

OVER THE TOP FOR NEW LOAN

Committees Throughout Second Federal Reserve District Already at Work in the Drive for Subscribers.

EVERY COMMUNITY COVERED.

Chairman of Each Section Reports on Preliminary Activities to Line Up Local Committees for the Third Liberty Loan Campaign—Special Work in Farm Communities.

Immediately after Secretary McAdoo announced that the anniversary of the United States' entry into the war would be celebrated appropriately by the launching of the Third Liberty Loan on April 6, work was begun in earnest to organize the Second Federal Reserve district for the important part it will take in the drive for subscriptions. The chairman of the committees for the eight subdistricts into which the Reserve District is divided jumped into action with the alacrity of army officers preparing for an attack.

The training received by these men during the last Liberty Loan campaign, and also by those who served with them on the different district committees, had fitted them to respond at a moment's notice to the government's call for their services.

For several days each chairman has been actively "on the job" in his district realigning his forces of Liberty Loan workers, strengthening the organization wherever it needed strengthening, and enlarging its scope by adding to local committees men who will give a wider representation to the interests of their communities.

Working to Reach All.

Each district is making special efforts to get into closer touch with the farmers and the country population. The enthusiasm shown by representatives of the various agricultural organizations who attended the farmers' convention recently held at Cornell convinced the heads of the Liberty Loan committees, who were also present, that if farmers in certain districts did not buy as many Liberty Bonds as they were expected to last fall it was because of some fault in the Liberty Loan selling organization, and not the fault of the farmers.

Organization plans in the various districts differ somewhat with respect to methods of bringing the agricultural communities into the next Liberty Loan drive in an active way, but in general the aim is to arouse a livelier interest by giving the farmers a larger representation on the local as well as the district committees. The men being chosen represent the Farm Bureau associations, the granges and the Dairyman's League.

The plan of organization being worked out in District No. 1 furnishes a particularly interesting illustration of the intensive canvass to be made for subscribers when the Third Liberty Loan drive begins.

The chairman for this district is Ray Morris of the New York firm of White, Weld & Co. The counties comprising the district are Niagara, Erie, Chautauque, Orleans, Genesee, Wyoming, Allegany and Cattaraugus. Farm teams of three men each are being organized in every school district. The team members will be thoroughly conversant with agricultural conditions in their respective districts and personally known to the farmers to whom they will appeal for subscriptions.

Local Members in Charge.

The work of the farm teams in a group of several school districts will be supervised by a member of a local subcommittee, while a man specially qualified to co-operate with and direct the work of the local committees, a man who is a practical farmer, has been chosen as a member of the district committee. Thus there has been established a direct line of communication between a group of bankers and business men at Liberty Loan headquarters in the city and a group of farmers in each community.

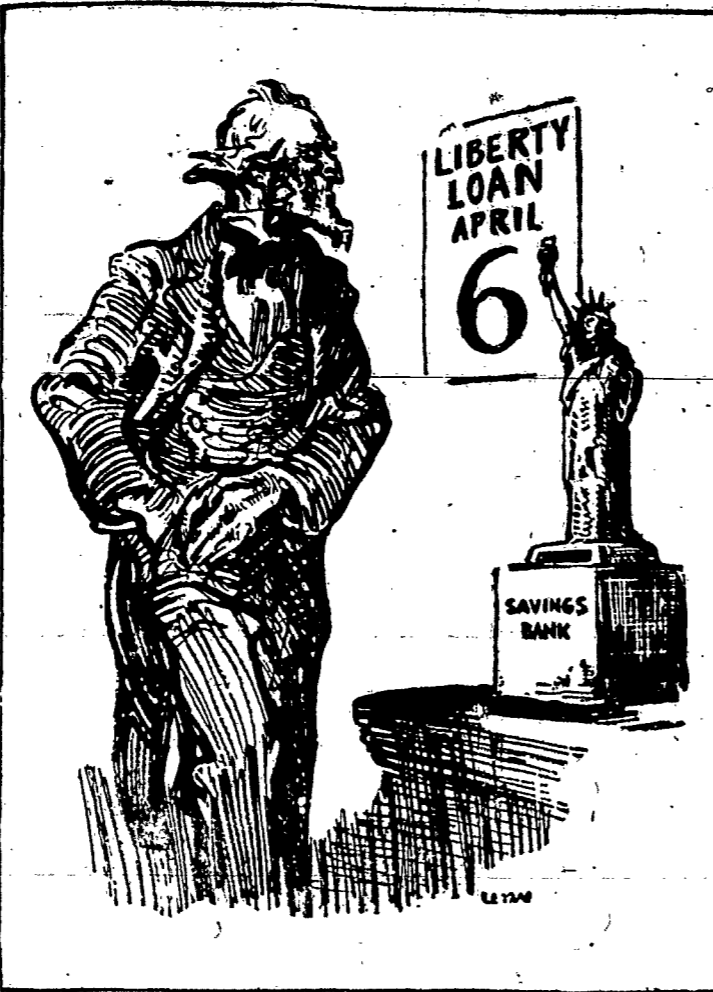
The Liberty Loan Committee for District No. 1 will maintain headquarters at Buffalo, from which all literature and publicity matter will be distributed throughout the district.

Headquarters for District No. 2 have already been established in Rochester at No. 79 St. Paul street. George W. Hodges of Remick, Hodges & Co., is chairman of the committee for this district, which comprises Monroe, Steuben, Livingston, Wayne, Ontario, Yates and Seneca counties.

It will require at least three or four weeks to organize the district fully to carry on its share of the work to make the next Liberty Loan a success. Mr. Hodges said. For a number of years he has been serving as chairman of the district in the last campaign, with a view to getting them to consent to serve in the same capacity again. In nearly all cases they have agreed to do so.

Spending for the Liberty Loan workers in the ten counties comprising District No. 3, which oversubscribed its quota of the last loan by about 6 per cent, was Sheldon, of Lee, Higgin

"I'll just keep that date in mind."



—Cesare in New York Evening Post.

son & Co., chairman of the district committee, said: "The slogan up there is, 'We did it before, and we can do it again. You tell Uncle Sam that we are on the job.'" The ten counties comprising this district are St. Lawrence, Jefferson, Oswego, Cayuga, Cortland, Onondaga, Madison, Lewis, Oneida and Herkimer.

E. N. Potter of Potter, Choate & Prentice, chairman of the committee for District No. 4, has started to marshal his force of workers. The organization will be the same as that which did such effective work for the last loan. Because of their experience last fall Mr. Potter expects the workers on the various local committees to carry on a more intensive campaign this time, with better results in reaching the farmers. Headquarters for the district will be established at Binghamton. The counties included are Schuyler, Chemung, Tompkins, Tioga, Broome, Chenango, Otsego, Delaware and Sullivan.

The task of organizing District No. 5 has not been easy because its seventeen counties stretch out in a long strip of territory, extending from the northern boundary of New York to Westchester county on the south. This district supports many different kinds of industries.

Charles S. Sargent, Jr., of Kidder, Peabody & Co., is chairman of the district. Because there is so much ground to cover it will be necessary for the committee to maintain headquarters both in Albany and New York city, as was done during the last loan.

Extend the boundaries of your territory. Do not let them overlap, but see that every foot of the ground is canvassed. Instructions to this effect have been issued to the heads of local committees in District No. 6 by Acosta Nichols of Spencer, Trask & Co., chairman of the district committee. Mr. Nichols explained that the committee is trying to build up an organization that will give the highest expression to community sentiment and be the means of impressing upon every person in the district the sense of individual responsibility to see that each community furnishes its quota of subscriptions.

Included in District No. 6 is all of Long Island, except Kings county, and Staten Island.

G. Herman Kinnicut of Kiesel, Kinnicut & Co. heads the Liberty Loan Committee for District No. 7, made up of 12 counties in New Jersey, in which the palatial suburban homes of many of New York city's rich men are to be found. In those same counties are also large settlements of foreign born workers. Mr. Kinnicut feels that in every American community the right kind of an appeal for subscriptions to Liberty Bonds will get a response.

F. Q. Brown, mayor of Dobbs Ferry, said the organization for the district of which he is chairman—No. 8—embracing Rockland and Westchester counties in New York and Fairfield county in Connecticut, was in readiness to respond at the touch of the button to the command "Go over the top!"

Spanish Pronunciations.

The Goths, an ancient Germanic, barbaric people, pronounced like moths; Moors, inhabitants of Morocco, pronounced like hoors; Mantilla, accent on second syllable; Valladolid, a city of Spain, pronounced Val-yad-foled; accent on last syllable; Cervantes, Spanish novelist, author of "Don Quixote," pronounced Thay-vo-face, accent on second syllable. In the Spanish language e before e and i has the sound of the English th and is pronounced thay. Seville, city in Spain, is pronounced Say-vel. Burgos, a province and city of Spain, is pronounced Boor-gooce.

Happiness.

I used to think it was great to disregard happiness, to press to a high goal, careless, disdainful of it. But now I see there is nothing so great as to be capable of happiness—to pluck it out of each moment, and whatever happens, to find that one can ride as gay and buoyant on the angry, menacing, tumultuous waves of life as on those that glide and glimmer under a clear sky; that it is not defeat and wretchedness which comes out of the storm of adversity, but strength and calmness.—Anne Gilchrist.

ADOPTS ALL-AROUND PLAN OF PATRIOTISM

Pennsylvania Engineman Finds Method That Leaves Good Margin for Liberty Bonds.

Edward F. McKenzie, an engineman on the Pennsylvania railroad, typifies the citizen who is making every effort possible to help the country win the war. Here is his story in his own words.

"When our country entered the war for humanity I resolved to do everything in my power to help win the war. As a beginning I took council with my wife and son as to how we could do the most good. The following program was worked out for the table: Meat, two days a week; fish, two days a week, and the other days beans, soups, macaroni, etc. We use whole wheat, corn and rye bread in turn.

"I cultivated a war garden in my spare hours, which supplied our wants all summer in addition to a good supply for winter. The money saved enabled me to join the Red Cross and contribute to it and to the Y. M. C. A. fund, as well as church and hospital funds.

"I purchased a Liberty Bond in the first and also the second issues from my earnings, authorizing the railroad company to take 10 per cent each month from my earnings, and I am adding to my savings to purchase more. I have also advised other employees to do the same."

THE THIRD LOAN

By WALT MASON.

NOW once again you'll have a chance to buy yourself a bond, and help the allies out in France, in Belgium and beyond. In April now our Uncle Sam will start another loan, and are you ready, as I am, to put up plunk and bone? It's little we old gent's can do to help our armies out, but we can certainly come through with packages of tin. When everything is said and done, his wealth will slip the straps and there should be a box of tin from every loyal "dip." You are not a kid to give away or scribble your dust; you lend to Uncle Sam—and "dip" here surely safe to trust. You are not asked to lend for fun, good interest you receive; if you've no bonds, when war is done, you'll rend your robe and grieve. Ah, then you'll hang your head in shame and sound a doleful note; you did not help to win the game and get the Prussian goat. But there is none with soul so dead he will not buy a bond even though he has to cut out bread, and see his cookstove pawned. Let's march up cheerful, blithe and quick, and buy, and buy, and buy; for thus we'll make the Teuton sick, and soak him in the eye.

Copyright 1918 by George Matthew Adams

FROCK FOR STREET

Fine Serge or Gaberdine Material, Any Preferred Shade.

Sleeves May Be Finished With Cuffs of White Satin, Turn-Over Collar Matching Them.

The sketch illustrates an exceptionally smart and unusual spring street frock, to be made up of fine serge or gaberdine, and, of course, in any preferred shade. Navy is suggested as first choice, although tan or beige would undoubtedly be smart.

This is one of the straight line frocks that conserves fabric and still manages to avoid any suggestion of skimpiness. Simplicity is the keynote of the gown.

The skirt proper is straight. It measures two yards at the hem when finished. Over this comes the circular shaped or apron overskirt. The upper or major part of this overskirt, as will be noted, is rather short, and it is brought to the desired length by the addition of six shaped sections, each approximately two inches wide, hemmed by hand and overlapping so that the stitches necessary to join them are not visible.

The bodice is plain, with rather long shoulders, a trilling fullness at the waistline, and with closely fitted sleeves. The sleeves may be finished with cuffs of white satin, the turn-over collar matching them or cuffs and collar may be of natural color pongee or of silk in any preferred color contrasting with the frock. The waist buttons at the center back, and a sash catching the frock is simply folded about the waist and tied in a flat bow at the back.

This design is one that is distinctly suited to wool fabric, and to attempt to make it up in satin or any of the popular silks would be to rob the frock of smartness.

In developing spring and summer apparel one important point that should be borne in mind is that sheath length is the correct one for the skirt. This



Unusual Tailored Frock for Spring.

means six to eight inches from the ground, and from present indications, except, of course, when low shoes are worn, the hasty display that has been accepted as quite correct for several seasons will be taboo.

The gown shown in the sketch is so simple any home dressmaker could undertake it. The one point that would require care would be the cutting and fitting together of the circular or shaped sections of the overskirt.

To make the gown for the average figure three and a half yards of material five-four inches wide would be required.

Collars and Cuffs of Net.

Net in fine quality is an excellent choice for the collar and cuff set, which is to lend finish to the dark dress of cloth or silk. There are ever so many ways in which it can be used. Pin-tucking is decidedly effective on this material. One set showed the net tucked up and down, and across, at intervals of an inch, forming blocks all over the surface. The slightly rippled edge was piped. Another showed the edge finished with a boldly embroidered design in white darning cotton.

A third set showed the material used plain, except that three small tucks ran around the edge, to which was attached a knife-plaited hemstitched frill about an inch and a half wide.

The New Fashions.

Large fur bows on the butterfly style are noticed on the latest hats.

Red leather collars and cuffs are seen on many women's mixed suits—in which a little red is noticed. Red kid gloves are worn with such suits.

The latest gowns show the fullness in the back of the skirt. Some have two ruffles below the waistline, caught in the skirt length.

Fur was never so popular as it is this season, for we have fur on everything, even on the wrists of short gloves.

SAILOR WITH SHIRRED BRIM



Spring hats are usually the most charming and the most simple. This sailor with a black satin crown and the white shirred brim make an irresistible combination. The white satin buttons on the side of the crown are the only trimmings, and they are sufficient, for the hat could not be daintier.

OPEN NECKS WILL REAPPEAR

Warmer Weather Certain to Bring More Comfortable Apparel Into Use, According to Writer.

Many of the eton street dresses are most attractive. They can be worn over blouses or over sleeveless gimpes or with the skeleton waistcoats referred to above. These waistcoats are being made of satin and figured silks and of rich and beautiful materials to give a touch of color to the favorite dark blue costumes. For every-day use, however, the simple white blouse of washable satin or of organdie or of handkerchief lawn is well liked, and a great many of these blouses are made with the round collar that once we knew as Peter Pan, although there is something of a tendency toward the revival of the high stock, and with the coming of the warmer weather we shall see open necks in generous numbers.

We will do a great deal for fashion and we will do still more for the needs of the country, observes a fashion writer, but it is a proven fact that women who have grown accustomed to the comfort of the rolling collars are exceedingly slow to accept to any great extent a fashion which calls for swathed throats; for open necks have conserved health as well as comfort, and that fact must be taken into consideration. Undoubtedly, stocks with Jabots will be worn to a great extent upon the street during the early season and there will be a good many of the high neck blouses worn under the eton coats, but just as soon as the temperature rises to any considerable extent, the open necks will reappear.

MAY DARN NET IN COLORS

Numerous Articles, Both Dainty and Attractive, Are Made From This Variety of Needlework.

Can you appreciate the artistry that lies in colored darning on flit mesh or flit? There are any number of lovely things which can be made from this variety of needlework.

For instance, wouldn't oatmeal taste better from a breakfast set showing oblong inserts of fine net darned in colors and showing a cheerful daisy design in yellow, brown and green?

Or what about a boudoir pillow with a cunning little brown basket of variegated flowers spilling over its edges, the handle tied with blue ribbon to a garland of the flowers. Runners for the buffet or dressing table can be treated to end inserts or whole borders of the same darned net. It is such an easy thing to do, as it can follow any cross stitch or flit pattern. It is best to use an embroidery hoop to hold the net in shape, as the work is done on the net before it is inserted into the material. Use a blunt needle with a long eye for the weaving. Loose ends of thread at the beginning and end of the needleful are hidden from sight by the weaving. In this, as in all fine needlework, knots are bad form.

When the weaving is finished the net is basted in place on the wrong side of the material, right side down. The material is then cut away to about an eighth or a quarter of an inch of the weaving and turned underneath all around. The edge is then machine stitched very close and with fine stitches.

Plaited Collars.

The latest effect in plaited collars of fine muslin show deep hemstitched frills falling from a high, close neck-band and fastened in front with little narrow, close-fitted of the hemstitched muslin, rounded at the ends. The accompanying cuffs have no plaiting, but merely bands, like the ties, to be drawn round the frisk sleeves at the wrist and tied in, crisp little bows.

Black Is in Evidence.

Have you noticed how much black appears in the accessories of our dress nowadays? Many of the newest handkerchiefs are printed with black designs on a colored ground or a black and colored design on a white ground. Then, too, we see black ribbons in some of the elaborate lingerie, and sometimes black lace in boudoir garments of colored georgette or chiffon.

POLKA DOT MAKES BOW



Polka dots are destined to be in demand this coming season, if present indications hold true. This charming afternoon gown from Balch Price has employed black and white polka dotted busy yellow taffeta as an ornamentation over the draped dress. The gown itself is of black georgette crepe.

FATE OF THE SHORT JACKET

Doubt Is Expressed Whether the One-Time Popular Garment Will Retain Its Past Favor.

It is a question as to whether the short jacket will remain at the pinnacle of fashion, but nevertheless a woman who wants to be in the picture will risk a chance on it and will find that it is not an easy garment to achieve through alteration, says a New York fashion correspondent.

There is another type of coat, which appeared in America a year ago in a modified form, and upon which the French place a high valuation. It is usually called the buttonless jacket. It is crossed in the front in surplice form, and these fronts extend into little tabs that go across the peplum of the jacket at the back, are loosely knotted, and then dropped.

There is a short jacket which has taken the long one as its inspiration, but it will have nothing to do with the peplum. It is fashioned after the sweaters that were worn this winter. It reached to the waistline, and the fronts, crossing below the bust, have a soft grille and a Japanese bow at the back.

The Eton jacket, the bolero, the baby jacket and the Dagobert coat are in high fashion, but they are garments that demand to be bought from a tailor or a shop. They cannot be evolved with any degree of success from something that was good in other days.

WHAT THE WISE GIRLS WANT

Perfect Health, Good Features and a Clean Skin Leave Very Little to Worry About.

It is the rare girl who hasn't something about herself that she doesn't like. Perhaps this is as well, since youth is inclined to be self-centered and egotistical. Which sounds like a paradox, but what is youth but a paradox?

If a young girl is in perfect health, and can boast good features and a clean skin, she has nothing to worry about, so far as looks are concerned. That her eyes are brown instead of blue, or her face is round instead of oval, and something else is one way instead of another, are matters not so worrying over. There are just as many people who like brown eyes as there are those who like blue, and vice versa.

What every girl should be concerned about first of all is her disposition. Is she sweet? Is she agreeable? Is she thoughtful and helpful? These are the really big things in a girl's life as well as in the life of everyone else. Second, she should be careful about her health. Often from the state of her health comes her disposition. A bad stomach will make a sour temper. Bad stomachs are often caused, in girls, from unwise eating, and too little outdoor exercise. Candies, pickles, white bread, strong coffee, are the Waterloo of many a girl's happiness and success in life.

White Kid Pump.

It would be a fair prediction to make to say that the footwear most in favor among smartly dressed women for the coming summer will be those of white kid. The kid is very heavy and the pump is made with a substantial sole and a military—not very high—heel. The vamp is long and there is no brocade. The toe piece extending up beyond the vamp line to form a sort of tongue. The toe is well shaped but narrow and there is neat perforation across the point of the toe.

Fabrics That Have Uses.

Pongee and shantung, the latter in the plain natural color, are featured in smart tailored frocks for southern wear, says the Dry Goods Economist. Gingham in fancy checks are its popular for southern wear as they have been for several seasons, and many good looking dresses are made up in this material.