...S FOR THE FAIR SEX.

...NINE TOPICS.

...Bandana Stocks are Attractive if They are Worn by the Proper Persons. ...Dog Collars of Jewels or Made of Bands of Velvet Studded with Pearls, Jewels or Jet are more in vogue this winter than for many years past.

...Bandana stocks are attractive if they are worn by the proper persons. The peculiar scarlet shade or red and orange cannot be worn next the face by every one.

White suede cloth is worn for dressy theatre gowns, and is trimmed elaborately with white braid and gold buckles, besides having a vest, revers or yoke collar of white satin covered with cream lace.

One of the prettiest gowns of the castor shade for the street has at the opening of the Russian blouse in the front a narrow line of burnt orange velvet, upon which is a single narrow row of sable fur, while another edges the plain standing collar of the gown material.

Black velvet gowns are made elegant with jet passementerie and old point lace is brought out on the waist. Some of the skirts are perfectly plain, while others are profusely trimmed with jets, black silk embroidery or chiffon ruches.

Satin ribbon braiding is new and pretty, and when well done has quite a professional air. The ribbon should be narrow and usually black, of good quality. In turning a corner or making a circular figure the inside edge should be gathered in very fine stitches which must be drawn tightly and hold the figure in shape.

Odd waists of silk to wear with the cloth or satin skirt are quite as much the fashion as ever. With women of moderate means these take the place of a dinner or an evening gown. Given one smartly cut skirt and two or three dainty bodices and an effect of as many different costumes is secured at comparatively little outlay.

Some of the winter shades in violet, heliotrope and purple are so lovely and tempting that very many women have chosen them, both in cloth and silk, for the sake of their attractive beauty alone, allowing their adamiration to get the better of their judgment. They must know full well that these colors are often about the worst and most trying they could select in point of suitability.

The coarse and toilettes made for the ordinary visiting wear are exceedingly smart and rich, although not always elaborate in make. Russian velours costume cloth, repped silks or wools, drap d'ete, and beautiful silk and wool mixtures are the favorite materials, and heavy guipure laces, forming picturesque guimpes, yokes and blouse fronts also. Fur, silk appliques and braiding are the chosen garniture for these gowns.

INDIANS DO NOT RECKON HIGH.

How $348 Was "Heap Plenty" in Settlement of a Claim for $3,000.

It is not so easy now to cheat the Indians in bargaining as it was in the days when Manhattan Island was bought from them for $23. Their long intercourse with the white man has taught them many things about the value of their possessions, and they are pretty sharp in making the ordinary trades which come up in their daily life. Nevertheless, it still true that when it comes to a question of large sums of money—thousands or even hundreds of dollars—the average Indian is bewildered at the mere idea of so much wealth. An incident which happened not long ago in New Mexico illustrates this point.

An Indian while crossing the tracks of one of the railroads had been killed by a train. His squaw demanded $3,000 as an indemnity for the loss of her husband, and the company were willing to settle the matter. So they sent to deal with the squaw a man who had had considerable experience in negotiating with the Indians. He took with him several bags of "dobe" or Mexican silver dollars, which pass freely among the Indians and settlers in that part of the country. Sitting down gravely with the aggrieved widow, he began counting out the big pile of dollars one by one. When the pile had reached a hundred he glanced inquiringly at the squaw. But she shook her head firmly. The agent went on with his counting. At the end of another hundred he looked again. The squaw repeated the negative shake of her head. At 300 the agent paused a little longer. His customer still held out, though with thinnish-able signs of weakening. The agent counted more slowly and impressively. When he reached $348 the squaw stopped his hand.

"Heap plenty, heap plenty," she said, with decision, and gathering up the silver she accepted its perfect contentment this settlement of her claim for $3,000.—New York Tribune.

Cloth costumes are more and more to the fore as the season advances. Colors and styles are artistic, rich and effective. Soft fabrics, delicate tints and an absence of stiffness are noticeable in the latest designs.

DISCOURSES OF THE DAY

A COMPETITIVE SERMON BY A PROMINENT MINISTER.

"The Law of Kindness" is the Title of the New York Herald's Tenth Competitive Sermon—Dr. Talmage Preaches a Sermon to the Women.

Proverbs xxxi., 26.

There are two superficial and somewhat prevalent notions of kindness. One is that it is the law of kindness and kindness is the fulfilment of that law. The second is that kindness is a happy accident of temperament. When Charles Lamb died Henry Crabb Robinson went to visit Mary Lamb, and she said to him: "Now, I call this very kind of you, not good natured, but very, very kind." Her distinction is just. Kindness is more than constitutional good naturedness. It implies discipline and culture.

The second notion associates kindness with Christian etiquette and deportment, with something smiable and agreeable, perhaps, but rather ornamental than essential. Consequently many religious and devout people are unkind in words and actions without any feeling of sinfulness on that account. Put away the notion of kindness which regards it as merely an external grace of character or a useful lubricant wherewith to reduce the frictions of social intercourse and consider it as an essential element of all goodness, divine or human, and as comprehended under God's law of human life. Unkindness, then, is not a mere transgression of moral law, is wickedness, is sin against God, who is kindness. Nor is it enough to try and not be unkind. Kindness is not only the kind he has not only fails of duty, but will be unable to guard himself from actual unkindness.

Kindness has its root in kinship. It implies relationship and affinity. Kindness is the outcome of family and therefore brethren. Therein lies the significance of all that the Scriptures teach concerning the essential, enduring and everlasting loving kindness of God. There is kinship between Him and man, made in His image. Man is grounded our human kinship and the law of brotherly kindness, to make us kind and helpful, especially in the loving kindness of our God. Of this gospel we can all be ministers, and the best and most useful portion of our lives will be our "little, nameless, unremembered acts of kindness and of love."

Oh, then, since life is so short, "Be swift to love, make haste to be kind!"

Text: "Every wise woman buildeth her house."—Prov. xiv., 1.

Woman a mere adjunct to man, an appendage, a sort of afterthought, a rib thrown in to make things even—that is the heresy entertained and implied by some men. This is evident to them, because Adam was first created, and then Eve. They don't read the whole story, or they would find that the purpose and the best and the basis were created before Adam, so that this argument, which they thought of creation, might prove that the sheep and the horse were created before man. No. Woman was an independent creation. She was intended, if she chose, to live alone, to work alone, and to live and work alone, but never fight her battles alone. The Bible says it is not good for a woman to be alone; and the simple fact is that some women who are harnessed for life in the marriage relation would be a thousand-fold better off if they were alone.

A woman standing outside the marriage relation is several hundred thousand times better off than a woman badly married. Many an intelligent woman, of good sense, has married a fool, and, in spite of herself, tries to reform him. What was the result? Each time she does, nothing that a vulture was rapacious and cruel, set about to reform it, and it came out a bald-headed vulture. And, after many years, she was brought up in the quiet of a dove-cot, and I will bring the vulture to the same building and reform him, so, one day, after the vulture declared he would give up his carnivorous habits and cease lodging in the rock, and, as an act of reformation, he twain were married, moss and lichen, the twain were married, a bald-headed eagle sitting, the vulture with all my dominion of earth and sky, I these one, and promise to love and cherish till death do us part?" But one day the dove, to her fright saw the vulture busy at a carcass, and cried: "Stop that! Did you not promise me that you would quit your carnivorous and filthy habits if I married you?" "Yes," said the vulture, "but if you don't like my way, you can leave," and with one angry stroke of the beak, and another fierce clutch, the vulture left the dove eyeless and wingless and lifeless.

Many a woman who has had the hand of a young inebriate placed in hers, and thought it a young inebriate chained to chain her life to a man selfish, or of bad temper, and refused the shackles, will bless the Lord that she escaped that earthly pandemonium.

In addressing those women who have to battle alone, I congratulate you on your happy escape. Rejoice forever that you will not have to contend with one of the other sex, when you have faults enough of your own. Think of the bereavements you avoid, the sorrows of the heart you escape, the anguish of the soul you escape, the cares you will never have to meet, and of the responsibilities you will be free from which married life would have partially debarred you, and that you are free to do and come as you please. Life has the responsibilities of a household can seldom be. God has not given you a helper fit to be compared with your sex. When young women shall make up their minds at the start that masculine companionship is not a necessity to ought to be happiness, and that there is a strong probability that they will have to fight the battle of life alone, and shall go to the battle ready for their own fortune, and their saw and axe and plane sharpened for its construction, these "Every wise woman buildeth her house."

As no boy ought to be brought up without learning some business by which he could earn a livelihood, so no girl ought to be brought up without learning the business of self-support. The difficulty is that many a family goes sailing on the high tide of success, and the husband and father dies, and the widow and her children are left without any capital or acumen for the welfare of his household, but one day he gets his feet wet, and is drowned, and the poor husband his life, and the daughters are turned out on a cold world to earn bread, and there is nothing practical they can do.

How is this evil to be cured? Start clean back in the nursery, and train the daughters that life is an earnest thing, and that there is a possibility if not a strong probability, that they will have to fight a battle of life alone. Let every father and mother say to their daughters: "Now, what would you do for a livelihood if what I own were swept away by financial disaster, or old age, or death should end my career?" Let every girl who is married, married women, whether in children or not, in homes where most stringent economies have to be practised, learn to earn a some kind of work that the world must have while the world stands.

O, young women of America! as many of you will have to fight your own battles alone, do not—make yourself you meet with disaster and your father is dead, and all the resources of your family have been swallowed up in a bad investment, or you are drowned and environed by all prosperities, learn how to do some kind of work that the world must have as long as the world stands. Turn your attention from the embroidery of fine slippers, of which there is surplus, and make a useful shoe. Expend the time in which you adorn a glass vase in learning how to make a good, honest loaf of bread. Turn your attention from the making of flimsy nothings to the manufacturing of important something.

"But," you ask, "what would my father, and mother say if they saw I was doing such unfashionable work?" Throw the whole responsibility upon us, the pastors, who are constantly preaching to you young men in all these cities, who, unqualified by their previous luxurious surroundings for the difficult work of life, and who would have been suddenly hurled, seemed to have nothing left them but a choice between starvation and dishonesty, and left usually along the street at 7 o'clock in the wintry mornings, through the slush and storm, to the lodging-houses, where he obtains half enough for subsistence, the daughters of once prosperous merchants, lawyers, clergymen, artists, manufacturers, capitalists, who brought up their children under the infernal delusion that they may have a wealthy husband or a profitable calling. Young woman! take this affair in your own hand, and let there be an insurrection in all the families on the part of the daughters of the land demanding knowledge in occupation and styles of business by which they may be their own defence and their own support. If all fatherly and husbandly and brotherly hands fail them, I have seen two and sights, the one a sad and the other a glad, the sad the sight of a young life, stricken by disease, and in a week lifeless in a home of which she had been the pride. As her body was folded and the silent heart and her eyes closed for the last slumber, I saw she was taken out and the lamentations of kinsfolk and friends. I thought that was a sadness immeasurable. But I have seen something compared with which that seems not so sorrowful. I have seen a young woman who had been all her days with wealthy surroundings, by the visit of death and misfortune to the household, turned out on a cold world without one home where she has to get food or shelter, and into the world without friends, and into the world without friends, and into the world where strong ships have gone down, and heard from her, and heard from her, and heard from her