

The very elaborate black toilet will be as much in evidence this winter as It was last, for the light cloths are much less worn and the fancy wools, as pretty as they are no not approach a plain and solid color in point of ele-gance. Some of the thin black stuffs, trimmed with fur or worn with large fur neck pieces and muffs, are used with good effect for winter calling cos-

#### Pin Money.

A new woman's bank, opened in Thirty-fourth street recently, ended its first day's business with reposits aggregating \$155,000. It seems only a few years ago since it was a difficult and somewhat embarrassing matter for a woman to secure bank accommodations. Now she is tempted by lures of handsomely furnished rooms, pretty stationery, new styles of check-books, so important has her patronage become to banks that make a special-

The French woman has always been a financier, the American only recent-With her emancipation has come an understanding of business affairs, the transaction of which in a former generation was left to the men folks. The new way is the better by far.-New York World.

#### The Effect of Colors.

White makes a woman look big, innocent winsome and classic. Clear white is for the blonde, cream white for the brunette. Is it not the woman in white who has all the attention, and the wide-eyed young thing in white, with a blue ribbon, who captures all the beaux?

Black is the thinnest color a stout woman can wear; indeed, the woman who wears black to best advantage is she who is stout and has black eyes and black hair.

In gowns of certain colors flesh seems to shrink; in others to expand. A subdued shade of blue, heliotrope and olive green, with black, of course, are the colors under which flesh seems less ostentatious, while certain shades of blue, pale gray and almost any shade of red are to be avoided. Mauve and the higher shades of green are the two colors that in decoration about the throat and shoulders are especially helpful in diminishing the effect of

### Return of the High Reel.

Just as the rejoicing over the going out of the long skirt is at its height comes the melancholy intelligence that the high heel is coming in. Of course, this means that women will go about with their bodies titled forward and their minds, in the opinion of many, tilted backward. There are fash-ions that excite smiles and some that provoke derision, but it is more in sorthan in smiles that one criticises the high heel. For if report be true this instrument of fashion's torture brings many physical woes in its wake and makes weak eyes and sprained ankies commonplaces in woman's existence. It has always been associated with the wasp waist, and everybody knows that it is in the category of the incompetent that the waspwaisted, high-heeled woman must be placed. Of course, there are many women who will always cling to comon sense heels and ideals in spite of fashion's unwholesome advice, and it is much to be hoped that the high els will be adopted only by women who tread the primrose paths which do not require pedestrians to be sensi-bly shod.—Chicago Tribune.

## Economy in Small Things.

It is a difficult task to economize in the present day, and yet be a welldressed gally or woman. Still, if you are a clever one, there are many ways in which you may save money and yet look as well as your richer

For instance, with a good pattern of a skirt, a last year's one may be made to look like this year's-that is, if it was home-made in the beginning. It is a very fatal mistake when you have had a dress from a good tailor or dressmaker to spoil it by unskilled alteration. As a rule, it would be far better to wear it as it is, well made, even if not quite so up to date, than to transmogrify it by less skilled hands.

The golden rule of economy is to have few clothes, and as good as you possibly have them and as fashionable. It depends on the life the wearer leads. People who go about a good deal in town and country, and have to put in an appearance at theatres and parties at restaurants and in private houses, find it exceedingly difficult to be always suitably dressed without spending a great deal of money, and if you are mingling with very rich and fashionable people it is apt to be a problem how possibly to

ceep up with your fellows. Of course, if a woman is handy herself and has taste, these talents are worth dollars in her pocket. If she can wash a bit of lace well, tie a bow daintily, raise the height of a neckband, or make the necessary droop to a short sleeve, she may give an air of thion to a gown which had it not.

But if these items are not really rell done, she had better leave them flone; and, in good truth, it is no ay to make constant renova-tres, an very costly, they sel-ucceens a they point to hav-o may clothes.—New York

Decorations for the Neck and Hair. When a young man in South Amer

ica goes a courting he tucks a red rose just over his ear, dons his best raiment and goes to visit his inamorata. She knows at a glance the mean ing of his visit, In America, however, the custom is reversed and by no means has the same translation. The rose is a particularly favored hair ornament among women, old and young, and nothing seems to be as effective as this blossom, with its suggestion of romance and poetry and its universal becomingness. Not only in the hair does the rose appear a favorate adornment, but it is wrought in the lace collars with which women frame their these autumnal days and in the dainty and fairy-looking cape boas which float like a soft cloud about the softer cheeks and throats of pretty women. In these roses are formed of white chiffon and mousseline de soie, often veiled, and they look like the ethereal wraiths of summer roses.

There will be more combs and few er jeweled effects worn in the hair during the coming season, and the barrets for the back hair will be in the shape of little bowknots made of pearls -for pearl ornaments are in the lead -and of small rhinestones. The more elaborate jewels worn will not be in good taste except for evening wear. For this ropes of pearls and looped and rounded ornaments are provided.

Alsatian bows and bows of satia ribben, mingled with flowers, are among the hair ornaments of the season, while odd-looking rolls of white feathers, shaped exactly like the "rats" worn under pompadours and spangled with gold or silver, are among new things to adorn the heads of women.

There are satin ribbon sets shown by leaders in novelties. These consists of a sash, breast knot, sleeve loops and hair ornament, A dainty set is made of the clear pink, now in vogue, and has a wide sash, with knots at intervals along the ends and pink satin roses with yellow centers hanging from each knot. The sleeve pieces are of plaited ribbon, with a rose and end of ribbon, and the breast knot is thickly plaited with a bunch of ribbon loops and one or two roses at each end. The hair ornament is closely plaited in a loop, with a rose at each end, in Du Barry fashion.

The same style is pretty made up in white satin ribbon, and in turquoise blue the roses have a hint of green in the stems. There are no stems in the other colors, and no yellow centers. Sets made up in satin ribbon also include the popular style of fastening large, thick bunches of narrow ribbon loops and knotted ends upon the wide ribbon. These two styles lead all the others.

Pink flowered ribbon with black borders is very stylish for sashes and knots, but nasturtium shades of yellow promise to supersede everything else in the winter. Yellow and burnt orange go admirably with the stylish new shade of nickel and ashen gray that appear in all the new fabrics for the winter, especially in silk weaves.

The aigret holds its own. In short curled tips it stands out from small velvet or satin bows and is spangled with diamonds. It looks as though the pretty things had been dipped in the far waters of the Amazon, from which they come, and had retained some of its sparkling drops.

Butterfly patterns are in vogue in new silks, trimmings, laces and ornaments, so that it seems appropriate that lace and diaphanous butterflies of various materials, should appear with poised wings all ready to alight upon fluffy hair. The papillon headdress has spangles upon its wings and is a becoming style of ornament .-Chicago Record-Herald.



Variegated velvet leaves are much used on millinery.

Double and even triple turnovers figure on the new stocks.

Horseshoe lace pins are with gems for nail heads.

"Celonial" pins are formed of a row of small round heads in dull silver, set on a pg pin for the belt.

Ric and elegant are the long coats of bl ck panne set off with deep collars of cream Russian lace.

Delicate pink coral is brought ou in brooches, bar and stick pins, and in belt buckles to match the neck chains from India's strand.

Some of the dainties of the new stock collars are embellished with tiny rose petals and the little scarf ends are finished with them.

Vests, yokes and undersleeves bright hued Oriental embroidery lend a very effective touch to costumes of plain cloth in dark colorings.

Neck coltars of Roman pearls in strands of from five to a dozen are very beautiful. They are rope-like in effect and have mountings of rhine-

A novelty in the shape of a toque which a fashionable milliner has evolved is formed entirely of small peaches and foliage fruit and leaves being both of velvet.

The smartest suede slippers are adorned with bows of suede, fastened with big colonial buckles of dull gold, and are a welcome change from the silk or satin rosette that has done duty for so long.

Grape garniture for millinery use has become too popular for the mod-ish woman, and the chrysanthemum in velvet has taken its place, entire toques being formed of chrysanthe-mums in various colorings combined



Window Seats Pretty.

Window seats are easily made for windows where the inside shutters fold back into the frame, coming down to within a feet of the floor, as in parlor windows. Nail a block against the side boxing just below the sill and on these cleats rest a board about twelve or fifteen inches wide, which you have previously padded and covered with a suitable material. Calldren enjoy these seats, and when there is a cushion at one end and a potted plant at the other they give a distinctively decorative touch to a room.

The Care of Lamps.

It is possible, if proper care is exercised, to have lamps almost odorless The best lamp in the world for reading purposes is a student lamp. The first consideration in purchasing a lamp of any description is that it is safe.

In lighting a lamp the wick should be turned down and left down until the chimney and shade are replaced; then gradually turned up. This will save the chimney. A lamp should be extinguished by

turning down the wick and then pulling the extinguisher. If there is no extinguisher, blow across the top of the chimney, never down into it. Once in every two or three weeks the burner should be washed in strong soap

suds or in soda water. Many persons

boil them in soda water, but it is nard-Iv necessary. A faw bubbles of air in the oil tank a student's lamp will often prevent a free flow of oil through the narrow pipe burner, causing the lamp to give a dim, yellow light. When filling the student's lamp bear this in mind, and fill the tank to the top, and if any air

Novel Uses for Old Papers.

bubbles appear, break them.

Most housekeepers know how invalvable newspapers are for packing away the winter clothing, the printing ink acting as a defiance to the stoutest moth as successfully as camphor or tar paper. For this reason newspapers are invaluable under the carpet, laid over the regular carpet paper. The most valuable quality of newspapers in the kitchen, however, is their ability to keep out the air. It is well known that fee completely enveloped in newspapers so that all air is shut out, will keep longer time than under other conditions, and that a pitcher of ice water laid in a newspaper with the ends of paper twisted together to exclude the air, will remain all night in any summer room with scarcely any percepti ble melting of the ice. These facts should be utilized oftener than they are in the care of the sick at night. In freezing ice cream, when ice is scarce pack the freezer only three-quarters full of ice and salt, and finish with newspapers, and quality of the cream is not perceptible from the result where the freezer is packed full of ice. After removing the dasher it is better to cork up the cream and cover it tightly with a packing of newspapers than to use more ice. The newspapers retain the cold readily in the ice better than a packing of cracked ice and salt which must have crevices to admit the air .-Young Ladies' Journal.



Cake Without Eggs.—Beat four level tablesponfuls of butter to a cream; add one and one-fourth cupfuls of sugar: when well mixed add one cupful of milk, alternating with two cupfuls of flour; beat thoroughly; add a pinch of salt, two level teaspoonfuls of baking powder, and one teaspoon of flavoring; turn into buttered cake pan, and bake

in a moderate oven twenty minutes. Browned Turnip.-Pecl the turnip. cut in slices crosswise, put into boiling water and cook until tender; when nearly tender add salt to season; then drain in a colander: put a little butter in a frying pan; sprinkle the turning with a little flour; add to it the hot butter; sprinkle over one tablespoon of granulated sugar; stir and turn until the slices are browned; sprinkle with salt, pepper, and serve.

Delicate Muffins.-Cream three level tablespoonfuls of butter; add to it two tablespoonfuls of sugar; separate two eggs; beat the white; add them to the yolks unbeaten; to the butter and sugar add one cupful of milk, half a teaspoonful of salt, two cupfuls of flour, four level teaspoonfuls of baking powder and the eggs; fill greased muffin pans two-thirds full, and bake twenty minutes in a quick oven.

Stewed Beefsteak,-Have a steak from the upper round cut one and a half inches thick. It will probably weigh from two and one-quarter to two and one-half pounds; have one tablespoon of butter in a large fryingpan; lay in the steak and brown quickly on both sides; then add stock to cover and one tablespoon of chopped onion, one teaspoon of sweet herbs or any seasoning desired and one cup of canned tomatoes, using the solid tomato cutting them in pieces; cover closely and simmer one hour and a half, or until tender; put the steak on a heated platter and thicken the liquid in the pan with browned flour; pour over the seat and sprinkle with finely chopped

The city of New Orleans is now carrying out a scheme of drainage and sewerage which, when complete, will give a district embraced a most com-



New York City.—Fancy waists with plain gray held by cut steel buttons bolero are always becoming to well and stitched with corticelli silk, but proportioned and slender figures, and propriate.



WAIST WITH PLEATED ECLERO.

son. This smart and attractive May Manton model sults many combinations and materials, but, as shown is of crocus yellow pean de cygne, cendant again, and figures in butto stitched with black corticelli silk and and sleeve links among other things. trimmed with black chiffon applique and drop ornaments, and combined with an under bodice of dotted cream

The waist consists of a fitted lining

all suiting and skirt materials are ap-

To cut this skirt in the medium size ten and one-half yards of material twenty-one inches wide, nine and onefourth yards twenty-seven inches wide, or five and one-half yards fortyfour inches wide will be required.

#### Flowers in Jewelry.

Flowers of all kinds are to be seen more and more in jewelry and every-A very pretty long flower brooch has the full-blown blossom, the five petals oval opals, with a diamond in the centre, and the leaves and bud of small pearls.

#### Draw-String Chain Hags.

Draw-string chain bags, large or mall, introduced tentatively last season, have much increased their vogue. They are very handsome and are frequently further enriched with fringe of gold balls or pearls,

The Modish Moonstone. The moonstone is quite in the ascendant again, and figures in buttons

Woman's "Monte Carlo" Cont.

"Monte Carlo" coats of cloth, silk and velvet are much worn and are inherently smart. This very stylish on which the full blouse is arranged at | May Manton model includes the fashyoke depth, the pleated bolero being ionable shoulder capes and bell sleeves attached to the lower edge of the drop and is eminently practical inasmuch yoke. The sleeves have fitted linings as it becomes suited to occasions of on which the puffs and circular frills formal or informal dress, as its ma-



BLOUSE JACKET AND "SLOT SEAM" SKIRT.

are arranged to flare freely and fash- terial is simple or handsome, its finish bands and ornaments concealing the the material is black kersey cloth, the seams. The neck is finished with a

novel and becoming collar. The quantity of material required for the medium size is three and threefourth yards twenty-one inches wide, or one and seven-eighth yards fortyfour inches wide, with three and one half yards twenty-one inches wide, or one and one-half yards forty-four the taste. inches wide for under bodice and un der-sleeves.

Notable Feature of the Season. Short double-breasted blouse coats with fitted basques make a notable feature of the season and are more generally worn for walking and the affairs of life than any other sort. The stylish model shown in the large drawing includes the fashionable slo seams at the fronts and the plain sleeve with roll-over cuffs that is so much liked. When preferred the basque portions can be omitted and

the blouse finished with the belt. The blouse consists of a smooth back, under-arm gores with slightly full fronts and side fronts, which extend to the shoulders and are stitched to an under strap to form the slot seams. The right front laps over the left in double-breasted style, and the neck is finished with the fashionable coat collar that meets the fronts and rolls back to form lapels. The basque portions are joined to the lower edge the seam being concealed by the belt The cont sleeves are two-seamed and

finished with roll-over cuffs. The quantity of material required for the medium size is four and one fourth yards twenty-one inches wide, two yards forty-four inches wide, o one and three-fourth yards fifty-two inches wide.

"Slot seams" make the feature of Many of the advance models show

edges stitched with black corticelli silk, and the fronts decorated with silk drop ornaments which also effect the closing in double-breasted style White and pale colored cloths, velvet and peau de sole are all correct materials for coats in this style and fur or lace trimming can be added to suit

The coat is fitted by means of should der and under-arm seams. The fronts fit easily and the semi-loose back has an inverted pleat at the centre. Over the shoulders are arranged the double capes and at the neck is a deep rolling collar that can be raised for pro



MONTE CARLO COAT.

the latest skirts, and promise to gain tection when desired. The sleeves are in favor both this season and next, bell shaped and slashed at the outside, tection when desired. The sleeves are so allowing the full ones of the waist both in skirts and jackets, and to be worn beneath without injury. all indications point to an extended The quantity of material required vogue. The stylish skirt illustrated for the medium size is five and one is of checked tweed in light weight fourth yards twenty-one inches wide, showing lines of varying shades of or two and three-eighth yards fifty-gray, and is trimmed with bands of two inches wide.

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PROMINENT PEOPLE.

The youngest Mayor in Ohio is V. E. Bradbury, at Gallipolis, who is twenty four years old.

The Rev. Charles M. Beckwith, D.D. has been consecrated Bishop of the Episcopal Diocese of Alabama. Sir Laing Chen Teng, the new Chi

nese Minister, was once the star pitchef in the Phillips Academy baseball team, Frederick K. Landis, the newly-elected member of the Eleventh Indiana District, will be the youngest member

of the next Congress. President Roosevelt has definitely de elded to attend the dedicatory ceremonies of the Louisiana Purchase Ex-

position in St. Louis, on April 30. President John Mitchell of the Mine workers' Union will, it is said, write a book on "Capital and Labor," based on the great anthracite strike in Penn

The Earl of Crawford is about to embark upon an interesting tour round the world in his steam yacht Valhalla, He is going in for scientific research during the voyage.

"Bill" Sewell, the Maine hunter-guide friend of President Roosevelt, will visit Washington with his wife in February, having been invited to do so when the President visited Maine last fall. Dr. Daniel Elmer Salmon, Chief of

the Bureau of Animal Industry of the Agricultural Department, has held that office since 1884, and has been in that department of the Government since

Captain E. W. Freeman, who brought the Roddam out of her peril in the roadstead at St. Pierre, has been rewarded by the promotion to the com mand of one of the South African lin-ers of the Union Castle Company, of England.

President Schurman of Cornell Uni versity suggests that the new hall of the liberal arts to be erected there be named after Goldwin Smith. President Schurman calls him "the most il-llustrious exponent of liberal culture who ever sat in the Cornell faculty.'

SPORTING BREVITIES.

Berlin is building a motor car race course 938 yards long. Automobile manufacturers will urge Congress to enact a license law for

chauffeurs. R. T. Hemingray, who was recently ruled off the California tracks, has

been reinstated. John T. Brush says the New York Club will not give up Delahanty to the American League.

W. K. Vandelbilt, Jr., has entered for the Paris-Vienna International Automobile Cup Race in 1903. The form of the Shamrock III, will

be a compromise between the forms of the previous challengers of that name. The American Racing Association will reject any entry to coming American Henley regattas without giving

a reason therefor. Austria and Hungary have very few professional bookmakers, and so are enabled to stipulate that no wager of less than 200 crowns be taken.

for 1903—Hahn, Wiggs, Phillips, Poole, Harper, Thielman, Vickers, Allemang. Ewing, Hooker and Sutthoff, There will be only one baseball

Cincinnati has eleven pitchers signed

league in the South next season. Wil-liam H. Kavanaugh, of Little Rock, Ark., has been re-elected President. The close of the English racing season shows that the famous horse St. Simon still leads all of his competitors

in amount of money won by his pro-At a meeting of the Intercollegiate Golf Association it was decided to hold the next tournament on October 20, 21, 22, 23 and 24, and if possible secure the Garden City links for the week.

Jockey Rigby has caused some stir in jockeyship ranks by announcing that he is to receive a retaining fee of \$15,000 from M. Ephrussi for his work in France next year. In this country Rigby scarcely could get a mount, and never could hope to receive a fee of the amount named.

Servants in Hungary.

The servant problem is different in Hungary from what it is here. Ap-parently servants are so plentiful that the Prefect of Jaszbereny, a Hungarian town, has dared to issue the fol-lowing decree: "In view of the fact that domestic servants are getting more and more in the habit of neg lecting their work in order to amuse themselves, I hereby give notice tha any female domestic servant who is found out of doors, or even on the doorstep of the house in which she is employed after 9 p. m., will be sum-marily arrested and punished by a fine or four days' imprisonment."

Under Other Conditions.

young medical student came face to face with a dear, kind, fatherly looking gentleman, with white hair and of highly respectable appearance They both stood transfixed. The same idea flashed across both of them. "Your face is familiar-very familiar; but I can't remember where we have met so often." However, the friendly impulse was carried out. They shook hands warmly, partook of a friendly glass, and departed, still ignorant of each other's name and occupation. But the young man was determined to solve the problem, and he selzed on a waiter and said to him: "Tell me, waiter, who is that distinguished stranger with the long white hair?" And the waiter whispered slowly: "Please, sir, that's the pawnbroker,"

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