

OUR FASHION LETTER.

Almost All Dress Fabrics of the Season Chiffoned.

WHITE LACE VELS AGAIN WORN

Short Silk Coats Worn Over Hand-some Lingerie Frocks Extremely Chic—Black and White in High Favor—Embroidered Panels.

Almost every material the manufacturer has turned out this season has been chiffoned. We have had chiffon voile, chiffon velvet, and now there is on the market a chiffon linen that is finer and sheerer than the handkerchief variety.

The new coiffure is arranged a little to one side. For instance, the pompa-



WEDDING GOWN OF RADIUM SILK.

dour is tilted in a slightly rakish fashion over the forehead, but there is no suggestion of the soubrette "dip" that was worn some time ago. The knot on top of the head takes the same incline. Small velvet bows are worn in the hair during the day and in the evening. For blond hair a golden brown is modish, and black velvet is most becoming to darker tresses.

White lace vels are again fashionable. They are of a creamy shade and have floral designs so thickly scattered over them that the features are hardly visible.

Short sleeves are certainly enjoying a wide vogue, but in spite of their popularity they should be strictly relegated to the more elaborate type of dress. This is particularly true in blouse fashions.

The bridal gown illustrated is of radium silk. The princess back is slightly trained and falls in long, graceful folds. The front width is gathered at the waist and trimmed with graduated "set on" tucks. The bolero bodice has ruffles of lace about the neck and small revers embroidered in silver caught with a bunch of orange blossoms.

THE LINEN SEASON.

Short silk coats, rather loose and reaching a little below the waist, are made to wear with handsome lingerie frocks. Flowered silks are liked for these picturesque coats, but moire,



WHITE LINEN SHIRT WAIST.

plain or shot effects, are most in favor. The coats are adorned with frayed out ruchings of silk and lace.

A new trimming shown in the shops is an embroidery of very large French dots closely crowded together in all over design.

Among the millinery novelties are little sprays of maidenhair fern to be used with flowers on hats. They look as if they had just been picked.

Linen and lawn robe dresses embroidered in colors are very smart. They usually come in long embroidered strips to be used as ruffles on the skirt. Scotch plaid ribbons are seen as trimming on smart little sailors. It is newer and less overdone than the all prevalent striped trimmings.

White suede seems to be gaining in favor over glace kid for the long gloves which the short sleeves demand.

They follow, and are an in-

dispensable article of dress in the wardrobe of the well dressed woman this summer. Some of them are covered with lace, black chintilly covered parasols being reminiscent of the days of our grandmothers.

The white linen waist in the sketch has an embroidered empiement and epaulets. The chemisette is of tucked mull and cluny lace. The short sleeves are finished with ruffles of lace.

A LEGHORN HAT.

A charming suit seen in a well known shop noted for its high class materials is a broken check containing certain rather vivid color notes, yet the general effect is soft and dainty. The ground is a creamy white and the check produced not by definite, continuous lines, but by little dashes or



CHILD'S LEGHORN HAT.

flecks in a brown so dark that save for the closest examination it appeared black. With this deep brown are tiny flecks of apricot and still lighter touches of soft old blue. The whole effect gives an impression of coolness and lightness. For a tailored street costume this check is stunning trimmed with a touch of any one of the predominating colors.

White serge or panama with a black line stripe is used for some of the smartest morning frocks of the tailored type. A small black velvet collar, cuffs and buttons are added to many of these costumes.

White panama gowns are more to the fore than ever and the best models are without fuss or elaboration, with just a touch here and there to give cachet.

A large tulle bow worn on each shoulder of an evening frock fastened by jeweled pins is called the Alice bow and is named for Mrs. Longworth.

The dainty ethereal whisp of tulle such as girls wore a year or so ago has again been adopted by those who find it becoming.

The child's hat seen in the cut is of leghorn. A wreath of white roses put closely together without foliage encircles the crown. The underbrim is half faced with double white chiffon. The wide satin strings are attached with rosettes.

NOVELTIES IN JEWELRY.

Irish lace comes by the yard in designs of large white roses that can be cut apart, making charming insets for lingerie blouses.

A feature of the linen gowns and suits are embroidered panels. These may be purchased separately, so that the managing woman may obtain a



FROCK OF RADIUM SILK.

robe effect at comparatively small cost. A set of panels for waist and skirt elaborately embroidered is \$11.

Bracelets are very fashionable worn with the short sleeves and over long mousquetaire gloves. A handsome bracelet of gold is in vogue with rose finish. It is of the old fashioned shape that widens at the back.

For mourning is a beautiful chain of black jade beads made in an unusually artistic design. These chains are to be found in shops that carry bead-work.

There's a new clasp of gold to hold the corset cover sleeve and the under-vest sleeve together.

The daintiest neck furnishings are the sheer, little French cambric ties, the bow ends embroidered in color.

A narrow white suede belt with strips of embossed Japanese leather through the middle is new.

A very neat and novel riding boot is of brown leather, cut very high, and has caps of suede that fit over the knees and buckle firmly with small straps.

JUDIC CHOLLET.

A CAPTAIN IN THE RANKS

(Continued from last Sunday)

CHAPTER IX.

"HOW did you come to do that?" That was the first question Captain Hallam fired at Duncan after the hotel waiter had quitted the room to bring a further supply of coffee and broiled bacon.

"Why, it's simple enough," answered Duncan, with a touch of embarrassment in his tone. "You see, I was up there yesterday gauging coal. I knew the barges were anchored in a dangerous position, and so when the storm broke there wasn't anything else to do but get into my clothes and send the tug up there to the rescue."

"But it wasn't your business to look after the coal up in the bend?" Duncan slowly drank three sips of coffee before answering that eagerly questioning remark. Then he leaned forward and said slowly and with emphasis:

"I conceive it to be my business and my duty, as well as my pleasure, to do all that I can to promote the interest of the man who employs me."

"But that was a risky thing to do. You took your life in your hands, you know?"

"I suppose I did, but that's a small matter. There were twenty other lives in danger. And what is one man's life when there is a duty to be done? We've all got to die some time."

Captain Hallam did not utter the thought that was in him. That thought was:

"Well, of all the queer men I have ever had to deal with you are certainly the queerest. Still, I think I understand you, and that's queerer still."

"What do you want, Duncan, for last night's work?"

Duncan looked at his companion for half a minute before answering. Then he said:

"I want that tug captain of yours discharged."

"Why?"

"Because he's a coward and an utterly unfit man. Human life may depend upon his courage at any moment, and he has no courage."

"Is that all you want?"

"Yes. That's all."

"Why don't you demand an increase in your salary? Anybody else would. But perhaps you don't care for a bigger salary. You're a queer sort, you know."

"Oh, yes, I care very much for an increase," answered Duncan.

"Then why didn't you seize upon the opportunity to ask for it?"

"Must I tell you frankly?"

"I wish you would. It might help me to understand you."

"Well, it is simple enough. You gave me employment when I was desperately in need of it. I should be an ingrate if I did not consider your interests in all that I do. I think I ought to have a larger salary than you are now paying me. I think I earn it, and it has been my purpose to ask for it when the proper time should come."

"Then why haven't you been in a hurry to ask for it now? There couldn't be a better time."

"Pardon me, but I cannot agree with you. It so happens that just at this moment I have several very important matters of yours in my charge. You have entrusted them to me, and they have come so exclusively under my control that nobody else, not even you, could conduct them to a successful issue so well as I can. Under such circumstances, of course, I cannot make any personal demand upon you without indecency. To do so would be to take advantage of your necessities. It would amount to a threat that if you refused my demands I would abandon these enterprises and leave you to get out of all their difficulties as best you could. Don't you see, Captain Hallam, that under such circumstances I simply could not make a demand upon you for more salary or for anything else of personal advantage to myself?"

"No, I don't see it at all, and yet somehow I seem to understand you. If I were in your place I'd regard these circumstances as trump cards, and I'd lead them for all they are worth. So would any other man in the Mississippi valley or anywhere else, I think."

"That may perhaps be so, and I suppose I am 'queer,' as you say. But to me it would seem a despicable thing to take advantage of the fact that you need me in these affairs of yours. You have bidden me be frank. I will be so. When I came to Cairo I sought work of the hard physical kind at the small wages that such work commands. You quickly gave me better work and larger pay than I had expected to earn for months to come. Little by little you have advanced me in your regard until now I seem to enjoy your confidence. When you first brought me into contact with the big men of affairs—more or less big—I was oppressed with an exaggerated sense of

their greatness. Presently I discovered that, while you are always deferential toward them, you are distinctly their superior in intellect and in your grasp of affairs. You allow them to think that they are your masters, while in fact you never fail to have your way, and to compel them and the many millions of other people's money whose use they control to your own purposes."

"At this point Hallam uttered a low chuckle.

"A little later I discovered another fact," continued Duncan. "It slowly

dawned upon my mind that you put me forward in your conferences with them because you valued my suggestions and my initiative more than you did theirs. Thinking of that, I came at last to the conclusion that I must, in fact, be superior to these men in those qualities that originate, execute, achieve; otherwise, with your genius for affairs, you would have suppressed me and listened to them."

Again Hallam chuckled.

"Then another thought occurred to me. The only reason why they can execute plans that I conceive, while I cannot, is that they have considerable money of their own and command of much greater sums not their own, while I have neither. They have the tools and the materials; I have neither. The clumsiest mechanic who has tools and materials to work with can do things that the most skillful mechanic who has neither tools nor materials cannot do."

"I have decided, therefore, to possess myself of tools and materials in order that I may make myself a master workman and do my part in the great nation building enterprises of the time and country."

"Would you mind explaining what you mean by that?" interrupted Hallam.

"What is going on here in the west does not impress you in the same way in which it impresses me," said Duncan. "You men of affairs are just now beginning to do the very greatest work of nation building that has ever been done since time began, but you are so close to your work that you do not appreciate its colossal proportions. You have no perspective. In that I have the advantage of you. May I go on and set forth the whole of my thought?"

"Yes; certainly. I want to hear. Go on."

"Well, then, let me explain and illustrate. A little while ago, in going over your accounts, I discovered that the cotton and grain you shipped from Cairo to New York must be five times transferred from one car to another. That entailed enormous and needless expense in addition to the delay. A few weeks ago I suggested to a conference of railroad nabobs at your house that you should organize a line of through freight cars, which should be loaded at Cairo, St. Louis, Chicago or anywhere else in the west and hauled through to New York, Boston or anywhere else in the east without breaking bulk. The saving of expense was so obvious that you put a hundred thousand dollars into the line, and the railroad magnates made specially good terms for the hauling of the car. You expect and will get dividends from your investment. The railroad men see profit for their companies in the operation of the line. That is all that you and they foresee of advantage. In my view that is the very smallest part of the matter."

"How do you mean?"

"Why, taking cotton as a basis of reckoning, this through line system of transportation, owned independently of the railroads, will make an important saving in the cost of raw materials to the owners of New England mills. They will run more splendidly and set more looms a-going than they would have done without the through line's cheapening of raw material. They will pay better wages and reap larger profits. They will produce more goods, and they will sell them at a smaller price. The farmer in the west will pay less for his cotton goods and get more for his grain because of the through line's cheapening of transportation. He and his wife and his children will dress better at less cost than they otherwise could do. Bear in mind that the line's cars will carry other things than cotton. The people of the east will get their breadstuffs and their bacon and their beef far cheaper because of its existence than they otherwise could."

"Now, again, a little while ago you were in Washington. You found it necessary to execute certain papers and to file them in Chicout county, Ark., before a certain fixed date. You ordered me by telegraph to prepare the papers and bring them to you in Washington in the speediest way possible in order that I might carry them within the time limit to their destination. I started for Washington within five minutes by the quickest possible route, preparing the papers on the train. I had to change cars five times between Cairo and Washington and seven times more between Washington and Memphis. All that will presently be changed. The railroads of this country, together with the new ones now building, will presently be consolidated into great systems. Transportation, both as to freight and as to passengers, is now done at retail, and the cost is enormous. It will, after a while, be done at wholesale and at a proportionate reduction in cost."

"Now, the thought that is in my mind is this: We have got to build this great nation anew upon lines marked out by the events of the last few years. The war has been costly, enormously costly. It has saddled the country with a debt of about \$3,000,000,000, besides the incalculable waste, but it has awakened a great national self-consciousness which will speedily pay off the debt and incidentally develop the resources of the country in a way never dreamed of before. These resources,

so far as they are undeveloped or only partially developed, lie mainly in the west and south. It is our duty to develop them."

"The government is building a railroad to the Pacific coast. That, when it is done, will annex a vast and singularly fruitful country to the Union."

"Why do you not include the south in your reckoning?" asked Hallam.

"Oh, under the new conditions the south will produce more cotton than it ever did, and its coal and iron resources will be enormously developed, but the south is for the present handicapped by disturbed conditions and a disorganized labor system. It will be long before that region shall take its full share in national development—in what I call 'nation building.'"

"Pardon me for wandering so far afield. I have meant only to show you what I regard as the true character of the work that you and your associates are doing. Now, I wish and intend to do my share in that work. To that end



"Why do you not include the south in your reckoning?"

I must have money of my own and that control of other people's money which comes only to men who have money of their own. I don't care a fig for money for its own sake. I want it as a tool with which I may do my work."

"I think I understand you," answered Hallam after a few minutes' reflection. "You shall have the tools. You have already put away two-thirds of your salary from month to month. I have today multiplied that salary by three. You'll soon have 'grub stakes' for any enterprise you may choose to enter upon, but that isn't all. If it were it would mean that I am to lose you presently. I don't mean to do that. You are too good a man for a clerk. I propose to make of you a partner in all my outside enterprises. I must go now. I've five people to meet at 10 o'clock. Come to me after that hour if you're sufficiently rested and we'll talk business."

"But how about Kennedy and his discharge?" asked Duncan.

"Oh, that's settled. I've sent him his quitclaim papers, and he's your enemy for all time. You can stand that."

"Yes, so long as you are my friend."

CHAPTER X.

DURING all this time Guilford Duncan had been taking his meals at the little boarding house of Mrs. Deming. The other boarders, a dozen in all perhaps, did not interest him at first, and for a time he took his meals in silence, except for courteous "good mornings" and "good evenings." His table companions were mainly young clerks of various grades, with whose ideas and aspirations young Duncan was very slightly in sympathy.

After a time, however, he decided that it was his duty to cultivate acquaintance with these table companions, in whom he recognized private soldiers in the great army of work—the men upon whom the commanders of all degrees must rely for the execution of their plans.

Accordingly, Duncan began to take an active part in the conversations going on about him, and little by little he injected so much of interest into them that whenever he spoke he was listened to with special attention. Without assuming superiority of any kind, he came to be recognized as in fact superior. He came to be a sort of autocrat of the breakfast table, directing the conversations there into new channels and better ones.

It was his practice to buy and read all the magazines as they appeared, including the particularly interesting eclectic periodicals of that time, in which the best European thought was fairly represented.

His reading furnished him many interesting themes for table talk, and presently the brightest ones among his companions there began to question him further concerning the subjects he thus mentioned. After a little while some of them occasionally borrowed reading matter of him by way of still further satisfying their interest in the matters of which he talked at table.

A little later still these brighter young men one by one began to visit Duncan's room in the evenings. In the free and easy fashion of that time and region he made them welcome without permitting their coming or going to disturb his own evening occupations in any serious way. His room was very large, well warmed and abundantly lighted, for he had almost a passion for light. There was always a litter of new magazines, weekly periodicals and the like on the big table in the center of the room, and there were always piles of older ones in the big closet. Still further, there was a squad of bookshelves which was beginning to be crowded with books bought one by one as they came out or as Duncan felt the need of them. Literature was the young man's only extravagance, and that was not a very expensive one.

"Welcome. Help yourself. Read what you like and you won't disturb me." That was the spirit of his greeting to all these, his friends, whenever they entered his door, and it was not long before the room of the young Virginian became a center of good influence among the young men of the town.

Cairo was an ill-governed government at that time. The majority of

its people were "home-comers" from all quarters of the country, who had as yet scarcely learned to know each other. War operations had killed the town for several years past with shifting crowds of adventurers of all sorts, who found in disturbed conditions their opportunity to live by prey. There were gambling houses and other evil resorts in dangerous numbers, where soldiers and discharged soldiers on their way through the place were tempted to their ruin by every lure of vice and every ease of opportunity to go astray.

The solid men deplored these conditions, but were as yet powerless to better them. After the rush of discharged soldiers through the town ceased the evil influences began to operate more directly upon the clerks and other young men of the city itself.

Under such circumstances even the least cultivated of the hard-headed business men could not fail to regard with special pleasure the silent work that Duncan was doing for the salvation of at least a considerable group of young men who might otherwise have fallen victims to the evil conditions that beset them.

Apart from his association with the young men who frequented his room Duncan had no social life at all. He never visited at any house except that Captain Hallam frequently had him to a meal over which the two might "talk business" or where he might meet and help entertain prominent men of affairs from other cities whose visits were inspired by commercial purposes far more than by considerations of a social nature.

It created some little astonishment, therefore, when one day at the boarding house table Duncan said to those about him:

"I hear that you fellows are organizing some sort of club for social purposes. Why haven't you given me a chance to join?"

"We didn't think you would care for such things. You never go out, you know, and—"

"What is the purpose of your organization, if you don't mind my asking?"

"Oh, certainly not. We're simply making up a little group, which we call 'The Coterie,' to have a few dancing parties and amateur concerts and the like in the big hotel dining room during the winter. We've a notion that the young people of Cairo ought to know each other better. Our idea is to promote social intercourse, and so we're all chipping in to pay the cost, which won't be much."

"Well, may I chip in with the rest?"

Seeing glad assent in every countenance, he held out his hand for the subscription paper and put down his name for just double the largest subscription on it. Then, passing it back, he said:

"I think I may be able to secure some support for so good an undertaking from the business men of the city and from others—the lawyers, doctors and the like."

He did what he could, and what he could was much. The solid men, when he brought the subject to their attention, felt that this was an extension of that work of Duncan's for the betterment of the town, which they so heartily approved. They subscribed freely to the expense, and, better still, they lent personal countenance to the entertainments.

Guilford Duncan also attended one of the entertainments, though it had been his fixed purpose not to do so. The reason was that Guilford Duncan was altogether human and a full-blooded young man. From the time of his arrival at Cairo until now he had not had any association with women. When such association came to him he accepted it as a boon without relaxing in any degree his devotion to affairs.

CHAPTER XI.

THE person who had originated and who conducted Mrs. Deming's boarding house—famous for its fare—was, in fact, not Mrs. Deming at all. That good lady would pretty certainly have scored a failure if she had tried actively to manage such an establishment. She had never in her life known necessity for work of any kind or acquired the least skill in its doing. She had been bred in luxury and had never known any other way of living until a few months before Guilford Duncan went to take his meals at what was known as her "table."

She had lived in a spacious and sumptuously furnished suburban house near an eastern city until two years or so before the time of this story.

When Barbara Verne, her only sister's child, was born and orphaned within a single day the aunt had adopted her quite as a matter of course.

No sooner had Barbara ceased to be an infant in arms than she began to manifest strong and peculiar traits of character. Even as a little child she was wondered at as "so queer—so old fashioned, don't you know?"

She had a healthy child's love for her dolls, and, though the persons around her had not enough clearness of vision to see that she was fruitfully and creatively imaginative in her peculiar way, her dolls' nursery was full of wonderful stories, known only to herself and the dolls. Every doll there had a personality, a history and a character of its own. Barbara was the intimate of them all—the confidential friend and companion, who listened to their imagined recitals of griefs and joys with a sympathetic soul, counseled them in a prematurely old way, chided them gently but firmly for their mistakes, commended good conduct whenever she discovered it in them and allowed.

(To be continued)