

Mrs. Speyer's Gifts to Charity. In its liberality toward medical chartties, the will of Mrs. Francisca Spayer, who died in Frankfort, Germany, inst week, recalls that of John S. Kennedy of New York. Mrs. Speyer was the widow of George Speyer, many times a millionaire and a member of the great Speyer banking house, with branches in New York, London and Frankfort. The greater part of the fortune Mrs. Speyer left is divided among institutions that are especially devoted to the discovery of new methods for the treatment of diseases, and the Speyer Institute alone, founded in memory of her husband for investi-'gating means of curing epidemics, receives \$2,250,000. Research for the suppression of tuberculosis, cancer, and lupus also is liberally endowed, and special provision is made for the extension of cheaper and improved dental treatment among the poor .-New York Press.

Good Sense Only Requisite.

"I was told." Mrs. Spofford writes from Paris in a letter to a friend in New York City, "that when we were In a Japanese or Chinese city I must always have my daughter walk before me, since otherwise she inevitably would be an object of insult; but we proved this to be false over and over gain. For similar reasons we were advised not to go shopping alone in the native quarters in Pekin, Hong Kong or Shanghai. We obeyed these instructions at first, until we knew our way about and the tricks of bargaining, but after that we became independent and never experienced the elightest trouble. In India, besides taking in all the ordinary sights, we Baw a cremation on the banks of the Ganges and went far off from the beaton track, but our whole experience was delightful, and we found that ordinary American sense is all needed to enable women, even when traveling alone, to get along with perfect ease in the East."

Working Girls.

Mrs. Charles H. Israels is chairman of the committee on amusements and vacation resources of working girls of the Woman's Municipal League. At its latest meeting it was decided to begin an agitation for municipal dance platforms in the public parks of New York City. Mrs. Israels believes that they will do more than legislation to solve the dance hall problem. It is intended to enclose these platforms in glass so that they may be used in winter as well as in summer. The committee is preparing to open a number of model dance halls, and early next month a public conference will be called to consider legislation which has been drafted in consultation with dancing masters. A list of saloon dance halls, of which there are now 800 in Manhattan and The Bronx, has been secured. The committee's next step will be to study the public schools and recreation centres and determine to what extent it would be advisable to introduce dancing .- New York Sun.

A Rhyming Social.

I attended one social of this sort. It was in my glad girlhood when life had the hues of the rainbow. Our Ladies' Aid Society discovered something new and its originality drew a large

ginated with the Romans. Orange blos soms were worn by brides among the Saracens because they were held to symbolize fruitfulness. The very general use of these flowers in Europe and America for bridal adornment is comparatively a modern custom. The use of a bridal veil is a relic of the far-off time when the husband was not allowed to see his bride's face till after marriage.

It is said to be a curious fact that the wedding cake, that elaborate indigestible compound so indispensable at the modern marriage ceremony, is the direct descendant of a cake made of water, flour, and salt, of which at the Roman high-class weddings the married couple and the witnesses partook at the time of the signing of the contract .- Ainsley's.

Etiquette Governing Calls.

Persons in deep mourning are not expected to return calls of condolence, but they are expected to take some notice of the visits. To a widow, for instance, who has a daughter, or a daughter-in-law, the matter is not difficult, because the younger generation, in this instance, the one less bereaved, pays visits after a few months, and the cards of the widow are taken by them.

Except when a woman has been widowed, or lost a child, she may return visits in three months after her be reavement. She is not expected to appear at teas or receptions, even when mourning is for a father, brother, sister, or other relative, but it is correct for her to visit her friends informally, and the fact of leaving a visiting card does not make the visit a formal one.

For the pasteboard is merely an assurance that the maid or butler will not neglect to inform the mistress of the call.

It is when paying these visits that the widow is able to acknowledge the calls of condolence that have been made. Her cards are given to the daughter, her sister, or sister-in-law, whoever the close relative may be. When the door is opened the caller sends her cards, and those of her husband, if she is married, upstairs, On going into the drawing room she leaves the card of the widow on a table where it will be seen, one card being required for each person in the house who may have called upon her, always excepting the host. The pasteboard thus left is a tacit expression of thanks for the consolatory visit, and the fact that it was not sent upstairs indicates that the person bear-

ing the name is not paying visits. To omit leaving the card is entirely to ignore those who have called, and this, obviously, is always rude.

A relative by marriage is not required to wear as deep mourning as a member of the immediate family, and therefore the emblem on writing paper and visiting cards is not so heavy. A widow may have just as wide a border as she chooses, and a daughter or sister may exercise the same privilege, always with the qualification that the border shall be less wide than that of the widow. A son-in-law or daughter-in-law needs only the narrowest border, the black being scarcely more than a line. This applies to stationery and visiting cards .-- Rosanna Schuyler in the New York Telegram.



Long Hatpins Stylish.

Long pike hatpins of etched ster-ling silver are stylish.

Skirt With Pointed Tunic.

being worn this season, and here is one that is graceful in the extreme

while perfectly simple. It is adapted

to all the fashionable soft materials,

for they all drape successfully, and it

can be utilized for one throughout or

for combinations as liked. The triple

box pleat at the back gives the long

lines that are so desirable, and be-

neath the tunic is a circular flounce

attached to a foundation. In this case the entire skirt is made from one of

the beautiful new soft slik crepe ma-

terials with a band of moire edging

the tunic. Tunics are being exten-

sively made from chiffon, jetted nets

and materials of the sort over skirts

of chiffon or of silk, however, and

again such combinations as crepe with

satin, crepe with velvet and silk with

heavier materials are greatly in vogue. For the trimming any pretty

The skirt is made with a founda-

tion which is cut in five gores and the

circular flounce that is attached to it.

banding is appropriate.

Every variation of the tunic skirt is

New York City .- Every form of the loose blouse or jersey is being worn this season, and this dress is just fancy enough to be becoming and attractive without losing its simplicity. In the illustration it is made of rose col-



ored serge with trimming of bands of silk, but while serge is a favorite for dresses of the sort, cashmere also is being much used, plaid, checked and other fancy materials are greatly in vogue, and there are, indeed, almost numberless suitable fabrics from which to choose. White serge with trimming of handsome braid and yoke of silk would be charming, the dress illustrated is dainty and pretty, while the same model made from navy blue serge with trimming of black braid would become adapted to harder usage, and the pattern suits all equally well.

The dress is made with the body lining, to which the straight pleated flounce is attached and in which the sleeves are inserted. The blouse consists of front and back portions, that are held by straps beneath the arm

The tunic and the long box pleat are The quantity of material required joined one to the other and arranged for the medium size (ten years) is over the foundation. When the skirt is made with a girdle the foundation six and three-eighth yards twentyfour or twenty-seven, four and threeis cut slightly above the waist line eighth yards thirty-two or three and and the girdle is draped over it. quarter yards forty-four inches When the belt is desired the founda-8 wide, with eight yards of banding. tion is cut off and joined to the belt.





Plowed Field.

Put into a saucepan a pint of granulated sugar with three tablespoonfuls of water, one cupful shaved chocolate, a piece of butter the size of an egg and a tablespoonful of vinegar. Place the pan over the fire and boil twenty minutes, stirring enough to prevent burning. Test by dropping a little into ice water. If found too brittle, stir very hard and pour into a buttered tin. When partly cool, mark the candy into squares .- New York Telegram.

Potato Salad.

Boil six medium sized potatoes in the "jackets" and peel them while warm. Cut them into pieces about a quarter of an inch thick. Boil five eggs hard, remove the yolks and cut the whites up with potatoes. To this add a bunch of celery, cut in small pieces, a small onion, chopped fine, pepper and salt to taste. Mix all this by shaking it up, as using a spoon would break the potatoes. Mash the yolks and add a little sait, mustard and pepper. Then stir in gradually three tablespoons of melted butter. Make this into a smooth paste; add enough vinegar to reduce it to the thickness of cream .- Boston Post.

Oysters Indian Style.

Put one-half tablespoon each of flour and curry powder in a small saucepan, mix in gradually one-half pint of cream, a tablespoon of finely chopped onlon and a teaspoon of grated apple. Season with salt and pepper, simmering gently for twenty minutes. Have a cup of rice that has been boiled, and with this form a narrow border on a plate. Set in oven to keep hot. In the sauce put to heat a pint of small oysters; when hot dish in the centre of the rice border. Instead of using the cream you can make a thin white sauce of flour and milk. The rice need not F be used at all, simply serving in a round dish .- Boston Post.

Savory Mutton.

Cold mutton is not the most savory of meats under ordinary circumstances, but it may be made into tasty dishes when some snappy sauce is added. A curry is one of the practical ways of utilizing it for curry lovers. Cut the cold mutton into small pieces and fry them brown with two onlons cut into slices. Butter or drippings may be used. Cut two sour apples into slices, add them to the meat and onlon, turn in a tablespoonful of curry powder, two tablespoonfuls of sugar, a teaspoonful of salt, a scant tablespoonful of vinegar and three cupfuls of gravy or water. Simmer the mixture for two hours and serve with boiled rice. This recipe calls for about two pounds of meat .- New York Sun.

Parker House Rolls.

To two cups of scalded milk add three tablespoonfuls of butter and two of sugar. When lukewarm add one yeast cake, dissolved in one-quarter cup of tepid water, one teaspoonful of salt and three cups of flour. Beat thoroughly, cover, let rise until Butter -Creamery Eggs-State and Pennsylvania light, cut down and add sufficient flour to knead. Let rise again, toss on a slightly floured board, knead, pat and roll out to one-third inch in thickness, then shape with the biscuit cutter, first dipped in flour. With the blunt edge of a knife make a crease through the middle of each piece, brush over one-half with melted butter, fold and press the edges together. Place in greased pans an inch apart, cover, let rise and bake in a hot oven fifteen to twenty minutes. If the sponge is made over night one-third of a yeast cake will be sufficient .- Boston Post

FINANCE AND TRADE REVIEW

WEEKLY TRADE SUMMARY

Wall Street Disturbance Without Effect on Industrial and Trade Conditions.

New York-Bradstreet's says: widwinter character, reflecting wide-spread inclement weather, and also considerable unsettlement due to commodify price fluctuations. Outdoor activities, such as building, are of course retarded, and bad roads affec. country trade.

"Traveling men are now on the road and good spring orders are being received by jobbers, while the reports as to far-future trade are still very satisfactory. Retail trade varies with sections reporting. "Benetic as to collections are irres.

"Reports as to collections are irreg-ular. It is noted that a good deal of money is tied up at present in grain, which has been in transit for some time, owing to traffic interruptions due to storms and to the Northwest-ern switchmen's strike. Finished steel is less active, demands from railroads be apparently held back, but pig iron is in better request.

"The commodity price situation will bear close watching, both because of its possible effect upon demand and because of the growing importance of the question of wages scales. Some-thing like a country-wide revolt against high food prices is to be notel, anti-high price agitation being report-ed in a score of Western cities.

"Shoe manufacturers are still at work on spring goods, and shipments are going forward in good volume. "Business failures in the United States for the week ended with Jan-

uary 20 were 275, againstn 291 last week, 307 in the like week of 1909, 408 in 1908, 252 in 1907 and 276 in 1906. Business failures in Canada for the week number 44, which compares with 44 last week and 40 in the same week of 1909."

MARKETS.

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crowd and that meant a financial prof-It to the sisterhood.

I look back to those early environments and now believe that our Ohio village among the hills of Old Ashland county possessed families of literary ability. The committee on socials started into a new channel. Those of the village folks who were amateur "poets" were invited to each write an original poem, ditty, rhyme or doggerel and read on this evening.

Some were pensive, some gay, some were religious and a few were literary gams. A few wrote parodies and bthers ground out machine poetry. No matter, it was interesting and funny.

Writing verses "runs" in some famflies just the same as consumption and cancers.

The program was interspersed with music and the audience grew happy and giddy. It was home talent and "all went merry as a marriage bell."

Of course there followed refreshments those who could not appreclate literary efforts did relish "victuals and drink." The entertainers were of all ages-gray-haired sires and dames, school teachers and housemothers, young men and maidens, and the variety of the whole affair was amusing and we all appeared to being to the Smile Club .--- Ldllie Rice Stahl in the Indiana Farmer.

Odd Wedding Customs.

The "old shoe" custom is generally supposed to come from the Hebrews, and is supposed to have originally implied that the parents of the bride gave up all authority over her.

In Anglo-Saxon marriages the father gave a shoe of the bride to the bridegroom, who touched her on the head with it to remind her who was now master. The wedding ring was used among the ancient Hobrews, principally with the idea that the delivery of a ring conferred power on the recipient, and thus the wife wearing her husband's ring shared his authority. The ring in the Roman espousals was a pledge of loyalty, and the idea that it should be worn on the third finger of the left hand because "a nerve connected this finger with the heart" oriFashion Notes.

Very long coats come with tailored suits.

Every other hat is turned up on the left side.

Long jeweled gold chains are worn outside the coat.

Fluffy malines are usurping the place of the jabot.

An artificial gardenia pinned on the outside of the coat is pretty.

Furry beaver chapeaux are for juveniles, school girls, debutantes and matrons.

A Cossack turban of chinchilla, made up with rose colored velvet and silver tissue, is one of the smart new hats.

It is to be a season of many trimmings, puffs, pipings, blas bands, narrow slik fringes and zigzags of all sorts.

An extraordinary amount of gold and silver is being put upon dresses, both tallor-mades and those for evening wear.

Silk scarfs, especially those of plaid. are being used much for trimming the wide-brimmed felt hats so becoming to children.

The most popular blouses include chiffon over lace and clear ecru net over a foundation for chalk-white Irish guimpure.

Combinations of moire and velvet with cloth are being exemplified in some of the most stunning of the new tailored sults.

Pearl ornaments of most elaborate design will be used for fastenings on the new fancy capes, especially the capes fashioned after the Arabian garment.

Among evening gowns the bayadere or oriental style of sashing the skirt just above the knees is one of the most notable and daring innovations of the season.

Corded shirrings will be a favorite method in the making of muffs. Bro-cades made excellent centres, and, some muffs haxe excluded high-priced furs only to go into an excess of metallic cloth, fur edged.

The Pleated Frill.

We have indeed returned to the days of the pleated frill. Nearly every blouse of the chic Parisienne is finished at the wrists with friils so deep that only the rosy tips of the fingers peep out from under them; and, if the opening in front is not concealed by a jabot, then a similar pleating must be worn down the front facing towards the left. The pleatings are made of the same material as the blouse itself.

The quantity of material required for the medium size is seven and three-quarter yards twenty-four or twenty-seven, seven yards thirty-two or five and a quarter yards forty-four inches wide, one yard twenty-seven inches wide for the band, width of skirt at lower edge three and threequarter yards.

place of Dutch and Eton collars in ture. popular favor.



Fresh meat, after beginning sour, will sweeten if placed out of doors in the cool of night.

Milk which is turned or changed may be sweetened and rendered fit for use again by stirring in a little soda.

Boiled starch is much improved by the addition of a little sperm salt, or gum arabic dissolved.

Salt will curdle new milk; hence, In preparing milk porridge, gravies, etc., the salt should not be added until the dish is prepared.

Clear, boiling water will remove tea stains, and many fruit stains. Pour the water through the stain, and thus prevent it spreading over [the fabric.

Ripe tomatoes will remove ink and other stains from white cloth; also from the hands.

A tablespoonful of turpentine boiled with white clothes will aid in the whitening process.

Kerosene will soften boots or shoes that have been hardened by water and render them as pliable as new.

Kerosene will make tin teakettles High Stocks. Trim high stocks are taking the rag and rub with it. It will also remove stains from varnished furni-

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