

# OUR FASHION LETTER.

## Kilted Skirts Popular in Plain and Figured Goods.

## CORDUROY FOR DRESSY GOWNS.

## Housemaids' Skirts Simulated For Indoor Costumes—Millinery Novelties—Three-quarter Coats Superceding the Longer Ones.

The kilted skirt is certainly having a vogue. It is carried out in both plain and figured goods. The lighter weight of course the better. It is becoming to almost every figure, and it makes an ideal short skirt because the weight is evenly distributed.

For a walking suit navy blue chevrot is an ideal material, as it looks well in all seasons of the year. Brown mixed goods are, however, much used in Paris and are combined with touches of green or red. The woman with red or chestnut hair looks very smart in a walking suit of iron gray mixed goods, and if she is tall she will have a three-quarter length coat held in by a suede belt.

Some of the new skirts are made with three folds finishing the lower



FAWN CLOTH GOWN

edge and the hips slightly eased in with tucks. This is a pretty style for these materials.

Coats to wear with the separate skirts are made of covert, with strapped or inverted seams, and lined with fine taffeta or satin in the exact shade of the outside. These are forty-two inches long and handsome and desirable from every point of view. Mountain coats are made with strap trimming attached on, and as this is too difficult to handle, kersey is used for the strapplings.

The cut shows an autumn dress of fawn cloth, with a wide attached cape yoke. It is trimmed with brown and green plaid and silk buttons.

## WHITE FOR HOUSE FROCKS.

White is always pretty for house frocks when the material is soft. It is not so expensive as it may seem, for it cleans far better than colors. Some of the housewives in particular come out as good as new and combine warmth with light effects.

Corduroy cloths and velvets are very smart and much used abroad, especially in champagne shades. They are used for dressy gowns, but are simply made, with fronts and lapels of gold embroidery softened with a jabot of old lace.

Some house gowns are made after the fashion of a housemaid's skirt,



OLD ROSE FRIEZE GOWN.

with a blouse bodice finished by a smart wide belt and a pelerine effect of lace or embroidery.

Although elaborate gowns and fashions are the rule, many a simple little gown can be made at home. The simple blouse waists and the full gaited skirts can be easily contrived from a pattern, and nothing looks prettier on a youthful figure.

There are some novel things for skirt waists in the new velutinas, some

being embossed, some ribbed and many in rich Persian designs. Naturally these are only intended for waists, as they are not so heavy and solidly backed as that intended for full suits.

The illustration shows an old rose frieze gown, trimmed with yellow gupure and bands of sable.

## SEASONABLE MILLINERY.

The fall tailor made hats are very smart. Cocks' feathers are very largely used in white, green and shaded red. The shapes are much smaller, and turbans prevail. These are of two kinds. There is the square edged turban made of shirred velvet, with two tails in the back and a pointed front, and the draped affair which turns up coquettishly in front. The latter is more universally becoming.

Hats of rough felt are used for everyday wear with walking suits, and



TAILOR MADE HAT

one of these in white trimmed with floss and a black velvet bow is pretty to go with the heavy white shirt waists which are worn even in midwinter.

Some of these small hat shapes turn up abruptly on the side in such a fashion that they show a good deal of the hair.

For hats this season will be in the shape of turbans trimmed with delicately shaded ostrich tips.

Picture hats show a very long drooping feather, the plume in itself being a thing of beauty and invariably placed on the hat in the manner that was beloved by the old masques.

The cut shows a tailor made hat of crimson felt trimmed with shaded ribbon and a quill.

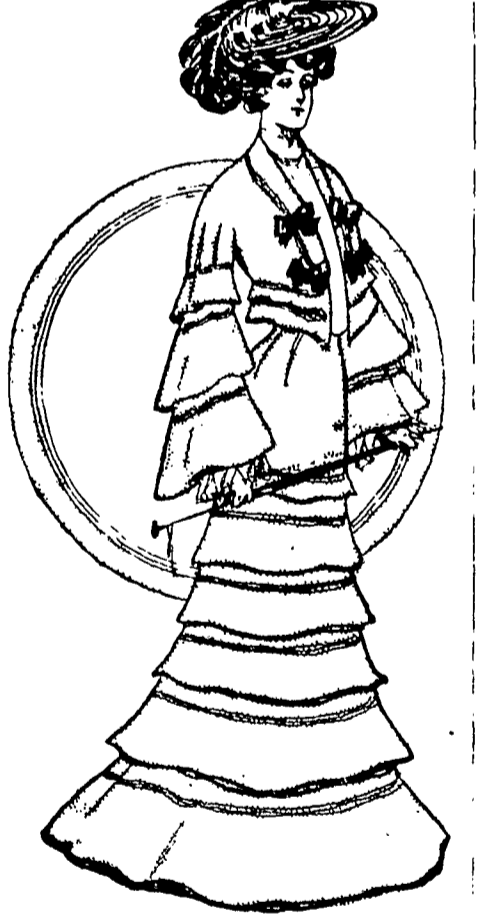
## THREE-QUARTER COATS.

Three-quarter coats will be more popular than long coats this winter, and they will be made very fancy.

In nearly every case the fancy coat, be it long or short, has its wide cape collar. This in the plainer garments is stitched heavily or edged with strapplings and in the more ornate is appliqued with lace or embroidery.

Narrow bands of fur, principally of mink and sable, are again used in trimming coats, suits and even elaborate gowns.

A smart cloak model was of smooth cloth, with a double breasted effect.



CLOTH COSTUME

buttoning over a wide cape collar edged with stitched strappling. The sleeves were full and trimmed with two stitched bands close to the narrow cuff. The lower part of the coat was trimmed with three stitched bands at regular intervals.

Such a coat made by a good tailor is always smart and useful.

I saw some very fine new silks for waists and dresses, though there are fewer dresses made all in the same material than ever before for fine wear. There are pastel brocades, peau de cygne, crepe de chine, peau de crepe, illuminated china crepe, louisine, Scotch plaid silks and pinhead checks in the prettiest colors and no end of velours chiffons. For dresses taffeta still holds its own, and there is a new quality which, while having all the luster of taffeta, is soft and flexible as india silk. This makes it all that the heart of woman could desire.

A feature in the world of fashion is the thick ribbon ruche in satin or silk, while fringes of every sort will be used.

The picture shows a costume of sage green cloth. The hat which goes with it is of shirred green panne, with a shaded green feather.

JUDIC CHOLLET.

# 'HEATHEN CHINEE.'

## HE HAS AN IRRESISTIBLE PASSION FOR GAMES OF CHANCE.

The Chinatown of New York Abounds in Gambling Places. They Have a Mayor and Chinese Laws in Force There. How They Play Their Game.

Games of chance are not confined to the English speaking people of New York city by any means. Generally speaking, the Chinaman is a born lover of speculation, but, unlike the native of the United States, he holds to the games of chance that are wholly his own, or have become adopted by his race. The celebrated game of fantan is distinctively Chinese, lottery and policy are inherited or adopted games.

As a natural sequence, then, when Wo Kee set up the first mercantile establishment at No. 8 Mott street, in about 1878, thus forming the nucleus of the Chinatown of today, gambling was the first avocation. During the four years next following the police and various societies for the preven-



tion of crime then in the city fought a stamp out gambling, and the Chinese fought to keep it going. It is almost needless to say that the Mongolians were successful.

Cautious were they in the beginning, a guard against these occasional police invasions, but gradually they grew less fearful as the numbers of the intensions relaxed their courts, and finally the gamblers became a power. It was not a strong power under the local Chinese government, but to the municipal city government it was invincible. To-day, just as when Chinatown was started there is a Chinese Mayor, his name is Lee Chuck, and a system of Chinese laws, and both are respected by the Chinamen more than are the city's laws and ordinances.

Fantan companies usually control the games in Chinatown and they are generally composed of about ten men. When they start the company each of these men "chips in" \$30. The room is then secured and furnished, after which the outfit is made ready. Before the game can open, however, it is necessary for the man with the "pull" to go out and pay the first week's "protection money and the rent. This amounts to about \$30.

Most of the fantan games in Chinatown belong to the syndicate called the Fantan Hong, which is like a labor union, and to which all the members carry their grievances for adjudication. But sometimes the Fantan Hong does not settle things satisfactorily, in which event the individual members settle the dispute to their own satisfaction, which perhaps a broken head or two. The game being ready, the players take a round.

The "dealer" takes a handful of buttons from a large box that stands filled on the table in front of him and places the buttons underneath the bowl, being careful not to let the players get a look, as they might estimate the number of buttons and thus reduce the dealer's chance of winning. Then the crowd begins to bet, placing the various amounts of money on and about the numerals on the board. The dealer asks if all are set, then he cautiously tilts the bowl and rakes out four buttons. This process he continues until the number is reduced so that with one more rake he will bring all the remaining buttons to view. As the remaining buttons may be four, three, two or one, of course, there is the speculation.

Don't Want White Patron. Whether it is a superstition or not, the Chinese do not care to have the Christian dally with their gambling games. They seem to cherish a belief that the Christian is a natural hoodoo and they will not let him play. The games are conducted in an open faced, bold manner, but none but Chinamen are allowed to tempt the Goddess of Fortune.

Some of the fantan games in Chinatown are carried on in sub-cellars and some in rooms on upper floors reached only after passing through a seeming labyrinth of halls, foul smelling and reeking with the fumes of burning opium.

It may be said as a closing word regarding fantan that all the stakes are good United States minted money. The Chinese have a system of money, of course, but they don't use it in gambling.

Next to fantan, lottery is the favorite game with the Chinese, and Chinatown has a full quota of games.

While the Chinese enjoy lottery, they do not like it nearly so well as fantan, because there is not the same element of chance, and because lottery is not fast enough. In lottery there are but two drawings a day, one at four o'clock in the afternoon and another at half-past nine o'clock or thereabout in the evening. Both drawings, however, are full of interest, and the rooms where they are held are generally packed to the doors with excited and gibbering Chinamen.

The Chinese game offers no prizes at all. Its backers make a book, like

the veteran horse race gambler, and announce that they will give even money on such and such. 200 to 1 on so and so, and so on. Then "ye pay" yer money and takes yer croice. The game compares very favorably with American "policy."

It requires three persons to manipulate the Chinese game—the conductor, or manager, the secretary and assistant secretary. Each of these officials has a duty to perform. The conductor manages the drawings; the secretary receives the money and records the bets, giving out a ticket, and the assistant secretary has charge of the drawing board, on which the numbers are placed, and from which the winning numbers are marked out in red ink at the time of drawing. The lottery room resembles the office in one of the larger Chinese stores.

It is as easy of access as are the fantan games. One part of the room is enclosed by long boards or poles reaching from the floor to the ceiling. In this wall is a small aperture like the window in a room where the horse races are played. Through this opening the bets are booked. The three officials sit within the enclosure and when a player appears at the window he sings out that he wants a ticket at the same time stating the number and amount he wishes to play. The secretary makes the necessary records, writes a ticket and the transaction is ended.

So it goes for hours before the drawing. Possibly as many as a hundred bets are placed at every lottery game in Chinatown. Before each drawing the Chinese lottery players have their hoodoos just the same as do the natives. They will treasure any number of the day's lives that smack of good luck, and compare the odds against them in the lottery, but rarely do they win, because the odds against them are too great. Eighty numbers, of characters, are used in the game and it has been found very hard to prove it to be lottery, for very often some of these characters translate it will read "The great book is in the mouth," or something similar.

Drawing the Winning Numbers. These eighty characters are pasted separately on the drawing board, in four rows of twenty each, and tickets containing the characters are furnished each player. When the drawing time arrives the manager tears off all the eighty slips, and after mixing them well rolls them into four piles of twenty each. These rolls are put in a box and one of the players is allowed to select one of the rolls, which of course have been thoroughly mixed about.

When this roll has been taken out the other three rolls are destroyed, and the roll selected is declared to contain the winning numbers. The assistant secretary passes these twenty numbers to the board in view of the players, and as has already been stated, always present in large numbers at the drawings. After this he takes the twenty winners and a roll containing the original eighty characters.

The Chinamen usually compare tickets and if a winning has been made the ticket is presented and the money paid out instantly. The game is then declared closed, the players are shooed out and the door



Lottery Ticket From Hong-Choy-Hat

locked until about three hours before the next drawing. The game may be played in a variety of ways, but the managers have figured it out so it always gives them a profit of sixty-five per cent, and sometimes more. The player must have selected at least six numbers that come out to make a winning. If he does this he gets \$2 for every dollar invested. Usually the players pick out a list of ten numbers from the eighty on the drawing board and pays \$1 for his choice. Then he has several chances of winning, which are paid for as follows. If six numbers win he gets double his money, or 2 for 1; if seven come out 100 for 1; eight, 200 for 1; nine, 1,000 for 1; and ten, or the whole list, 2,000 for 1. It is rarely however that a player hits six numbers correctly, but it is said that the 2,000 prize has been won on several occasions.

Amer can't beat the Best. European pencil manufacturers, especially those in Germany, are beginning to feel seriously alarmed at American competition. The reason is because the American cedar wood, of which so large a quantity is used in this industry, is of much better quality than any that can be obtained in Europe.

Foreign manufacturers have tried to replace it by other substances, but their efforts have been practically in vain. They have fashioned envelopes for the lead out of French wood, paper and even out of metal, but no one of the substances has proved in any way as serviceable as the cedar of this country.

"The competition in this direction," says a foreign journal, "is not likely to decrease, and it can, therefore, readily be seen that a rich reward await the person who is fortunate enough to discover a material which can fully take the place of the American cedar."

# MODERN INSURANCE.

# THE DOOMED ELEPHANT.

## IT WILL COME FOR EXIGENCIES OF EVERY KIND.

Life Liberty and the Pursuit of Happiness Are All Covered—Bankers and Business Men Stand on a Different Basis by Burglar.

Modern insurance practically urges every one to join a "Don't Worry Club."

"Whatever happens we will look out for the issue; don't trouble yourself about it," is the attitude of the various companies. "If you die your heirs will receive a substantial money consideration to console them for their loss. If you are injured or become ill you have your expenses paid. Against loss by fire, water, burglary, and almost every ill that can threaten one's comfort and material well being, insurance offers a more or less adequate protection.

When the Windsor Hotel burned it became known that the owner not only had the building well insured, but that he was defended against losing his rent to the amount of \$75,000. Also the landlord of the hotel had taken out a "use and occupancy" policy, giving him \$100 a day until the hotel should be rebuilt, or until he had drawn the \$36,000 which was the maximum amount to which he was entitled under the terms of the policy.

Insurance against loss of rents is common not only among hotel and apartment house owners, but even in the rentals of private houses. Sometimes families owning their own houses take out a policy providing them with enough to reimburse them if they should be burned out, and in consequence be compelled to rent another house until their own is rebuilt or repaired. This is termed technically the "insurance interest" in a property.

Almost every kind of business and every special branch of it can be insured in these days. Not only can every piece of furniture that goes into storage be insured, but its safe removal from one place to another is guaranteed. If a safe breaks when a piano or other heavy article is being moved the insurance company is liable for the resulting damage. If a valuable bit of baggage is smashed you can collect damages from the company, always providing that you can prove that reasonable care and precaution were required to prevent loss or damage.

Not only business and private individuals are protected against loss by burglars. A case recently was brought into court by a London jeweler who had a policy of his sort; but it being proved that the excessiveness of his porter was responsible for the loss and the case being decided as one of shoplifting rather than burglary, he was unable to collect from the company. Large companies following this line of business employ experts in the manufacture of safe doors in the methods of burglars attacking safes. They also have lawyers and inspectors throughout the country to recover property and prevent frauds.

Detectives and private investigators are employed regularly to recover stolen property and to bring the accused to justice. The cash loss by personal dishonesty in the United States last year, including embezzlements, amounted to \$2,000,000,000, the previous year. A part of this saving at least, was put down by the insurance companies as the result of their vigilance.

Many people who shut up their city houses for the summer turn the responsibility for their care to a company that puts every thing under seal, inspects the premises regularly and makes good any loss that occurs.

The old fashioned method of one individual going on another's bond as personal security for him is being largely superseded, especially in the cities, by the regular bonding and security business transacted by insurance companies organized particularly for that purpose. Young men are financially guaranteed to their employers, and besides that the heads of almost all large businesses have a special protection against claims by those in their employ because of injuries or some other just cause of action. An employee being hurt because of some condition for which his employer would be held accountable collects from the insurance company the award of the court or amount agreed upon by private compromise.

Landlords are guaranteed against risks by unprofitable tenants, and persons injured in their elevators collect damages for such injuries from the insurance company.

The insuring of plate glass and all sorts of valuable and breakable wares has grown into a great industry within a few years, as has the indemnity against loss by steam boilers or other dangerous apparatus.

Firms that employ many teams are insured against accidents to the teams themselves, their drivers and the contents of the wagons, and also against any injury caused to the life, limbs or property of others by their teams.

Aside from the regular life and accident insurance business, there are numerous allied lines that have developed from these. One company at least offers insurance only on the lives of total abstainers from the use of intoxicating drinks as a beverage. Another lays stress on "impaired lives," the expectation of life hitherto formulated by life insurance actuaries being modified to a considerable extent. Lives that are not acceptable as first class risks are treated as acceptable by grading them up to the standard

Largest of Elephants Born Certain Extinction.

Alfred Sharpe contributes to Blackwood a very interesting little plea for the preservation of the African elephant, which is being ruthlessly slaughtered for its ivory, and is now in danger of extinction. The reason is not far to seek. The African native throughout the continent, since the introduction of firearms, urged on by the high value of ivory in European markets, has slaughtered elephants wherever he could find them, regardless of size or of sex, and so large an ivory of all descriptions is a valuable article elephants will continue to be indiscriminately killed. It would not do, as some have suggested, to try to destroy the trade in ivory, because it is almost the only export of central Africa, but—

"If all the powers and states holding territory in Africa would agree to strictly prohibit the export of tusks under a certain weight, say fourteen pounds (or portions of such tusks) and would faithfully carry out such agreement, all small ivory would become valueless to the owners. The African does not like to waste his powder; he would soon cease slaughtering the small and undersized elephants. Not many cow tusks exceed twelve pounds in weight, and one result of this prohibition would be that in the course of time as soon as the news had spread throughout tropical Africa that small tusks were no longer of any value, neither cow elephants nor undersized beasts would be shot for their ivory. It might be expedient even to go a step further—to make it a criminal offense to be in possession of tusks under fourteen pounds in weight."

This sounds very well in theory, but for a country which cannot prevent the destruction and probable extinction of our rarer birds at home it is probably in the nature of a counsel of perfection. It is unfortunate that up to the present it has not been found possible to catch and tame African elephants and to make them of practical use, as is done with the Indian species. They would probably not be more difficult to tame but the conditions in which they live make it almost impracticable to secure them. They roam over vast tracts and are so harassed by hunters that they never remain in one locality more than a few hours, and a day later are, perhaps, twenty miles away.

According to a French publication, Science pour Tous, in many English houses, on the table by the side of the pepper box and the salt box is placed a sand box—a little receptacle filled with very fine sand as fine as flour.

A medical journal has advised dyspeptics to adopt this remedy. The sand, mingling with the alimentary mass, renders it less compact and makes digestion more easy. This has become the fashion and since the English have begun to eat sand it is certain that French people who imitate their neighbors across the channel will soon be devouring it. Besides, gravel for digestive purposes has been in use by ostriches for a long time. Discriminating readers will take this sand story with many grains of salt. Whatever else the French constitution may require, it does not need sand. Everybody is supposed to eat a peck or so of dirt in the course of his or her life, and unsuccessful politicians frequently have to do so on a crowd, but sand as a daily diet is not likely to become popular among the Anglo-Saxons until they develop chicken claws as well as chicken beaks, of which there seems just now little indication.

Take Much notice of the Dirt Wave. "Did you ever notice the dirt wave?" asked the old fisherman at the Sixty-ninth street dock the other day, as he pointed to a long black streak on the lake, which looked like the line of the horizon.

"A peculiar thing is that dirt wave," continued the old man, examining his hook, "and for many a year I've been puzzled about it."

"Upon being asked to tell something about the dirt wave, he said: "Well, that wave comes about twice a year as regular as the season, and never fails to reach this side of the lake during the month of April. Where it comes from I cannot exactly understand and how the rubbish which it carries sticks together is a mystery to me."

"You will notice," he continued, "that as far as you can see in either direction the dirt wave reaches."

"The dirt wave doesn't travel as fast as common waves, another thing I don't understand, and it will be twenty-four hours before it reaches the shore."

"What is the dirt composed of?" "Why, just common rubbish. Sticks, wooden boxes, old newspapers mixed up with a sort of mortar of dust and marine plants. I'll bet that wave is 100 miles long."—Chicago Democrat.

China's Floating Islands. Floating islands are familiar to all who have eaten the toothsome dessert of macaroons and whipped cream, but little is known here of the real floating islands that navigate the rivers in certain parts of China. News comes from Bangkok that lately an island of large size disappeared near the town of Krumpharaphi, on the Mekong. The island was partly cultivated and contained large trees, some of them being ten feet in circumference. The owner hunted for it for several days, but found no trace of it. It is reported that in the month of March each year islands float down the Mekong and that they disappear invariably. Where they go and how they are disintegrated no one there seems to know.