

OUR FASHION LETTER.

Pyramids of Tiny Flouncings Lend Much Grace.

TOQUES TURN UP ON THE LEFT.

Accordion Plaited Skirts to Be Revived For Evening Wear—Pretty Idea of Sate Gowns—Chiffon Boss Still Used as Trimmings.

Quite a beautiful gown of black lace over white had pyramids of tiny flouncings in a V form, starting at the hem in the center of the back and repeated on either side, giving great grace to the skirt. The bodice was quite pouched, the black lace forming a sort



PLAID MOUNTAIN SUIT
of coatee over a white front, from which descended long tassels with panne ends, made like a gigantic mulberry in a light mauve tint. The violet color was repeated in small chiffon violets applied to the decollete and to the angel sleeves. The satin belt was also of the same hue.

Many of the new toques turn up very abruptly on the left side and are simply trimmed with a bird and loops of velvet ribbon.

A most useful dress is one of serge, dark blue or dark red, both being equally attractive, with a plaited skirt bearing a plain yoke and a plain front. Gowns of greenish plaid are also considered ultra smart for fall wear.

ACCORDION PLAID SKIRTS.

The accordion plaited skirts are really fascinating, and in the autumn they will be revived for evening wear, especially among girls. A good many in net voile and chiffon have been seen in various trousseaus, and the accordion plaited blouse, too, will have a



DINNER DRESS AND COAT.
revival of favor. It was always a smart mode and suited all slight women. Many gowns are made of linen de sole incrustated with two or three different makes of lace in the form of medallions.

lace medallions are more lasting and look charming on box plaits of different sizes. This is a smart idea for a simple fabric.

The cut shows a dinner dress of white satin, covered with bands of jetted lace. The coat is of black chintilly over white chiffon.

BIRDS ON MILLINERY.
Birds are the most decorative form of early autumn head gear. They are used as trimmings in the most meaningless fashion, but they are a novelty and immensely smart.

There is certainly a craze for beflowered and befrilled skirts. A useful



VEILING GOWN.
dress of brown tulle seen recently was worn with a hat of brown tulle trimmed with pinkish yellow roses.

FOR OUTDOOR WEAR.

Sack coats are worn in town, but in the country, except for cycling, the short, tight fitting coat takes its place or the blouse caught in with a leather belt at the waist. Norfolk jackets also are being worn, so we may say that once again tailor made frocks are showing the figure. Even the neatly stitched bolero has a tendency to be tight fitting.

The new skirts are nearly all cut plain over the hips and all the fullness comes at the hem. Some are made



MOLESKIN AUTO SUIT.
with a separate killed founce put on invisibly under strappings of cloth or tweed. The old fashioned idea of a short skirt was a skimpy pattern most unbecoming to the average woman.

HEMMED BY FLAMES

Rightful Experience of a Family in an Australian Bush Fire.

The terrible devastation wrought by the uncontrollable bush fires in Gippsland is throwing a gloom over the entire community, as the people receive the heartrending reports of ruin and desolation. Business is completely paralyzed. Whole dairy herds have been roasted alive, literally, by the hundreds, one man alone having counted that number by his own choice stock burned to a cinder in his paddock. Sheep, too, have perished in large numbers. At Sea View, a small township on the Strzelecki ranges, about twelve miles south of Warragul, W. Graham owned a splendid dairy farm and a choice dairy herd of 130 cows, one of the finest in Gippsland. On Monday afternoon, after separating the milk, Mr. Graham conveyed the cream to the factory at Bear Creek, a journey which he accomplished daily. He reached the depot all right as usual, and on his return got as far as Mr. Long's house, which is about half way, when he found the bush on fire right ahead at a point where the track was only about twelve feet wide. After waiting for over an hour to see if the burning track would become practicable, Mr. Graham grew anxious about the safety of his wife and family and, although persuaded by Mr. Long not to attempt the fearful ordeal of going through the flames, he decided to run the risk. Taking the horses out of the trap, he mounted one of them and galloped off. He had no sooner got well into the ferny avenue when a big burning tree came crashing to the ground just behind him, causing his horse to rear with fright. This incident partially unseated him, but, giving his horse his head, he went at full gallop for a distance of about 400 yards further, when the fire and smoke were so intense and suffocating that he was compelled to give the journey up. Wheeling his horse round, he made a dash to get out of the burning avenue before he and his horse were roasted to death, when suddenly he came upon the huge blazing tree that had fallen, and found to his utter dismay that all retreat was effectually cut off. He immediately dismounted and fully expected to be burned alive. For nearly four hours he lay groveling on the ground, placing his mouth in the deep ruts to get a breath of air, while the sparks and burning timber fell round him. His horse, as if guided by instinct, kept by its master's side with its nose to the ground. At length Graham could endure the agony no longer and he resolved to gallop through or die in the attempt. So mounting his faithful horse again he made a headlong dash, heedless of everything, and by a miracle he managed to reach his home. But his troubles were not yet over. He came into Warragul for medical advice, where he was detained all night in consequence of the roads being blocked, and when he reached home a second time he found everything but his house swept away by the fire. All his outbuildings, barns, stacks and fences were demolished, too of his dairy herd out of 130 were charred to a cinder. Half roasted, singed bare and totally blind on every hand were sheep, pigs and poultry. It is a miracle how the house escaped destruction. Mrs. Graham placed the children in one of the rooms, draped the place with water and sprang wet sacks over it to prevent ignition, and then with the help of three neighbors the brave mother battled with the flames the whole night through. The ordeal however, was so terrible that Mr. Graham had to ride into Warragul again for medical assistance, both mother and children being totally blind.

The Edible Palolo Considered a Delicacy.
The edible palolo, an annelid sea worm, of the Samoan Islands, has a curious habit of making its appearance on the surface of the sea on two or three days only out of the three hundred and sixty-five of a common year, and then is to be seen by the human eye but for a short time.

OWNERSHIP AND DEBT

Significant Facts Collected by the Massachusetts Bureau of Statistics.
About 25 per cent of the 1,100,000 families resident in the state of Massachusetts live in homes with their own free of incumbrance, and of this number about 4 per cent live on farms. According to the latest figures compiled by the Massachusetts bureau of labor statistics, more than 80 per cent of the families in the state live in homes, which they rent, other than farms, only about 1 per cent of the families in the entire state live on rented farms. These figures are based on an aggregate state population of 2,340,000, the total number of families being 480,000 and the average number of persons to a family 4.67 of the whole number of families about 35,000 live on farms, and the others, numbering in the aggregate about 445,000 live in homes distinct from farms. As to values only those pertaining to the incumbered farms and homes have been compiled. The aggregate value of the mortgaged farms is figured at \$2,500,000, and the aggregate amount of mortgage indebtedness thereon was about \$12,000,000, or 41.88 per cent of the total value. The aggregate value of the homes owned by the 57,308 families living in mortgaged homes distant from farms was \$228,645,292 at the period when these figures were compiled, and the aggregate amount of indebtedness on these homes was \$102,950,000, or about 45.03 per cent of the total value. It was shown that the mortgage indebtedness on farms—about 64.47 per cent was incurred for the purchase of the property, 7.63 per cent for improvements after purchase, 6.97 per cent for purchase and improvements combined, and the balance, 20.93 per cent, for various reasons. Of the total, however, 83.75 per cent was incurred for legitimate business reasons, not indicating failure, lack of thrift or misfortune. Of the indebtedness on homes 61.4 per cent was incurred for purchase, 23.52 per cent for improvements, 6.84 per cent for purchase and improvements combined, and the balance, 18.60 per cent, for various reasons. The investigation showed that 91.48 per cent of this indebtedness was not in any way connected with reasons indicating failure, lack of thrift or misfortune.

Dancing a Religious Exercise.
Dancing was originally a religious exercise, and is still practiced as such among barbarous and semi-barbarous nations. It is as old as the human race.

PENINSULA LANGUAGES.

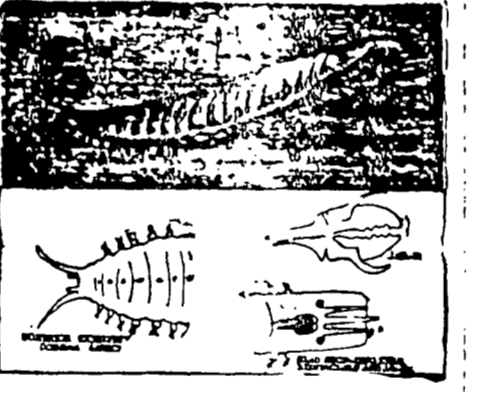
They Correspond Respectively to Three Political Agencies.

The three great languages in the Iberian peninsula—Castilian or Spanish, Portuguese and Catalan—correspond respectively to the three political agencies which drove out the Moorish invaders from the ninth century onward from three different directions and from distant geographical centers. The mountains of Galicia, in the extreme northwest, served as the nucleus of the resistant power which afterward merged itself in the Portuguese monarchy. Castile in the central north was the asylum of the refugees, expelled from the south by the Saracens, who afterward reasserted themselves in force under the leadership of the kings of Castile. Aragon in the northeast, whose people were mainly of Catalan speech, which they had derived from the south of France, during their temporary forced sojourn in that country while the Moors were in active control of Spain, was a base of supplies for the third organized opposition to the invaders. Each of these political units, as it reconquered territory from the Moors, imposed its official speech upon the people, where it remains to-day. Were the present Spanish nation old enough and sufficiently unified were the component parts of it more firmly knitted together by education, modern means of transport, and economic interests, this diversity of speech might disappear. Unfortunately, the character of the Iberian peninsula is such—arid, infertile and sparsely populated in the interior—that these languages socially and commercially turn their backs to one another. Of necessity, they do this also along the frontier between Spain and Portugal. The eyes of each community are directed not toward Madrid, but toward the sea; for there, on the fertile littoral alone, is there the economic possibility of a population sufficiently dense for unification. Thus the divergence of language is truly the expression of natural causes working through political ones, which promise to perpetuate the differences for some time. As for the Basques, they have been politically independent both of the French and the Spaniards until within a few years, and have been enabled to preserve their unique speech largely for this reason. But now that their political autonomy has begun to disappear, the official Spanish is pressing the Basque language so forcibly that it seems to be everywhere on the retreat.—Prof. William Z. Ripley, in Popular Science Monthly.

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Black Crepe de Chine.
An exquisite gown for evening wear is a princess gown of black crepe de chine. The body of the gown is cut in pointed tabs, which fall over an underskirt of accordion plaited flou

er. Sometimes, though in greatly diminished numbers, a supplementary swarming occurs at the dawn of the day following the principal swarming. By the Samoan the palolo is considered a great delicacy and the season of the swarming a period of much feasting and holiday making. As the time approaches for the advance of the warm great preparations are made in fitting out an equipment of nets and receptacles to hold the catch and in getting every available canoe in proper trim.



The Horse Market.
"London excepted," said an authority recently, "New York is the greatest horse market in the world. People come here from many miles away to buy horses. Why? Because a man can get a bigger variety and greater opportunity for selection and bargain right here than he can anywhere else in this country. There were over 60,000 horses sold in this city last year from January 1 to January 1. Of these about 45,000 were work and draft horses. The remainder were carriage and saddle horses. You hear that horses are cheap—that they are a drug in the market and that a man can buy one at his own price. The latter is true. You can name your figure, and the dealer will trot out a horse that he will sell at that figure, dicker or no dicker. You can buy a horse for \$10—or even less money. But that does not mean that the animal is a drug in the market. I have been in the business all my life, and I never knew the time you could not buy a three-dollar horse for five dollars."

"Where do the horses all go? Well they go where they cannot return from, in a great many instances. The report of the Board of Health for last year shows that in Greater New York no fewer than 53,000 horses died from natural causes, or were killed to be put out of misery. If 53,000 horses die and 60,000 horses are sold, there can not be many more horses here than there were at this same time last year."

NEW YORK FASHIONS

WHAT TO WEAR WHEN THE BREEZES "FRESHEN UP."

Autumn's Changes in Gowns and Hats—Clothing for School Children—Giving Small Dinners and Other Useful Hints for the Ladies.

What to Wear.
The little breeze that "freshens up" as the sun lowers these last August days brings out shoulder fixings in a multitude of charming appearances. A summer with a fairly steady chill in the air has, in fact, kept such garments pretty well to the front throughout the season.

The first cool weather coats to be seen are of heavy, two-faced tweed or double-faced zibeline. In these a new shape of sleeve is the most striking feature. This sleeve is fullest at the elbow, merging gracefully into a fitted cuff. Such coats are from half to three-quarter length and are most of the semi-fitting type.

White is now the only wear, not only for the sweet young debutante but also for her mother or chaperone. The old rule has been set aside, and the matron wears white just as often as her daughter does.

The colored Shantung, which is the new name for the pongee silks, make serviceable and smart frocks, the dark blue Shantung being especially commendable. Skirts of this are invariably killed or boxplaited, for the material is too lacking in substance to be treated otherwise, and Norfolk coats, with or without the basque, are the most accepted style of bodice. For traveling or for packing these shantung silks are worth consideration, for they are delightfully light and do not crease, shaking out as fresh as possible after being packed in a trunk, and they look the right thing in most circumstances.

A clever girl who admired the beauty of the real Japanese kimonos of silk, hand embroidered in sprawling flowers, has managed to produce something of the same artistic effect in her kimonos. She used cotton crepe for the body of the kimono and trimmed it with a border of gayly flowered cretonne, carefully cutting out the flowers on the edge and buttonholing them down to the crepe foundation.

Black Crepe de Chine.
An exquisite gown for evening wear is a princess gown of black crepe de chine. The body of the gown is cut in pointed tabs, which fall over an underskirt of accordion plaited flou



ers of chiffon, trimmed with rows of tiny black velvet ribbon. The low-cut bodice is trimmed with a ruffle of white chiffon hand-painted in black roses. The sleeves are to the elbow and made of accordion-plaited chiffon, which falls free, displaying the graceful white arm.

Changing Fashions.

Formerly with the change of summer to winter there was a change in fashion, not only in materials, but in the design for all clothes. Now in spring and autumn also new styles must be exhibited and entire new outfits must be provided.

Taffeta silks are thought very smart for house wear. They are also made with velvet or cloth trimmings in reception and theatre gowns to be worn under the long wraps that are so attractive this season, and most charmingly picturesque are the black silk gowns with their founces and ruchings of the taffeta and the straight bands of black velvet around the hem of the founce and inshaw collar effect on the waist. These same black taffeta gowns with the lace or chiffon undersleeves and folds of lace or chiffon at the throat.

As is always the case in the autumn, there are no end of smart cloth gowns exhibited—not with coat and skirt to match, but with waist and skirt. There is only a little time when in this climate it is possible to wear even a cloth gown without a wrap so that these gowns are short lived. Still, they are so smart they must needs be had. The rough materials and what are known as the novelty for these gowns, and while some have elaborately trimmed skirts, others are made with the pleated or tucked skirts that have no trimming. One of the newest of these is in a gray zibeline, the skirt with double box plaits in front at the sides and in the back.

front, with a lace yoke and collar, or is made with the draped effect and a wide belt of red liberty satin. A waist has an embroidered red cloth. To wear with this style of gown it is really necessary to have a wrap, although be it understood the gown is supposed to be complete in itself, and, if not warm enough, must needs be made so by the chamolis or wool undervest. Still, the new loose coats are so attractive that they will find many a use being made of them.

School Children's Clothes.



The children must be warmly dressed or they will not keep well. They will be cross and will not study. So try to get all-wool garments for them. Each child should have two sets of warm, flannel underwear, and three pairs of cashmere or ribbed wool stockings.

The boys should have three shirt waists and a wool suit, a wool cap and an outside coat or a thick "sweater" to wear out of doors when cold weather comes.

The girl should wear over their flannels either a flannel petticoat or cotton flannel drawers, and then a wool dress. An outside coat or sweater and wool cap will complete her outfit. Shoes—heavy ones—and mittens must be added. And there should be warm nightgowns of flannel or cotton flannel.

For the Boy of Ten.

2 suits all-wool underwear	2.00
3 pair all-wool stockings	.70
3 shirt waists	.75
1 suit of blue serge	4.50
1 sweater (wool)	1.50
1 wool cap	.50
1 pair of shoes	1.50
1 pair of mittens	.50
2 nightgowns	1.00
Total	\$12.95

For the Girl of Ten.

2 suits all-wool underwear	2.00
2 pair all-wool stockings	.70
2 undershirts	.50
2 underskirts	.70
1 wool dress (ready made)	5.00
1 coat	4.50
1 pair of shoes	1.50
1 pair of mittens	.50
2 night gowns	1.00
Total	\$16.40

Autumn Hats.

The first autumn hats are more suitable to wear with the gowns and coats just described, or with the severe tailor gowns. A good model is the low crown medium width brim, made in the rough felt or beaver, and trimmed with ruchings of satin, silk or velvet, the exact shade of the hat, around the crown or with a succession of soft ostrich tips put on in the same way. The ostrich tips are softer and perhaps more effective, but after all, are not in keeping with the general style of the hat, which is intended for any sort of wind or weather, to which ostrich tips certainly are not best suited. An all black hat of this description is immensely useful, but the same idea carried out in gray, tan or red is most attractive and can be worn either with black of the same colored gown.

Afternoon Tea.

Five o'clock tea is getting to be a very simple affair. The sandwiches are made of bread and butter, and though they are sometimes spread with pate-de-foie-gras, it is but rarely. This simplicity is largely owing to the horror women have of growing stout. At five o'clock teas many toothsome sweets were offered, and therein lay the danger of growing stout. A favorite delicacy for afternoon tea is the old fashioned loaf cake, which, after all, is very simple and much resembles raisin bread. Rock candy and saccharine are used to sweeten the cup that cheers, but many prefer a slice of lemon with no sweetening whatever.

A Pretty Idea.

At a fashionable wedding in London recently the bride and groom instead of being pelted with conventional and sometimes hard hitting rice, had thrown at them the prettiest and softest of little shoes made of silver and gilt paper. Horseshoes made of the same harmless materials were also prepared for the same use on the occasion.

The Long Coat.

The long coat for fall wear should never extend beyond a line cutting the skirt in halves. This is the generally accepted theory with fashionable tailors, for below that line every fraction of an inch detracts from the height of the wearer, and above the line each part of an inch adds to the height.