



Only Woman Bank Cashier.
MRS. SARAH FRANCES DICK, cashier of the First National Bank of Huntington, Ind., is the daughter of the President of the bank. She was educated in the common schools of Huntington and is a graduate of the Miami College of Dayton, Ohio. She was appointed assistant cashier in 1873, and at the reorganization of the bank in January, 1881, succeeded her father as cashier and was also elected a director, having served as cashier and director continuously since her first appointment. She has the distinction of being the only woman who is cashier of a national bank in the United States.

She was married to Mr. Julius Dick, a prominent merchant, in 1878, though that event did not interfere with her duties in the bank. Mrs. Dick writes a heavy bold hand, is quick and accurate in transactions, and an expert in handling currency and coins.

The position of cashier in a country bank often includes the transactions with its customers directly, requiring a quick, clear head and quick action to keep the bank clear of a crowd during a rush of business. A newspaper man some years ago noticed the rapidity with which these things were done at the



MRS. SARAH FRANCES DICK.

counter was dispatched kept tab on the transactions during a very busy day. Mrs. Dick had no assistance whatever, every single item passed through her hands only, and involved the discounting of the dealers' papers, filling out blank notes, drafts, certificates of deposits, the computation of interest, entries of collections made, the payment of checks, making change, etc. All this required the handling of over \$50,000 cash, making up a total of over 600 separate transactions. It occupied just 300 minutes' time, or an average of thirty-five seconds for each transaction. At the close of business cash balanced to a cent.

Mrs. Dick is not concerned about politics, further than to favor a sound money policy, with gold as a basis. Mrs. Dick enjoys the confidence of the public and is held in high esteem by all who know her. She is sociable and affable and makes friends of all who transact business at the First National. In personal appearance she is tall and graceful, very fair of complexion, with light blue eyes, and light hair silvered with gray.

Miniature Craze is Everywhere.
 The miniature craze is making havoc in the land. Miniatures are everywhere. The newest hair brushes show gold backs with tiny miniatures somewhere upon them. Just where the miniature is placed is apparently of no consequence as long as it is in evidence. Puff balls have their handles capped with a miniature. Odd-shaped miniatures in rims of gold form fashionable cuff buttons, and miniatures adorn the newest inlaid tables.

Cycling Chaperonage is the Latest.
 A new occupation is looming up on the impecunious woman's horizon. It is a significant fact that in England mothers who advertise for governesses require a knowledge, upon the instructor's part, of cycling, in order that she may accompany her young charges when they go a-wheeling. It seems likely that a new employment may open up for women in the form of cycling chaperonage.

"She is a Woman."
 The approaching marriage of ex-President Benjamin Harrison to Mrs. Mary Lord Dimmick, of New York, recalls to the mind of the public the extreme deference with which the general has always regarded the gentler sex. No more striking illustration of this characteristic, writes a Lebanon, Ind., correspondent, could be desired than the manner in which he conducted himself toward the defendant in the case of Nancy E. Clem, charged with murder, in which Harrison was one of the attorneys for the prosecution.

The Clem case was without doubt the most bitterly contested criminal case of the age and the time intervening between her arrest and final discharge was eight years. She was charged with having murdered Jacob Young and wife at Indianapolis, September 12, 1868, and was tried four times. Twice the jury disagreed and twice she was sentenced to imprisonment, but each time the Supreme Court came to her rescue and reversed the

decision. After the second trial the case was taken to Marion County, and that county spent thousands of dollars in the prosecution, but refused to contribute further after the verdict in the fourth trial had been reversed and the case was dismissed.

Gen. Harrison made the closing argument for the State, and continually referred to Mrs. Clem as "the unfortunate defendant." After he had closed Senator Voorhees, who was associated with the defense, asked him why he had been so easy in his remarks against the defendant. "Dan," he replied, "no matter what she may have done, she is still a woman, and I will not abuse her." When the jury had retired, he went over to Mrs. Clem, who was crying, and asked her forgiveness for anything he had said which might have injured her feelings. As he turned away he said to Judge Palmer, who was trying the case, "Judge, I'll never prosecute another woman."

He has kept his word.

Making Old Dresses Over.
 Whether they will succeed or not it is hard to say, but the customers will make strenuous efforts to introduce trimming on the new skirts. A few Parisian skirts have gone panels with trimming running up and down beside them. This is an advantage in remodeling an old dress. Two skirts that harmonize may be put together by this means. There is no end to the variety of passementerie and jeweled trimming that can be had to give the refurbished gown an appearance of newness. Speaking of trimming, one can buy set pieces of it for yokes to old waists for about \$3, which give a very dressy effect. Go to the trimming sales and see what you can get in the way of festoons of jet or jewels and applique pieces when you are wondering what to do with a dress that is scuffed, but not nearly worn out.

A remnant which one buys for \$3 or \$4 may be made up very cheaply with the trimmings, and in this way one gets a pretty spring dress at very little cost—especially since haircloth is no longer essential. The new lining that is stiff but very light is made better than haircloth and much cheaper, too. A skirt nowadays need not be more than four or five yards wide. It is lined with chevreton, bound with velvet, and finished with a ribbon ruffle around the inside. Some of the evening skirts have velvet trimming. A Dresden silk gown with a train had an immense amorphous blue velvet bow just below the right knee. There were three or four ostrich tips standing out and up against the skirt. The bodice had large blue velvet sleeve puffs, with ostrich feathers and blue velvet bows on the shoulders and at the waist.

Hostess of Russian Legation.
 Mme. de Meck, wife of the secretary of the Russian minister, is one of the most popular of the foreign ladies in Washington. As the wife of the new Russian minister is abroad Mme. de Meck will continue to officiate as the official hostess of the Russian legation. She and the secretary occupy a pretty home in Connecticut avenue, hard by the great Lester mansion, and its mistress, who is very young, very beautiful and altogether lovely, is tall and stately and has a superb physique. Her hair is deep black and is coiled high in Russian fashion, with always a handsome circle of diamonds banding



MME. DE MECK.

It when indoors. She has yet to master our language, although she understands the more common words and phrases, but French, Spanish and her own native tongue are alike familiar. In reply to the question how she likes America she will say: "Ver much. I no go out yet so much as the papers have me there. I was not at the White House at diplomatic reception, and yet to have me in one ver pretty gown." Her home breathes an air of Orientalism. The drawing-room is hung with embroidered bands and banners and other hangings of delicate and ingenious design—all the work of her own hands. Like all Russian ladies music has great charms for her, and her grand piano in the corner is a source of great comfort to her in her new surroundings.

How to Mend Your Gloves.
 Mend your gloves with fine cotton thread instead of silk. The silk is apt to cut the kid. In mending gloves turn them inside out and sew them over and over. If there is a tear in the glove set a piece of kid under it and secure it with a few stitches.

GOWNS AND GOWNING

WOMEN GIVE MUCH ATTENTION TO WHAT THEY WEAR.

Brief Glances at Fashionable Fashions, Fashions, Mayhap, and Yet Offered in the Hope that the Reading Public Be Useful to Wearing Womanhood.

Snippet from Gay Gotham, New York correspondents:



VEN now there is danger in the wild rush that women are making with coats that the wearers will tire of them before they have really had the run that they deserve. All sorts of pretty effects are being secured from little jacket affairs made with jaunty tails in the back and with short

fronts open over a loose and elaborate front of much beruffled muslin. With the details of its construction in mind, the costume of this picture will not be a severe test of the maker who seeks to copy it, and the result is sure to be very handsome. Call it a Louis XVI dress if you wish to; you'll be correct in so doing, but you'll be equally correct and more expressive if you style it an elegant jacket bodice costume. Its materials are plain gray satin for the plain skirt, and silver-gray and green brocade for the jacket. The latter has a rather long basque and a pointed yoke of gulfure finished with a white chiffon puffing, the same being used for the part between the loose fronts. These are decorated with jeweled buttons and have white satin



Buttons that do not button.

revers, the white satin being also employed for the folded stock collar. Deep lace ruffles, headed by a white chiffon puffing, finish the sleeves.

To set off a coat properly, six buttons suffice, two on either side of the front of the coat, and the already mentioned sword belt pair, but, of course, if you have a bigger set you need not be shy about disposing them liberally. In general, however, buttons do not appear without some pretense that they fasten something, but all sorts of things are buttoned that don't really need to be, as, for instance, the innumerable tabs and things that depend from the collar or from the belt. But when you've no belt and no tabs radiating from the collar you may think like Rip Van Winkle that this time doesn't count and put 'em on without any pretense that they fasten anything. An example of just this sort of use appears in the next picture, where a baker's dozen cut steel fasteners fasten nothing. They are put upon a deep yoke of golden brown velvet, whose points reach to the waist in back and front. The adjoining cloth parts (cloth of the same shade as the velvet) are edged with black silk braid that forms ornaments on the front of the skirt. The melon sleeves are of cloth, with braided seams, and the wide skirt is stiffened.

It will be noticed that these sleeves are only moderately full, and that is all right, for sleeves may be smaller, but that does not mean that they must be smaller, or that you are advised to make them smaller, or that they are likely to be imperatively smaller for a long while yet. It only means that if you are a little short on mate-



Sleeves by which women widen.

rial you may cut the sleeves a little and still be all right, or you may wish safety plan a dress the sleeves of which are not of the stick-out-straight-from-the-shoulder-kind chiefly in vogue. Among such possible sleeves is one made quite tight over the shoulder

and without fullness on the arm. A series of ruffles set one above the other embellish the sleeve from the elbow to just below the shoulder. This particular sort is rather queer, but if you act as if you meant it that way, it's all right. Quite as fashionably correct is the sort that appears in the third sketch, which makes a woman look, as woodsmen say, two ax handles across the back. It's an odd sight to look upon three women wearing such sleeves in a small theater box, but not an uncommon one. This dress is a particularly handsome one, its skirt being from black satin and the bodice fronts the same. The latter are cut away at the armholes so that they form narrow tabs fastened with rhin-



Lawless but permissible skirt trimming.

stone buttons near the shoulders, and are edged with narrow velvet ruffles. The rest, including the stock collar, is of ivory white, Louis XVI, silk, figured and striped with lavender. A large lace bow trims the collar at the back, and narrow lace ruffles edge the balloon sleeves.

The up and down trimming seems to prevail in skirts, simulation of the under petticoat being made by the ornamenting of the skirt down the front. The only round and round trimming used is in flouncing with rich lace, or in bands or panels at the hem. But this law is quite as lenient as that for buttons, and the trimming may follow any odd design so long as there is not too much of it. In the next sketch the bodice passementerie neither suggests petticoat or overskirt, but a pattern peculiarly its own. A light weight, brown striped woolen goods is the fabric here. Its blouse waist fastens at the side and has a draped front arranged in pleats at the left side near the belt and at the opposite shoulders, passementerie ornaments holding them in place. The sleeves are in a slight modification of the 1830 model, and are trimmed with braid at wrists and shoulders where a double brown satin puffing marks the seam. The belt is of brown velvet with passementerie finish.

A method that with many modifications is frequently employed to relieve the severity of an absolutely plain skirt is next pictured. It here consists of adding to a skirt of green cloth a tablier of black moire. This bodice is of green cloth, fastens diagonally and is ornamented with velvet straps and



Widely flaring at top and bottom.

buckles in addition to a deep cape-like collar of moire and wide sharply pointed revers, all machine stitched near the edges. A full ruff of black chiffon, together with a buckle in front, falls in a jabot on the bodice, and a fob-chain of buckles and velvet depends from the waist. At the present moment green is easily the most popular color, and it seems likely to continue in favor all through the spring and summer.

A new combination of material is seen in a skirt made open over a petticoat. The entire bodice matches the petticoat, except for a shield affair that is half stomacher and half bib. This hangs about the neck like the bib to an apron and the point of it comes well below the waist line in stomacher fashion. The bib is of the same material and color as the outer part of the skirt. Its point is weighted with a bow of another material and color, and a belt corresponding to this bow is about the waist, passing over the bib. The bib itself hangs free. The effect is quaint and well, some folks would rather have things quaint than really pretty. An entirely new sort of skirt hangs in sharp folds from the waist, each fold really having a blade edge, and right on this edge about half way between the waist and the bottom of the fold where it touches the floor is set a big butterfly bow of tulle that stands out pertly and that is in color a contrast to the material of the skirt. This seems a simple idea, but the effect when the folds swirl and turn is of a pretty flock of errant butterflies flitting in and out among the shadows of the dress, and that's not simple.

Equihault harbor, near the City of Victoria, British Columbia, will be a Gibraltar when the British fortifications now under way are completed. They consist of three forts as strong as engineering skill can make them. Their purpose is said to be defensive, as they are twenty miles from the strait that leads to Puget Sound. The docks and facilities for coaling at the forts will be of the simplest description. England is spending \$3,000,000 at Equi-

TOPICS OF THE TIMES.

A CHOICE SELECTION OF INTERESTING ITEMS.

Comments and Criticisms Based Upon the Happenings of the Day—Historical and News Notes.

Gen. Miles appears to be the kind of a soldier who needs to take lessons in the art of not giving information to the enemy.

No failure can be more utter than that of the parent without love, of the teacher without tenderness, of the master with sympathy, of the philanthropist without compassion.

The fires in New York City last year averaged over ten a day and cost \$3,115,431. It is doubtful if the loss from conflagrations in 1895 in the whole of France much exceeds these figures.

Spain's idea of trading off defeat in Cuba for Gibraltar and a British alliance will hardly suit the Cubans when they win their victory. After shaking off the grip of Spain they will submit to no more rule from Europe.

The United States had but a small navy in 1812, but the havoc it created among the ships of the Mistress of the Sea was simply phenomenal. The history of the American victories on the ocean during that war reads like a romance.

It is often said that feelings are too strong to be subdued by a mere effort of the will; and this is true. But that which precedes and gives rise to such feeling it is in our power to control; and if we would be just as well as generous, we must clearly distinguish between the two.

The future is always fairland to the young. Life is like a beautiful and winding lane, on either side bright flowers, and beautiful butterflies, and tempting fruits, which we scarcely pause to admire and to taste, so eager are we to hasten to an opening which we imagine will be more beautiful still.

Modern banking facilities were illustrated in the recent transaction in the Bank of England, by which China paid to Japan an indemnity of \$24,500,000 in gold. The coin would have loaded thirty-five wagons with a ton each, but the handling of one piece of paper sufficed to transfer the money from China's account to the credit of Japan, the whole proceeding occupying but a few minutes.

A Boston spinster who has been lecturing says the coming woman has "left the lasso of theology thousands of miles behind." This is in the nature of a discovery, but not quite so surprising as the further assertion that "Women used to faint at a drop of blood; now they catch mice with their hands and dissect them afterward." All that remains to be said is that the new woman is a little more advanced in Massachusetts than in other parts of the country.

Wisconsin began the century with a white population of 115 persons, had in 1850 a population of 305,391, and now finds, by the State census just completed that her inhabitants number 1,337,915. Seventy-two per cent. of them were born in the United States. Even now the population of the State is but 35.39 per square mile, or about one-seventh that of Rhode Island. The growth of the forty odd commonwealths forming this republic is the most important and significant fact of the nineteenth century.

One of the most remarkable things about the late Judge Thurman was his persistent cheerfulness in his latter days, when his work was done and he was simply waiting for "the pale messenger with the inverted torch." He had no fear of death and no melancholy feeling as to his approaching departure from the scenes and associations of this life. "An old duffer like me is not much good, and my time has about come," he said, with a smile, only a few days before he died, and he passed away like a child falling asleep.

The fact that Eugene Field left an estate valued at \$25,000, besides a beautiful home that had already been made the property of Mrs. Field, is extremely gratifying to the friends of the dead journalist and poet. Many a lecture on his improvidence in leaving his family beggared thus loses some of its spectacular value, but the combined loss is small. Twenty-five thousand dollars is not much, perhaps, but it is a large sum to have been accumulated by a toiler who worked for the love of his work, and not for the remuneration.

More intimate trade relations between the United States and Russia will be the result of the establishment in New York of a branch of the Bank of Russia, and the exhibition in various large American cities of Russian productions. Financial exchanges between the two countries have been difficult, and various kinds of Russian goods are sold in this country as of German make. The Russians would buy more freely of American manufactured products if they could do it directly and with facility. A line of steamships between Alaska and the United States is also talked of, and the idea should be warmly encouraged.

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ment, and could not easily be dislodged in case of war. But the forts could be quickly isolated, and would mean little offensively in a war with the United States.

An active mind is required in these times to keep track of all the inventions that promise important results. The French engineer who has succeeded in solidifying petroleum for fuel claims that he can make it as hard as anthracite coal and much easier to handle, while 3 cubic feet are equivalent to a ton of bituminous coal. The invention is exciting much interest in France and England.

An inland route for torpedo boats along our Atlantic coast is a highly important aid to the defense of our seaports. A quick concentration at threatened points can thus be effected, and a hostile ship approaching our shores will have to exercise the utmost vigilance at night or its hull will be blown open by a high explosive. The Cushing has already made several trips on inland waters. Last spring she steamed from Norfolk, Va., to Jacksonville, Fla., without going to the open sea except for a stretch of 200 miles. It is well to remember, when naval affairs are under discussion, that torpedoes have not yet been proved to be less formidable to a fleet than a fleet is to a vigorously defended seaport.

A MESSAGE FROM THE GALE.

Listening on the Ice-Floes to the Boas of the Coming Gale.

When the swell is heavy in the lee-pack it is often very difficult to ascertain from which direction it comes; and just as difficult as it is, just so important may it be that it should be found out rightly, as the safety of the ship might wholly depend upon correct judgment as to this. When the huge ice-masses begin to move and scrow and press on the sides of the vessel, rising and falling in a heavy swell, then there is only one escape; namely, to work the vessel into the leads away from the side from which the gale blows. A mistake as to the direction of the running swell has often proved fatal, and the mistake is easily made.

And old Arctic sealer told me how, in hours of dread in the Arctic lee-pack, he had laid his ear down to the ice-floes and listened to the roar of the coming swell—that terrible message from the furious gale—and how he thus had discovered whence the gale was pressing, and had been able to save the ship from destruction. I tried this method, and found that it worked admirably. What is well worth noting is that open water nearly always is to be found in the lee-pack on one side of icebergs. The icebergs that we met were generally in motion, carried onward by the ruling current; often they ran forward in the ice-fields at a speed of several knots, piling up the huge floes before their cold, glittering bows; but behind them they left an open sheet of water large enough for any ship.

Antarctica.
 Antarctica, whether a continent or an archipelago the islands of which are united by thick sheets of ice, is considered to have a superficial area of 4,000,000 square miles, being, therefore, larger than Australia. The great chain of volcanoes in Victoria Land rise over 15,000 feet above the sea. On the South American side of Antarctica is the active volcano of Bridgman and the large and partly submerged volcano of Deception Island, with a crater over five miles in diameter, the walls of which, built up of alternating layers of ice and volcanic scoriae, rise 1,800 feet above the sea. Sedimentary rocks of the Eocene age, with fossil trees, were discovered in 1893 at Seymour Island; and the French ship *Talisman*, off the Antarctic continent many years previously, dredged fragments of rock containing a fossil plant characteristic of the Triassic rocks of Europe. Near Laurie Island, in the South Orkneys, limestone occurs. These rocks are of special interest as confirming the theory that Antarctica is a continent rather than an archipelago, for the microcline granite, with garnet and tourmaline and the mica-schists, must have had a continental origin, such rocks being almost unknown in oceanic islands.—Century.

Meaning of the Word "Omaha."
 The name "Omaha" bears testimony to the long journey of the people, and reveals some of the causes which brought about this breaking up into distinct tribes. It is composed of two words which signify "going against the current," or up the stream. The Omahas were the people who went up the stream, while the Quapaws, their next of kin, went, as their name reveals, "with the current," or down the stream. The traditions of both these peoples say that the parting occurred during a hunting expedition, each division finally settling in the lands whither they had wandered apart. This epochal hunt must have been centuries ago, for the Quapaws bore their descriptive name in 1540, being mentioned in the Portuguese narrative of De Soto's expedition as then living on the Arkansas River, where they dwelt until 1839, when they ceded their long-occupied lands to the United States.—Century.

Vegetarian Logic.
 "Hullo! here, I say. You always profess vegetarianism, and yet here you are eating roast beef, and that is certainly flesh."
 "But all flesh is grass and grass is vegetable matter. So I have not gone against my vegetarian principles."
 "Judy."

Another Complication.
 "Why do you look so gloomy, Tompkins?"
 "You know my best girl is one of those new women? Well, I'm puzzled to decide whether I ought to ask her to marry me or wait for her to propose."
 —Exchange.