BLACK CANVAS GOWN FOR EVENING WEAR.
Trimmed with rich black lace and having a folded belt of satin.

WOMEN MAY TRY BANKING.

BUT MRS. LOW, WHO IS A BANKER, GIVES THEM SOME WARNINGS.

THEY MUST BEWARE OF STARTING WITHOUT PRACTICAL TRAINING, BEWARE OF UNAPPROACHABILITY, AND ABOVE ALL BEWARE OF BEING SYMPATHETIC.

It has been discovered by the governor of the Bank of France that women are the best detectives of forged notes and of debentures with altered numbers, and he has therefore entirely intrusted the work of detection to a feminine corps. The delicate tact of their fingers, combined with fine intuition, helps them, and they never have been known to fail in a suspected forgery.

This fact has given rise to the question, "Why should not women make as good bankers as men?" and Mrs. Edwin H. Low, who runs a banking business in this city, was asked to express her views on the subject. She said:

"Does banking open a new field for women? Well, I can hardly say 'yes' to that, because I don't think it does. If you ask if women may become successful bankers, I should answer 'yes' unhesitatingly.

HOW BANKING MAY BE LEARNED.

"Banking is a profession," continued Mrs. Low, "as is law or medicine, and, like them, requires a special aptitude for the work, as well as long and arduous study. There are no schools wherein finance is taught, and one has to begin in a practical way, at the lowest round of the ladder. So there is little likelihood of many women getting the opportunity to graduate in the profession."

"What personal qualifications for successful bankers should women possess?" you ask. I should say, first, popularity. That is essential. The head of the bank must be always approachable. I fear a woman's weakest point would be her tendency to be influenced by her sympathies. A sympathetic woman will not make a successful banker.

OTHER THINGS TO LEARN.

"The aspirant would have to learn bookkeeping thoroughly, and get experience as a cashier in handling moneys. Then, practical knowledge of the various forms of obligations can only be acquired by experience.

"I feel I have barely answered your question. If a woman feels she can reach the goal, the opening may possibly present itself. I no longer think of 'fields' in connection with woman's work. We live in an astonishing era, when woman chooses her vocation, irrespective of the field. She says, 'I will do this,' and the way is opened. If she enters it humbly and seriously, she may meet with success. She waits for no precedent and needs none. The only question is one of her ability and suitability to do the work."

FANNIE TUCKER LOW,
Banker.

CRAB-APPLE JELLY.

Wash apples, remove cores and all defects of skin; do not peel; cut in small pieces, add water until you see it near the surface, and boil gently until the apple is tender; do not stir except to prevent sticking to kettle; pour while hot into a crash or porous bag and hang it to drain; as soon as cool enough to handle squeeze gently to get the best of the syrup. Return juice to the kettle and boil a few minutes, remove all scum, measure juice and to each pint add one pound of sugar; boil (and skim as before) until it begins to congeal and drop thick from the spoon; have glasses dipped in hot water. Strain through a fine little wire strainer, cup shape, held in left hand while you fill glasses.

HOW TO SERVE AND CARVE.

A leg of mutton should be carved across the middle of the bone first and then from the thickest part until the gristle is reached. A few nice slices can be cut from the smaller end, but it is usually hard and stringy.

To carve a loin of veal or mutton begin at the small end and cut the ribs apart. A fillet of veal should be cut first from the top, and in a breast of veal the breast and brisket should first be cut apart and then in pieces.

A sirloin of beef should be placed on the platter with the under cut underneath. Thin-cut slices should be taken from the side next the carver, and then turn over the roast and carve from underneath. A portion of both should be helped.

BRANDY SNAPS.

Take one pound of molasses, nine ounces of butter (half lard if you like), about one pound of flour, about the same of sugar, one ounce of ground ginger, and—if not disliked—a touch of nutmeg. Melt your butter in the molasses, then gradually add the other items, mixing everything well. Butter the tins sparingly, let the mixture fall onto them from a spoon, and leave space for it to spread; bake them to a golden brown in a slow oven; test the mixture; if too thin add a touch of flour, or if too stiff increase the molasses. It should be just liquid enough to slide easily from the spoon. Curl the snaps around a rolling-pin. If liked pale instead of brown use white sugar and clear golden syrup.

ICING FOR CAKES.

Take three-quarters of a pound of ground almonds, half a pound of sugar, enough raw eggs to mix to a paste; put on the cake and dip a broad, flat knife in boiling water; smooth the almond paste over the top and round the edges; put in a cool oven for about half an hour to set. For sugar icing take three-quarters of a pound of icing sugar, one ounce of corn-starch, the whites of two eggs, the juice of about half a lemon and a few drops of vanilla. Beat for about twenty minutes; spread over the almond icing; smooth with the knife dipped in boiling water, and put in oven as before.—(Boston Traveler.

STEWED CUCUMBERS.

A good recipe for stewed cucumbers is as follows: Pare large cucumbers, cut lengthwise in four parts and remove large seeds; soak half an hour in cold water; cook in boiling salted water till tender; drain off water, add butter, salt, pepper; heat all through again; serve on toast with white sauce.

CURRANT SHRUB.

Wash and crush currants; put over the fire with a little water and bring to a boil; wash and strain; for every pint of juice use a pound of sugar and boil together five minutes. Stir while cooling, and when cold, bottle.

CORN ON THE COB.

Remove all the husks but the tender white ones next to the corn. Open these husks and remove the silk, carefully replacing the husks and tying them if necessary. Have ready a large pot full of fresh boiling water and boil rapidly for ten minutes; then drain and serve on a platter covered with a fresh linen napkin large enough to cover over the corn. Serve immediately.

ORANGE SALAD.

Peel half a dozen oranges and cut them in slices a quarter of an inch thick; remove the seeds and the pith in the centre of each slice, and put the fruit in a deep dish with the juice produced in the process of peeling and the thin yellow rind of one orange. Strew plenty of granulated sugar over them, and keep covered until wanted. At the time of serving arrange the slices in a glass dish, in a circle and overlapping each other; add a wineglassful of curacoa to the syrup left in the dish; strain the whole over the salad, and serve.

MEETING OF REPUBLICAN WOMEN.

THEY GATHER AT THE HEADQUARTERS OF THE WOMAN'S WEST END ASSOCIATION TO LISTEN TO MR. QUIGG.

Republican women from all over Greater New-York gathered yesterday at the Hotel Endicott, the headquarters of the Woman's West End Republican Club, to hear what the Hon. Lemuel E. Quigg had to say about "The Value of Organization." A delegation from the Brooklyn Woman's Republican Union was represented by its president, Mrs. Kate Bostwick, and the Executive Board, consisting of Mrs. Charles Winslow, Mrs. Alfred Parker, Mrs. George Green and Mrs. O. M. Conklin. The Harlem Club was represented by its president, Mrs. Frances Parker, and by Mrs. Philip Case, Mrs. Hugh Young, Mrs. Le Forge and Miss Chapman.

Mrs. Quigg occupied a front seat, where she looked pretty and cool in a blue cloth skirt, blue and white shirtwaist, white gloves and necktie and a blue sailor-hat.

Others present were Mrs. James S. Barcus, Mrs. J. M. Devendorf, of Currytown, N. Y., now the guest of Mrs. Clarence Burns; Mrs. Mary A. Wilder, Miss Jennie Horne and Miss Louise Campbell Sterne.

Preceding Mr. Quigg's arrival a short business meeting was held, and Mrs. Jane Pierce urged the members to see that their husbands, brothers and sons supported Barcus at the primaries Monday night. Heretofore, Mrs. Pierce said, the Republican women had contented themselves with supporting Republican candidates after they were nominated; but they had decided that their influence ought to antedate the primaries, and therefore they had indorsed Mr. Barcus two weeks ago.

Mr. Quigg began his speech with a definition of the Republican party. He said that in every country where party government prevailed there was one party of competency and respectability and another party of those who could criticise and object, but could do nothing themselves.

"The first of these," said Mr. Quigg," is and always has been the Republican party. It is the party that can do things. That is why the party line is of such importance in municipal government; but in these later days there are those who have got it into their heads that, while the Republican party can govern and is necessary to government in Washington and Albany, it is not necessary in New-York. They think they have discovered a panacea for all the woes incident to New-York in what they call non-partisanship; but they have a new idea of non-partisanship. It means that there must not be any Republican party; there must be only them. We beg them almost on our bended knees not to divide the Republican forces, but they will hear of no condition of union except our acceptance of their nominations, though they are only 250 and we are 83,000 enrolled voters. We would like to agree with them. We will do anything honorable men could do to win, but we don't want to be obliterated."

Mr. Quigg then drew a terrifying picture of what would happen if a candidate were elected on Citizens Union principles.

"Supposing him to be a pure-minded patriot," quoth Mr. Quigg, "his election would mean personal government, and personal government, in a few administrations, would mean another little Czar, who would be going to Europe to see the Prince of Wales and coming back with a crest."

Mr. Quigg concluded by urging the women to use all their influence for the Republican party. Almost every man, he thought, was entirely controlled by some woman, and they could, if they would, persuade their husbands not to have "vain delusions." They could also stir up all the women they knew to effect similar results on their husbands. He recommended a repetition of the tenement campaign, and said that the women might also do much toward securing campaign funds, "If they went at it as they do at other propositions of a similar nature."

When Mr. Quigg had finished, Mrs. Burns said she had already been down in the tenement districts, mapping out the work there, and that a finance committee would soon be appointed to see what could be done in that line.

A little reception to Mr. and Mrs. Quigg was given after the meeting.

WOMAN'S PAGE APPRECIATED.

To the Editor of The Tribune.

Sir: I have long wished to be a member of the Sunshine Society, and I read all the Only Woman's Page with joy. Truly yours, E. E. R.
New-York City, September 14, 1897.

To the Editor of The Tribune.

Sir: I enjoy reading the Sunshine Column and the Woman's Page. Yours very truly,
Mrs. H. H. WEIBERT.
No. 63 Early-st., Morristown, N. J.

GUILD OF ST. ELIZABETH.

AMBITIOUS FOR THE FALL WORK TO BEGIN—ENTERTAINMENTS PLANNED.

The officers of the Guild of St. Elizabeth are planning for an entertainment to be given in aid of the guild as soon as the members return to the city. This will be the first work to be considered when the early fall meetings are called.

The guild is a society of the Episcopal Church which has for many years been doing a quiet but steady work. It came into existence some twenty-five years ago to fill an urgent need, its work being principally in the charity hospitals, almshouses and other institutions on Blackwell's, Ward's and Randall's islands.

The members visit these institutions regularly, carrying delicacies for the sick and good cheer for the disheartened. They also meet released prisoners, and persuade them, if possible, to go temporarily to some protective home. Special attention is paid to girl prisoners, providing them with luncheon when on trial, often procuring them lighter sentences when committed for first offences, and taking them, when they are released, to the House of Mercy, the Door of Hope or some other rescue mission.

At Christmas, Easter and Whitsuntide dinners are given at the Almshouse for the inmates.

The officers of the Guild of St. Elizabeth are: President, Mrs. S. B. Nelson, No. 47 West Twenty-fifth-st.; vice-president, Mrs. J. Studwell, No. 140 West Seventieth-st.; secretary, Miss Curtis, No. 7 East Forty-first-st.; treasurer, Mrs. Beekman De Peyster, No. 101 West Eighty-first-st.

THE PRISON GUILD.

In close connection with the work of the Guild of St. Elizabeth is that of the Prison Guild, which was organized two years ago, at the suggestion of the superintendent of the City Mission. It is non-sectarian in character, and its work is confined to prisoners and to those who have been released from prisons.

One of the chief features is the Thursday afternoon sewing classes, which are held under the management of Mrs. Frederick K. Porter. These meetings have been continued throughout the summer. This furnishes employment for the women who are waiting for trial and helps to provide clothing for the prisoners.

For the prison boys, a singing class is held once a week, and special services on Sunday afternoon. Both are in charge of a committee composed of the Rev. Carroll Perry and the Rev. James Le Baron Johnson, of Grace Church, and Miss Frances M. Fair.

The present officers are: President, Mrs. Beekman De Peyster; vice-president, Mrs. Edward Lauterbach, No. 2 East Seventy-eighth-st.; treasurer, Miss Mary Vanderpoel, the Buckingham; secretary, Mrs. Frederick K. Porter, No. 100 West Eighty-seventh-st.; chaplain, the Rev. George F. Nelson, No. 28 Lafayette Place.

THE DAY'S GOSSIP.

The Rev. George C. Needham, the evangelist, will make an address on "When Will Jesus Come Again?" to-morrow afternoon, in the University Temple, National Prohibition Park, Staten Island.

Mrs. Annie Besant will lecture on "Life After Death" at Chickering Hall to-morrow night.

Mrs. Jane Pierce will visit Syracuse next week and a special reception will be given to her at the Woman's Republican League on Thursday. This club was organized last year by Mrs. Pierce, and it did excellent work for the McKinley campaign.

Mrs. Maybrick has abandoned all hopes of being released for at least eighteen months yet, at which time she will have been in prison ten years. The case will come up for revision then and possibly something may be done. Her mother, the Baroness von Roques, is allowed to visit her once every three months, when she is allowed one hour's stay. It is said that Mrs. Maybrick is in good health.

The Young Ladies' Charitable Society will hold an election of officers to-morrow afternoon, at 4 o'clock, in Terrace Garden, Fifty-eighth-st., near Third-ave. Five places are to be filled, for which there is a number of candidates.

There is a great hurrying and rushing about on the part of the women of the West End Republican Club, doing all in their power to aid the nomination of James S. Barcus as Councilman in the XXIst Assembly District. The women have laid siege to doctors, lawyers, ministers, business men, grocers, butchers and plumbers, and with convincing earnestness have set forth the superior qualifications of their candidate. Mrs. Clarence Burns pronounced the new departure a decided success. "Among all classes of men," said she, "the women receive the greatest courtesy, and their work is regarded as proper and dignified. Heretofore we have waited till nominations were made, and then did what we could to help in the election. Now we seem to be just waking up to our real mission in this political business, and that is to help secure the nomination of the best man within the party for office."

The popularity of Mr. Barcus among the women is increased by the fact that he employs as many young women as men at his headquarters, No. 887 Columbus-ave., something so new and strange as to attract general attention. The women attend to their clerical duties amid the political hubbub, and "somehow," as one man expressed it, "the tone of the place seems better for their presence, and I expect when you women have ingratiated yourselves into all the affairs of the country we shall be a better people than we are now."

Arkansas Day will be celebrated to-day at the Nashville Centennial. Mrs. Rufus J. Polk, president of the Arkansas Women Commissioners, will bring a delegation from that State to take part.

The thirteenth annual convention of the Woman's Christian Temperance Union of Kings County is to be held on Tuesday and Wednesday next at the Central Presbyterian Church, corner Marcy and Jefferson aves., Brooklyn. The president, Mrs. E. F. Pettingill, will preside at the opening meeting Tuesday morning. At noon a service will be held in memory of "White Ribboners." Tuesday afternoon will be devoted to reports, and an address will be made by the president of the State Union, Mrs. Mary Towne Burt. On Tuesday evening Colonel George W. Bain, of Kentucky, will lecture on "The New Woman and the Old Man." On Wednesday there will be more reports from different branches of the union's work and addresses by temperance workers. An evangelistic hour will be conducted by Miss Elizabeth W. Greenwood. On Wednesday afternoon the election of officers of the union will be held.

The members of the Alexander Hamilton Women's Relief Corps gave a reception to Mrs. Hewlett, former president of the corps, Thursday afternoon, in their rooms, in the Twelfth Ward Bank Building, Lexington-ave. and One-hundred-and-twenty-fifth-st. A number of guests, the wives of Grand Army officers of New-York and Brooklyn, were present. Luncheon was served by young women gowned in white with military sashes of red, white and blue.

The Hunterdon County Woman's Christian Temperance Union held its twelfth annual convention yesterday in the Presbyterian church at Clinton.

The New-York State Commission to the Nashville Exposition will leave this city on a special train on October 8. The Brooklyn Commission will leave on two special trains the same day. Mrs. Bernard Peters will speak on behalf of the women of Brooklyn on Brooklyn Day, October 11.

The Training Home for Christian Workers, under the supervision of the New-York City Mission, will reopen September 20 for its fifth year of work. The object of this school is to deepen the spiritual life of young women and to train them intelligently and practically for Christian service. Special emphasis is given to Bible study and work among the people in lower New-York. There are also courses of lectures on social problems, missions and first aid to the injured, and systematic training in sewing and cooking. Opportunity is given to join a chorus class led by Professor H. R. Palmer. A limited number can be accommodated as boarders, and all young women of the city are cordially invited to attend the lectures. For further information address Miss Rosena D. Rowe, No. 128 East Tenth-st.

THE MOTHERS' CONGRESS.

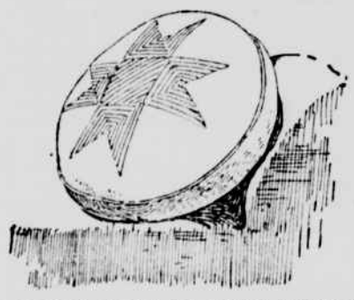
Mrs. Schwedler Barnes has returned from her trip through New-York State. During her absence she had an interview with Bishop John H. Vincent, who expressed himself as being in hearty sympathy with the mothers' congress. He has promised to speak at a future meeting.

The programme for the convention to be held in Syracuse September 30 and October 1 is nearly completed, the speakers so far secured being Mrs. Ellen M. Mitchell, Mrs. Merrell, president of the Mothers' Club of Syracuse; Mrs. Sophia McClelland, vice-president of the Medico-Legal Society of New-York, who will discuss "Psychology in Education"; Mrs. Mary T. Burt, president of the New-York State W. C. T. U., who will speak on temperance work; Mrs. Almon Hensley, who spoke at the last meeting of the Mothers' Congress of the City of New-York; Miss Wentz, who will speak on "Physical Culture"; Superintendent Blodgett, of Syracuse; the Hon. Charles Skinner, State Superintendent of Schools, and John Culver Mead, of Oswego, who will speak on Sunday-school work.

All interested in this movement are cordially invited to attend the meeting in Syracuse. For further information regarding it, address Mrs. F. H. Chase, No. 802 Slinard-ave., Syracuse. Delegates wishing to suggest questions for discussion should send them at their earliest convenience to Mrs. Fannie Schwedler Barnes, No. 105 Webb-st., Asbury Park.

Communications have been received from Mrs. M. H. Daniels, Mrs. Thomas C. J. B., Mrs. M. J. F. Baker, "Margery" and Elizabeth R. Starkweather. Poems have been "passed on," names enrolled and badges forwarded.

President-General of the T. S. S.: I send the following directions for making a smoking pillow out of cigar ribbons: The ribbons are pressed and sewed on a piece of white muslin, or some similar material, cut the size desired. Baste the ribbons on in any pattern one may fancy, taking care to show as much as possible of the name and mark of the brand of cigars. Feather-stitch (or any other fancy stitch) all the seams or edges of the ribbons with



A PILLOW MADE OF CIGAR RIBBONS.

embroidery silk in some pretty contrasting color. Finish with a ruffle all around the pillow. I am making mine with the ribbons stitched in white, finishing the pillow with a yellow silk ruffle, edged with white lace. It is pretty. The ribbons may be secured from any cigar dealer, and it takes from ninety to a hundred ribbons for a pillow. I put mine on in the shape of a star, like the drawing below. I will be only too pleased to tell the Sunshine members of any little fancy work that I know how to do. Truly yours, M. LANCKHARDT.

Send a two-cent stamp for a T. S. S. pin. Your name has been enrolled. Send directions for other kinds of fancy work.

President-General of the T. S. S.: I send the following poem, which seems appropriate for the Sunshine column. Truly yours, MISS A. T. W.

WHATEVER IS IS BEST.

I know as my life grows older,
And mine eyes have clearer sight,
That under each rank wrong somewhere
There lies the root of right;
That each sorrow has its purpose,
By the sorrowing oft unguessed;
But as sure as the sun brings morning,
Whatever is is best.

I know that each sinful action,
As sure as the night brings shade,
Is somewhere some time punished,
Though the hour be long delayed.
I know that the soul is aided
Sometimes by the heart's unrest,
And to grow means often to suffer—
But whatever is is best.

I know there are no errors
In the great eternal plan,
And all things work together
For the final good of man.
And I know when my soul speeds onward,
In its grand eternal quest,
I shall say, as I look back earthward,
Whatever is is best.

(Author Unknown.)

President-General of the T. S. S.: I was delighted with the article on cats which appeared lately in The Tribune; it is an appropriate subject at this time of year. I have two little wanderers that I am now taking care of. One, a tiger-striped, I picked up on my front stoop a week ago, famished and almost dead. He is now a self-respecting cat and a credit to our family. The other is a beautiful maltese and white kitten, which I feed every day out in front of the house, but she is getting such a deserted and hopeless expression upon her formerly happy face that I have to-day sent to the Society for the Prevention of Cruelty to Animals to take her away. Here's a stamp to join the T. S. S. The little poem, "If We Knew," by Bessie W. Smith, has won me over. I'm an awfully busy woman, you know, but give me a hint if I can do anything for your Sunshine column. Truly yours,
MRS. J. LIA M. POWELL.
No. 120 Dean-st., Brooklyn, N. Y., Sept. 10, 1897.

HIS CARE.
(By G. W. H.)

God holds the key of all unknown,
And I am glad;
If other hands should hold the key,
Or if He trusted it to me,
I might be sad.

I cannot read His future plan,
But this I know:
I have the smiling of His face,
And all the refuge of His grace,
While here below.

Enough; this covers all my want,
And so I rest.
For what I cannot He can see,
And in His care I sure shall be
Forever blest.

Sent by Mr. T. W.

Mayme E. Shelley, No. 139 Lafayette-ave., Brooklyn, asks if any of the members can send her autographs of noted people. She sends the following selected poem.

THE MIRROR OF LIFE.

Do you wish for a kindness? Be kind.
Do you wish for a truth? Be true.
What you give of yourself you find;
Your world is a reflex of you.

For life is a mirror. You smile,
And a smile is your sure return.
Hear hate in your heart, and erewhile
All your world with hatred will turn.

Set love against love; every deed
Shall, armed as a fate, recoil;
You shall gather your fruit from the seed
You cast yourself in the soil.

Each act is a separate link
In the chain of your weal or your woe.
Cups ye offer another to drink
The taste of their dregs ye shall know.

President-General of the T. S. S.: I am making a collection of the Sunshine poems, and if I am entitled to them I should like to have some you consider too long for publication. Could some member inform me where I could get a suitable scrapbook for them? Truly yours, R. D. JOHNSON.
Hightstown.

R. D. J.—Poems will be sent to you. You can get a suitable scrapbook at any good bookstore.

Mrs. D. V. Pease—A T. S. S. pin has been sent you, and your name has been placed on the roll. Send the recipes; they will be published in the Sunshine Column.

Miss F. I. S.—Send your embroidery designs to Mrs. Frances C. Williams, Westchester, New-London County, Connecticut.

President-General of the T. S. S.: I receive so much help from your many beautiful thoughts that I wish to thank all who send them. I send you some lines that have often been a comfort to me, who am afflicted with spinal curvature; yet, "God knows best." May I have a pin? Truly yours,
MINNIE G. DANON.

M. G. D.—A pin has been sent you and your name is on the rollbook.

Sent by Minnie G. Danon.

God's ways may not be your way, dear,
But He knows best;
Hold fast His hand nor ever fear,
Though all life's paths grow dark and drear,
The end is rest.

The world may all your plans defeat,
Yet God knows best.
Life's bitterest draughts can He make sweet,
From sad despair bring joy complete,
And make you blest.

Better to weave in the web of life
A bright and golden filling,
And to do God's will with a ready heart
And hands that are swift and willing,
Than to snap the minute delicate threads
Of our curious lives asunder,
And then blame Heaven for the tangled ends,
And sit and grieve and wonder.

—(From Saturday's Daily.

Sent by ROMELIA L. CLAPP.

WANTED: REORGANIZATION

STRONG SENTIMENT IN THE NATIONAL GUARD.

THE FORMATION OF ONE DIVISION, COMMANDED BY A MAJOR-GENERAL, WHO WOULD SERVE WITHOUT PAY AND HAVE HIS HEADQUARTERS IN THIS CITY.

The Tribune has printed much on the subject of the advantages which would follow a reorganization of the National Guard, and its views have been indorsed by some of the most competent officers in the service, but no steps have as yet been taken in that direction. When the State troops paraded on the occasion of the dedication of the Grant tomb, and four brigade commanders were compelled to act as subordinates to a staff officer, it was believed that the circumstances would add force to arguments in favor of a new order of things, bring about the desired change, and prevent a similar exhibition taking place in the future. But nothing was done in the matter, and it is believed by many officers that if the State troops should be ordered out the Adjutant-General would feel himself justified in assuming command.

A FAVORITE TOPIC.

But reorganization is still a favorite topic with members of the Guard who have the good of the service at heart, and all will read with interest the following, which will appear in "The Army and Navy Journal" to-day:

Since the late General Josiah Porter began the reorganization of the National Guard of New-York, it has been considered part of the plan of reorganization that the State troops should have a permanent military commander. It was known to the friends of General Porter that that was part of his plan to complete the reorganization.

At the last meeting of the National Guard Association, at Albany, the subject of the reorganization of the National Guard was discussed by the officers, but the matter was not brought before the convention. At that time two plans were suggested. One was for the formation of a division and the appointment of a major-general, with headquarters at Albany, the major-general so appointed with his staff to be the permanent staff of the Governor, each member of the staff to receive a salary, the same as received by officers of similar rank in the United States Army. The second plan proposed was to divide the National Guard into two divisions, the headquarters of one division to be in New-York and to be composed of the First and Second brigades; the second division to have headquarters at Albany or Buffalo and to be composed of the Third and Fourth brigades. In connection with this second plan it was proposed that the Governor's staff should also be reorganized.

The advocates of the first plan above mentioned assumed that the troops of the State should be formed into one division, and further assumed that it was necessary to have the major-general's headquarters at Albany, and supported their contention that the general and staff should be paid on the ground that it would be impossible to obtain an efficient major-general or to have efficient officers accept places upon the staff unless adequate compensation was paid to them, and that it would be impossible to get volunteer officers to attend to the necessary duties, as it would require the entire time of several members of the staff. This plan was strongly opposed by nearly all the commanding officers of the First and Second brigades on the ground that the efficiency and esprit of the National Guard would be lost if the commanding officer and members of his staff were to receive compensation, and that the salaries of the major-general and the members of the staff would be such a considerable sum that the appointments of the staff officers would be controlled by politics, and on the further ground that the compensation that might be paid would be insufficient to obtain the services of the most desirable men, it being necessary for them to reside in Albany.

The second plan, or the formation of two divisions, was suggested in the nature of a compromise and because it was felt necessary that immediate action should be taken on account of the Greater New-York, it being considered necessary that the entire troops of Greater New-York should be under one command, and that the organization of a first division, comprising the troops of Greater New-York, would require the formation of a second division, composed of the Third and Fourth brigades. Under this second plan it was contemplated that the major-generals and their staff should serve without compensation. This plan was much criticised and strongly opposed on the ground that the practical command of the State troops would still remain with the Governor and his staff, and that orders of detail for camp and for other duties would emanate from State headquarters. This plan was thought to be no improvement over the present organization, and it had the defect of creating another headquarters through which all documents must pass, causing delay and confusion, and there would be a lack of uniformity in the drill and discipline of the troops of the State.

ANOTHER PLAN.

After these and other plans had been thoroughly discussed, a third plan for the reorganization of the National Guard was suggested which seems to obviate the defects of the other suggestions and to meet the requirements of those anxious for the improvement and reorganization of the National Guard upon a military basis. This plan of reorganization is as follows:

That the National Guard of the State should be organized into one division and be commanded by a major-general, who should be elected by the brigade commanders and the commanding officers of regiments, and who should have his headquarters in the city of New-York. That the major-general and his staff should serve without compensation. To meet the criticism that volunteer officers would be unable to give the necessary time to perform the duties of the several staff departments, it is proposed that the major-general should have the power to appoint or detail an assistant in the departments of the Adjutant-General, of Inspection and of Rifle Practice; that the assistants in these three departments should be entitled to receive compensation; that the major-general have authority to appoint such assistants in these several departments from the regular Army or appoint or detail officers of the National Guard. It is believed that officers of the United States Army would be more than willing to be appointed as assistants upon the division staff and to give their entire time to their duties on account of the compensation they would receive in addition to their salary in the United States Army. Should the major-general deem it more desirable to make details from the National Guard of the State to fill these places in the three departments, most desirable men could always be obtained, and so long as these men received compensation they would not be members of the division staff, but would be assistants in the departments to which they were detailed, and if other assistance was necessary other details could be made.

ADVANTAGES OF THE SCHEME.

Such a plan as this would put the entire National Guard in charge of one officer, who would receive no compensation and would have had experience in the National Guard, and the appointments to the division and brigade staffs should be limited to persons who had held a commission in the National Guard. This plan would also permit regular annual inspection, under the direction of the division commander, in the Adjutant-General's Department, Inspection Department and in the Department of Rifle Practice. The expenditure of the appropriation for the National Guard would be entirely under the direction of the Major-General. It is also contemplated that the members of the Governor's staff should be reduced officers; that the Governor's staff should be reduced to one adjutant-general of the grade of brigadier-general, who shall be the chief of staff; one chief of ordnance and one judge-advocate-general, each of the grade of colonel, and four aides-de-camp, each of the grade of lieutenant-colonel. The duties performed by the different departments of the National Guard as now organized should be consolidated into these three departments, and the Governor should be authorized to appoint only one assistant in each department with rank of lieutenant-colonel, and what other assistance was necessary should be performed by clerks or details from the National Guard. With such an organization, all details for camp should be made by the major-general, and, under the appropriation allowed to the division, he could order division or brigade encampments or brigade or regimental marches as he should deem desirable.

The advantage of having the headquarters of the division in New-York City is very obvious. The headquarters would be where three-fourths of the troops are stationed. Candidates for the place of Major-General would be found among men who had had experience in commanding troops where there had been brigade and division formations and where the most available men in every respect could always be found. To make the headquarters at Albany, the services of the best men in the State could not be obtained at any compensation that would probably be paid. Officers who had experience in the late war are passing away, and it is necessary to think of the conditions that will exist in the future, and should the headquarters be placed at Albany the selection of persons for the rank of major-general would necessarily have to be from among men with little or no experience and of inferior grade, and the appointments to staff offices which ought to be in the nature of promotions could not be so, and the selections would be from men without experience in brigade or even regimental formations. With the division headquarters in New-York, desirable and efficient officers with experience would be always obtained who would be glad to receive promotion and would efficiently fill the places of major-general and the heads of the several staff departments.

GENERAL FITZGERALD'S VIEWS.

Brigadier-General Louis Fitzgerald, who commands the most important brigade of the State's forces, expressed himself in favor of the plan some time ago.

"The whole thing might be done without any special legislation," said General Fitzgerald, "and one short order from Governor Black would be sufficient to consolidate the four brigades into one division. Article 2, Section 10, of the Code makes provision for this. The great trouble is that many officers have considered the advisability of having a paid major-general. That would only work harm, because a paid staff would be the next step, and presently the whole character of the guard would be changed."

General Fitzgerald expressed himself in favor of having paid assistants in the departments of the adjutant-general, inspector-general and general inspector of rifle practice.

"As the State grows in population and importance," he said, "the National Guard will naturally grow in proportion, and as it is a purely volunteer organization, its growth and strength will depend upon the popularity and wisdom of its management. Thus we see those organizations commanded by competent and enthusiastic officers increasing in numbers and efficiency, while those whose officers are inexperienced or indifferent are constantly in trouble and falling off in all the essentials that go to make a good citizen soldier. Any effort to place the National Guard upon the footing of a regular army by paying wages to its officers and men (for the latter is a natural sequence to the former) I believe to be contrary to the laws of the United States and destructive to the future of the organization, and any effort to place officers in command of volunteers without their sanction will undoubtedly lead to dissatisfaction. The First Brigade is in excellent condition; its officers are capable, efficient and painstaking, and its men are well instructed and devoted to their duty, with an enthusiasm, as indicated at Brooklyn and Buffalo, that is an example to the National Guard of the whole country."

For some time past General Fitzgerald has been anxious to retire from the National Guard, of which he has been a member over forty years, and from the command of the First Brigade, which he has held since 1886, but has remained in the service because he hoped to see such a reorganization as would secure the citizen soldiery against retrogression, which he believes will follow a continuance of the present system.

GENERAL DOYLE FAVORS IT.

Brigadier-General Peter C. Doyle, of the Fourth Brigade, in speaking of the reorganization plan, said that he was heartily in favor of it and that a permanent major-general, with headquarters where he has his home, and without pay, would be a step in the right direction.

Colonel Appleton, of the 7th Regiment, is also in favor of a permanent major-general, to serve without pay, but believes that his headquarters should be in New-York City.

Colonel Francis V. Greene, of the 71st Regiment, said: "I fully approve that the National Guard of the State should constitute a military division, under command of a major-general, stationed in the city of New-York, serving without compensation, and appointed by the Governor on the nomination of the majority of the brigade regimental commanders, the battalion, squadron, troop, battery and separate company commanders to have a fractional vote proportionate to their strength. I consider a reorganization on this basis essential to the continued and further improvement of the National Guard."

Colonel Franklin Bartlett, of the 22d Regiment, said: "In my opinion the best interests of the National Guard demand that there should be a major-general in command, who should receive no pay, except in the line of active service in the field, and that the headquarters of such major-general should be in the city of New-York."

Colonel George Moore Smith, of the 69th Regiment, said: "I am heartily in favor of the reorganization of the National Guard into one division, to be commanded by a major-general, who should have his headquarters in New-York City, and, further, that the major-general should serve without pay, except when in actual service."

Colonel Alexia C. Smith, of the 23d Regiment, also expressed himself in favor of reorganization, and believed that the division headquarters should be in New-York City.

A veteran of the National Guard said that the creation of a division could be brought about by the publication of the following order by the Governor:

"First—The First, Second, Third and Fourth Brigades and the Naval Reserve are hereby consolidated into one division, to be known as the First Division, N. G., N. Y.

"Second—Brigadier-General —— —— is hereby assigned to the command of said division.

"Third—The division commander will at once establish his headquarters and report by letter to these headquarters."

A WOMAN'S LEGACIES CONTESTED.

TESTIMONY THAT SHE LOOKED FOR GUIDANCE TO HER FATHER'S SPIRIT.

Surrogate Fitzgerald yesterday began the hearing of a contest over the will of Mrs. Elizabeth P. Higgins, who died at the San Remo Hotel last November, leaving real estate worth $100,000 and personal property alleged to be worth $200,000. By her will Mrs. Higgins leaves to her husband, Barton B. Higgins, only about $5,000. The bulk of her property is bequeathed to her cousin, E. Elliot Harris, and members of his family. The will is contested by the husband and William S. Pendleton, the decedent's brother, who allege that Mrs. Higgins was unduly influenced in the preparation of the will.

Among the beneficiaries under the will are Dr. E. Elliot Harris, for $25,000; Florence Harris, Thomas and Huntington Harris, $2,000 each, and Dr. Harris, in trust for Hannah B. Downey and Julia Huntington, $18,000. The residue of the estate is divided among several charitable institutions, including the Red Cross Society, the International Order of King's Daughters, the Brooklyn Nursery and Infants' Hospital, the Brooklyn Home for Aged Colored People, the Free Home for Destitute Girls and the Woman's Guild of New-York. Mrs. Higgins was a member of Sorosis, and was well known in Spiritualistic circles.

Dr. A. H. Heath testified yesterday to having frequently seen Mrs. Higgins between 1891 and 1894, and to her having told him that she was guided by the spirit of her dead father, which advised her in many things. The doctor added that he did not regard Mrs. Higgins as being strong mentally. To offset this testimony the proponents of the will introduced a judgment roll, showing that judgment had been entered against the doctor for about $2,000, the value of bonds which Mrs. Higgins charged him with appropriating.

NEW SPEAKER AT NORTHFIELD.

AN ADDRESS BY THE REV. ALEXANDER M'GAFFIN—MR. MOODY SPOKE, TOO.

East Northfield, Mass., Sept. 17 (Special).—"People say: 'What will become of Northfield when Mr. Moody is gone?'" said the evangelist at the seminary this morning, and then, pointing his thumb over his shoulder toward a young man sitting on the platform, who had just delivered an address to the young women, he added: "There is the answer. Better men than I am are coming on after me. It seems but yesterday that a friend in Manchester, England, asked me to get a boy in the Mount Hermon School. To-day you have seen and heard that young man, who goes to the State where I labored for eighteen years to preach the same gospel."

The speaker to-day was the Rev. Alexander McGaffin, a member of the last class of Princeton Seminary, who is going to Mount Sterling, Ill., to take charge of a Presbyterian church. Mr. Moody is proud of his young friend and of his splendid record in Princeton. The address was on "The Ministry of Reconciliation," the text being: "God was in Christ reconciling the world unto Himself."

Mr. Moody continued his review of the lessons, or, as he terms them, thoughts which the girls have received during the last week. Nearly half of the more than three hundred students have thought-books and are retaining in permanent form thoughts suggested by his and others' talks. One method of Christian effort for the students he described thus:

"Some years ago some Hermonites wanted to start a magazine in order to preserve the sermons given at Northfield. The result was 'Northfield Echoes,' which is published every summer and which contains the chief addresses given at the several conferences. I seldom open my mail without finding expressions of gratitude from some one who has been helped by this agency. All over the country ministers and godly men and women read these sermons and reproduce them in the p