IN THE DOMAIN OF WOMAN.

FEATURES OF FALL FASHIONS.

Cape Effects in Favor—Popular Shades for Fall Wear.

NEW YORK, Sept. 5.—Recently imported gowns for autumn and winter wear show delightful cape collar effects. The collars fall but a few inches below the shoulder line, and a drooping and softly feminine look denotes the best models.

Sometimes these shoulder coverings are in two pieces, a short, plain collar over a longer trimmed one; the deckings of this stitched applications, fancy braids or velvet or taffeta bands. The front edges of both the capes round gracefully up to the throat. There, a trimmed square collar turns over, hammered metal clasps or velvet strings fastening the stylish detail with street stuffs.

Very beautiful are the cape effects of some of the fancier gowns, frocks for afternoon visiting, driving, theater wear, etc. These are most charming in a single piece, for here the cape collar is only a modish excuse for elaborate ornamentation. Braided box gowns of lady's cloth, of which there are a number in the market, are supplied with the collar piece richly decorated all over. The rest of the gown braiding may be in bands, which frequently completely bar the sleeves and front and back of the blouse bodice.

The waist of a cloth gown in delft blue, with black silk braiding, displayed this novel treatment. The skirt was outlined at the front, robe fashion, by two of the bands and bordered at the sides and back by seven, put on as were those of the bodice.

Collars of transparent guipures, with insets of the gown cloth, are elegant features of some of the French costumes. Black may appear in the needlework of these splendid fixings—the cloth and silk insets (for there are silk insets, too) are commonly put in by hand—but the latest madness of fashion is to have the smart toilette in one color.

DRESS WITH TABS FOR A SCHOOL GIRL.

A modiste of reputation writes from Paris: "The most charming toilettes of the Bois are of cloth with trimmings of the same, strappings and stitchings always matching in tone. Costumes worn by ultra fashionables are of coral pink cloth, azure blue, mist gray and soft 'September' brown."

Parisian Modes.

Vests of white mull or lace, declares this lady, at most relieve such one-color suits, which show hip outlinings in bands and stitchings, blouse bodices and skirts only moderately flaring. The inverted mutton-leg sleeve, which puffs above the wrist band and fits closely at the shoulder, she pronounces the only one likely to surpass all others in popular favor.

"Here, indeed, such sleeves are only too much the rage, but one rejoices to see that the best makers keep the drooping puff within bounds. The least evidence of exaggeration suggests the shop made, and such a stamp, you must understand, is fatal in Paris. You must always look as if your gown is a creation—made especially for you—whether it is or not."

Incidentally Americans visiting Paris are advised to seek out clever "little" dressmakers in preference to buying costumes ready made. "They are geniuses, some of them, which accounts for the fact that they are so soon snapped up by the wholesale people."

Thirty francs ($6), we are told, is the price charged by these modest dressmakers for the making of the smartest gowns.

Some novelty wool costumes show dazzling schemes of color. A Paris gown of September brown wool—a delicate, dead-leaf shade—is combined with a thin glistening silk in shaded orange.

This is finely kilted and put on in bands between others of the wool, embroidered, braided and cut out a jour. A deep border of this trimming finishes the bottom of the slightly trained skirt. The blouse bodice has an encircling band of the embroidery at the bust and one of the round-front capes with a row of the kilting and a breast scarf of orange in the deeper shade. The scarf ties in a pretty bow high on the chest, the ends fastening in a crush belt of the same material.

The sleeves of all these three gowns were the inverted mutton legs approved in Paris.

House Gowns.

Nothing could be more effective for house gowns than falls of lace on embroidery over the shoulders. Drooping fichus and capes give a look of grace where there is none, just as a train does; a look of femininity, if you will, which is always desirable.

A batch of pretty house gowns displayed in a leading department store revealed the new cape collar in its most enchanting shapes. Everything was done to make the shoulders long and drooping, the widening of the sleeves at the bottom adding to the down falling effect.

A delicious house frock on the princess order showed bunches of grapes worked at the upper line of the lace shoulder frill. The yoke and front of the dress, which was of ivory white cashmere, were in all-over lace, bordered by a bias of white taffeta, needle-worked. The same banding zigzagged over the narrow front, four scant frills finishing the skirt at sides and back.

A very dainty dress of pastel gray voile showed a shoulder frill of the same, dropping from a grap lace collar. The sleeves and bodice of this was all in bias folds held in shape by mere pressing. The back and sides of the skirt were kilted, the apron gore being left plain and outlined with bands of the lace.

A charmingly graceful detail was a sash of black velvet. This was cut bias and tied in a round bow at the front with long ends.

Among the new autumn and winter colors many wonderful shades of blue are seen. There are also rich browns, dull reds magnificently effective, and the blue and green combinations so much worn this summer. Contrary to expectation, it is declared that this combination shall go triumphantly through the autumn and winter, trough it will be seen mainly in gown textures. A beautiful Scotch wool in invisible plaids (something very indistinct) shows a line of black with the blue and green.

Braids in Favor.

Braids will not be used again, put on in plain rows, the widths graduating, and in many novel ways.

A street gown of blue French cloth recently worn by one of New York's smart set showed the braid fever in a form as wild as effective. Huge targets had been made by sewing a narrow black braid round and round. These bordered the skirt in a single row, the targets placed at intervals of six inches. The tailed bodice showed only two, but they were as vast as those of the skirt. Placed over each bust, these had something of the look of the breast shields worn by the Amazons of ancient history. Nevertheless, funny as it was, the striking arrangement called for the admiration of every eye. The gown was plainly executed, only for its present owner. Beyond a doubt it was the sole blossom of its kind in existence.

The back of the jacket waist was relieved from plainness by a round collar trimmed with the braid in straight rows. The same bordered the basques and deep cuffs of the sleeves. These were tucked in a tight cap at the top, which greatly increased the length of the shoulders. At the bottom of the sleeves there were, of course, the usual puffs.

It is plain that overskirts are once more striving for recognition, many of the imported gowns showing tentative efforts in this direction. As yet the jupe draperies are beautifying, the double skirts seen being mainly cut with flowing Greek lines. But there are basques suspiciously reminiscent of the peplums of ye olden days, the upward slashings suggesting the former looping.

Provided we don't return to "pinbacks" and bustles, however, we may endure the overskirt.

One of the new skirts has the back in three kilted flounces, headed by a wide band of trimming. The narrow apron gore—and apron gores are narrower than ever—is made entirely of the trimming, embroidery tucking or braiding.

Graceful Skirts.

But the most graceful skirt is still the one severely simple in cut. The lines are long and flowing, a judicious shaping of the bottom producing the requisite foot flare. Sometimes the flare is made by the deep flounce seen this long while, but the newer method achieves it with the skirt cut alone. A concession to novelty—for fair women must have some change—is to outline a hip yoke with several rows of stitching, which extend down the almost straight apron gore. With this decoration a graduated flounce is often simulated by the stitching, which, if it is in the color of the gown and well done, is very handsome. Contrasting stitchings are not now so popular.

Bodice models show many variations of the blouse waist, which for dressy costumes will still be a prime favorite. Street gowns, especially those for ordinary wear, continue to be made with jaunty Eton jackets. These neat little coats have been found too generally becoming to be discarded. A pretty short coat model points deeply at the front and hangs straight at the back. There it is very short, for the tendency of all the tailless coats now is to show some portion if not all of the belt. Many of the loose coats are in kilts, the necks finished with low collars and the fronts with stole pieces widening at the bottom. These are sewed to the coat and generally show the trimming used elsewhere.

Flowing sleeves are permitted with both long and short coats, but in the last instance they are made rather small. Even the long coats keep the flow of open sleeves within reasonable bounds. As to the neck finish, all wraps of any modish pretension are there low and flatly treated. Many of the necks are even cut down in a modest V, limp collars of a dozen sorts falling over the shoulders. At the bust soft, wide cravats are tied.

MARY DEAN.

MONEY IN THE POCKET.

Knowing How to Spend One of the Excellent Talents.

There may be greater virtues in the possession of the married woman, but there are few greater and more excellent talents than that of knowing how to spend money, not to waste it, but to spend it and be acquainted with its management.

The wife of one of our foreign ambassadors, whose husband was about to leave her on a long journey, was given a check book, which unfortunately and unwisely she had neved had before, with a sum of money in the bank. On her husband's return he asked her if she had had money enough. "Oh, yes," she replied. "And, indeed I have half a dozen checks left;" her idea being that each check stood for as much money as she chose to indicate upon it, without reference to any specific deposit or anything apparently but the capacity of the vaults of the bank; while the bank officials, who had had her husband's greatly larger account, had suffered her to draw what she pleased.

This little woman was no more unacquainted with business processes than another, who, in seeing that when her husband wanted money, he drew a check, deliberately signed his name to a check—he being absent, and it being necessary to meet the subscription to a charity—and when other people were in no end of a scrape in consequence, she at once declared that she had done it as she and her husband had always had their purse in common. A very little instruction would have prevented any such exhibition.

Knowing these instances to be facts, it is hardly necessary to emphasize the statement that every girl should be taught the use of a check book, even if she has only a singe dollar in the bank.

Where a woman can and does have funds to draw upon, it is inexcusable that so simple a matter should be neglected, although it probably is neglected just because it is so simple. Still, one cannot help wondering how a man, who is going to leave his daughter or his wife many thousands, does not have her fitted to take care of it by instruction in the first principles of banking, in primitive bookkeeping, and in the drawing of wills and their codicils. "Is that my husband's will?" said a newly made widow to the lawyer sitting beside her and reading the document. "I can't think he would make such a will as that! Let me look at it!" And, taking it, she glanced it over, and tossed it into the fire, all unaware that she had committed a felony.

But whether or not one knows the details of the methods of getting money into the right hands, it is an important part of a wife's virtues to know how to spend the money when once hers. Many a woman buys what she wants, if she has the means to do so, without a thought if it be best or if she could do without it, or if she could get it at a better price elsewhere. But really, the more openhanded a husband is, the more it is the wife's duty to think twice when spending. For putting aside any question of her equities in the husband's income, the fact remains that it is usually in his power, and is under the province of that law which declares that might makes right; and if he is openhanded that circumstance gives her a double obligation to spend it reasonably and wisely.

It is not a consideration of economy that is involved, of sparing, of unselfishness, of doing without that another may have; it is the exercise of a sufficient degree of care in expenditure and of seeing that nothing be wasted. And undoubtedly where this case becomes a habit, other habits of nice inspection follow in its wake; and in the house of the wise and careful purchaser, where the value of a dollar is known, but not prized above its value, for all that, there is nothing left at loose ends; the meats are used up, the fruits are not left to spoil; moth and rust do not corrupt. And the servants here, who see a trust thus administered, are quite perpared, when they have a home of their own to make the most of their own properties, and to practice on the small scale that leads to larger, the sort of housekeeping in whose lexicon there is no such word as "waste."

HARRIETT P. SPOFFORD.

ODD OCCUPATIONS FOR WOMEN.

How an Invalid Manages a Large, Profitable Business.

This is what one little woman, a sickly one at that, accomplished in an occupation which was certainly an odd one for a woman to undertake. She runs an express business and runs it uncommonly well. Many men have run express businesses and it is conceivable that some women could do so equally well, but this particular proprietor of horses and wagons manages her affairs largely from her sick bed. Here is a curious case, indeed. So situated few women would have had courage enough to attempt more than the management of their medicine bottles, but that sort of life did not suit her energetic mind, whatever her body had to say about it.

This woman express manager inherited the business from her husband. He had made some money. At least she might have sold her horses and wagons and lived the life of a sofa invalid. But she knew something about her husband's affairs and felt that she could run the business quite as well as it had been run in the past. Instead of selling she bought. Her management was strict and she watched details carefully. Her first thought was merely that she could keep the business at the same level as before, but she soon proved herself a better manager than her husband. Her patronage increased and steadily her staff of workers increased. Her wagons rumble through the street and are known of all men, but few suspect that the surname painted across their great sides belongs to a frail little woman, who as likely as not is in the doctor's hands at the very moment.

Women are energetic and can attend to detail, but it is rare that one possesses the executive ability necessary to run a great business without being actually on the spot continually. Of course, this woman expressman has good subordinates, but it is not with her a case of someone else doing the work while she remains a picturesque head. She knows well exactly what goes on in her stables.

Besides ill health this woman has had to contend with organizations far larger than her own—with the great express companies of the country, four or five of which send wagons into her territory, and even the street car company, which operates a trolley express almost past her door. Only acute management could enable her not only to hold her own, but to prosper in the face of this rivalry. She does not expect ever to run an express business as large as these of some of her rivals, but so long as there is a comfortable annual increase in the amount of business done and the number of dollars on the fair side of the balance accounts, she is content to remain prosperously local.

Her success, be it added as a last word, has not had any especially luck as an important factor. She has found herself "up against" misfortune more than once. A fire, an accident to her horses and other calamities have fallen to her share and made inroads on her profits. She is so far from being a favorite of fortune that she might have posed as a "poor thing" if she hadn't made up her mind that she was going to be "master of her fate" and, incidentally, of a good-paying business.

THE GIRL IN ATHLETICS.

How She Learns Care and Accuracy in Small Things.

The girl who goes into athletics with the haziest idea as to figures in their relation to anything, says a writer in Outing, is brought up with a round turn if she indulges in her propensity to get statements mixed. When an inch or two, or even a fraction of an inch, makes or breaks a record in the breadth or height of a jump, feet and inches take on an entirely fresh and large importance. She had not thought before that a little variation made such difference; but when she finds that the difference spells victory or defeat in the contest for which she and her companions have been training she looks at a measuring tape with a new respect.

She learns to know in a practical way what inaccuracy may mean in the way of failure. Carelessness about the point where she begins upon the run that leads to the jump may involve a wrong "take off;" the delay of a second in starting from the mark in a race means falling behind the other rumors. The schoolgirl who gains even so much regard for accuracy as this has scored a tremendous advantage over women in general.

Frills of Fashion.

Exquisite house gowns are made of flowered liberty satins.

The brims of the latest models in toques turn up straight all around.

Velvet strappings are to be used on some of the less severe tailor costumes.

Buttons of all kinds are used as garniture, particularly tiny gilt or silver buttons.

For voile and similar materials entre-deux of coarse net is used with artistic effect.

Tassels continue in favor, and may be of gold, passementerie or the material of the gown.

White soutache braid blended with black makes an effective trimming for fall costumes.

For dressy wear smooth cloth will be a leader next season, as it has been for several seasons past.

The new designs in hair ornaments are charming, noticeably those of the light tortoise shell inlaid with gold.

On some of the new boas, the majority of which are short and cape-like in effect, moire ribbon is used for ends. Taffeta and velvet ribbons are employed for a like purpose.

Braided silk and cloth coats are to be worn this autumn and tailors are making their frieze and homespun coats three-quarter length, double-breasted and tight-fitting.

For traveling or yachting felt hats are much worn. Pearl gray is a favorite shade and many black felts are also in evidence, brightened by the touch of color, preferably red or orange, introduced by the quill or ribbon trimming.

A lovely afternoon gown is made of pale cream voile, embroidered with red Oriental needlework alternating with bands of red taffeta and outlined with frills of finely pleated net. The scarf on this bears little tassels of red and white balls and the collar turns down at the neck.

At a recent fashionable wedding in England the bridesmaids wore gowns of white glace silk draped with silver embroidered net and wreaths of jessamine encircled their tulle veils. At another fashionable bridal the little maids who carried the bride's train wore Greenaway frocks of white gauze and long coats of point d'esprit fastened in front with clusters of pink roses. On their curly heads rested wreaths of oak leaves and acorns.

For and About Women.

Miss Martha A. Morey has just retired after forty-two years' service as principal of the Forbes school in Gloucester, Mass.

Miss Ethel Smyth, composer of the recently produced opera, "Der Wald," is the first composer of her sex to have a work produced at Covent Garden.

Princess Theresa of Bavaria has been elected by the Munich Geographical society an honorary member for her achievements in the line of exploration and travel.

Miss Mary Brennan and other Chicago women have organized an Old Maids' club to offset the influence of the Old Bachelors' club. If Miss Mary and her pretty associates will simply up and marry the old bachelors the latter would get no more than was coming to them.

One hundred and fifty-one young lawyers were admitted in Boston recently to practice in the Suffolk county courts. One of them is a lady, Miss Edith Hayes, a graduate of the Boston University Law school. She intends, it is said, to engage in the active work of the profession.

Miss Elizabeth Silsby Archer, who died in Salem, Mass., last week aged nearly 101 years, witnessed the naval fight between the Chesapeake and Shannon off Salem during the war of 1812. She was born in Salem December 5, 1801, and was 11 years old at the time of the fight between the Chesapeake and Shannon

The late Mrs. Katherine Barron Aultman of Canton, O., a near neighbor of Mrs. William McKinley, bequeathed by her will $327,000 of her estate, valued at $350,000, for charitable and benevolent purposes. She gave $100,000 to the Aultman hospital in Canton and $100,000 for the establishment in the same town of a home for aged, indigent women.

HOUSE COLLARS ARE BEWITCHINGLY FEMININE.

CAPE-COLLAR EFFECT FOR STREET WEAR.