because of my unwillingness to belittle myself and steal another woman's husband) stepped down.

VIRTUE.

Choose

To the Editor:

In opening up a discussion on the "Two-Job Woman," you have moved me to send in my ideas on the subject, in the hope that someone will agree with me, for I must admit I have few sympathizers among my friends here.

The woman who can do two jobs at the same time, and do them well, is a veritable paragon! I think there is no doubt that present day marriage is a "real job." Is not the woman who goes to business after her marriage striking at the very vitals of home and family life? In her desire to continue at business, she is not prepared to assume the responsibility of motherhood, and thereby defeats the very object for which she was created.

If a business woman does not care for the idea of keeping house for a husband and children, and making that her one "job"—let her stay out of marriage and leave that field open to the women who prefer it to business careers. I'm not for a minute arguing that every woman should desert business and take on matrimony and its responsibilities, but I

do contend that she should choose between them. Are there any of my business friends of the same mind?

A. S. R.

Bouquet

To the Editor:

Just a note of appreciation of your interesting magazine. I have taken it for several months, and read everything in it.

It is "peppy," up-to-the-minute, and, above all, Canadian. And please do not change its name, as has been suggested. Personally, it appealed to me first, simply because it was "The Business Woman."

Yours truly,

MILDRED J. PRICE.

Idealism

To the Editor:

I am very much interested in your ambitious magazine, but there is one addition I would like—just a bit more idealism. The business girl is apt to get a little hard, I think, of necessity. The softening influence of a bit of tender verse or philosophy, or a bit of unsophistication—would it not be welcomed by most of your readers?

Yours very truly,

M. RENA CHANDLER.

THE WOMAN BOSS VIEWED FROM WORLD-WIDE EXPERIENCE.

To the Editor:

I am a subscriber to your interesting magazine and never fail to read it from cover to cover. I enjoy it very much—particularly the discussions.

However, I was rather indignant last month upon reading the article, "Why I Won't Work for a Woman Boss," and feel that the writer has only viewed the situation from one angle. Being a woman myself, and not ashamed of my own sex, I naturally feel that I am just as capable of managing a staff as any man (although I'm not a boss, I could be, were it not for my wandering spirit and desire to see the world), and am proud to observe that this feeling of equality prevails generally among the modern and progressive type of girl, who makes up the overwhelming majority in the leading civilized countries of the world.

After twenty years' experience in from seventy-five to one hundred offices throughout Canada, the United States, Australia and England, I feel that I am in a better position, perhaps, to voice my opinion than the girl whose meagre experience has been obtained in one city. While my chief object has been travel, I have been afforded a good opportunity to study conditions among office girls, working in one city only long enough to obtain funds to carry me on to the next. I have worked under both men and women executives and unanimously agree with "Yraterus" and Bertha R. Arthur that men have just as many faults as women.

Personally, I have worked for approximately thirty-five women (the balance being men) and have never been "bawled out," or even spoken to in an abrupt or unkind manner by either sex. If my work was not to their liking they politely requested me to change it and do it over, which I did without resentment. So you see I managed to agree equally well with either sex. To my adaptability to fit into any situation I attribute my success in experiencing no difficulty in obtaining work immediately upon my arrival in a strange city, and in many cases was implored to remain with the firm and offered a very lucrative and responsible position.

Nevertheless, while I have never worked directly underneath a "grouchy" boss, I have seen this type, as there's generally one in every office, but have observed that the percentage of men who desire to drain the last ounce of energy out of their employees or who are squeamish in regard to their work, is just as high among men as women.

Trusting this explanation will enlighten the few girls who still adhere to the old idea and that they will file in with the great majority of girls who view a situation from every angle, instead of peeking through a keyhole at things, from which they observe only a little spot on the whole situation.

Yours for progress,
"LIBRA."

(Will the writer of this interesting letter please get in touch with the Editor as soon as possible?)



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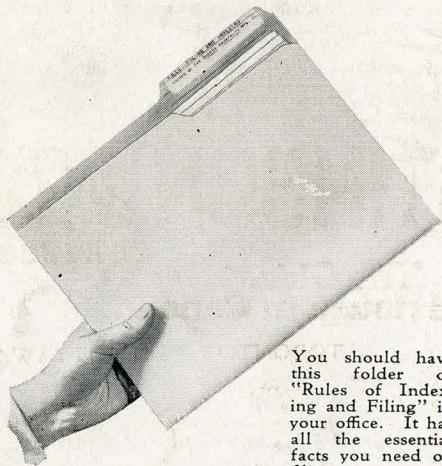
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