THE AFTERNOONS OF SAINTLY LENT.

Though Quiet They Bring Out the Most Magnificent Reception Gowns.

GREY AND BRONZE DRESSES.

Bewitching Hats of Felt Piled High Over Nodding Plumes—Marie Antoinette Shapes—Gown of Prune Cloth Very Smart.

PARIS, Feb. 20.—The "afternoons" of Lent, the receptions, musicales, recitations and reading circles will bring out some of the most magnificent gowns that the couturieres have been working away at for months.

These "afternoons" began a week ago; for, in their mad desire, to make the last of the season as gay as possible, they crowded the flower shows and musicales into the days and nights of dancing.

Ah me! Lent will soon be here! And then! Well they will atone for it in dressing if they cannot in dancing!

RECEPTION GOWNS.

I went to three afternoons last week; and in the gowning I noticed that the heavy silks, bongaline, moire and ottoman, were even more in evidence than the velvet and cloth gowns. Pale grey, prune-violet and bronze, are the colors most favored, and the varied garnitieres; include fur, lace, mousseline de soie, gorgeous buttons and rich pasmenetries.

One of the simplest of these reception gowns was made of pale grey bengaline. The skirt was close fitting over the hips with the fullness at the back laid in two flat box plaits. It flared considerably at the bottom.

The corsage fitted close into the curves of the figure. It was trimmed down the front with five rows of mink tails overlapping one another. Four rows of the same trimmed the back of the corsage. Just at the waist line the corsage was rounded off, but the mink tails continued four inches below.

A ceinture of orange glace taffeta with a bow at the left side gave a finish to the bottom of the corsage. Frills of the orange taffeta filled in the high Medicis collar that was finished with an edging of mink. The sleeves had only the merest suggestion of fulness at the top. They were finished at the hand with frills of the taffeta and narrow bands of fur.

The skirt all nicely arranged by Marie in the dressing room, hung to perfection.

LITTLE HATS.

With these popular grey toilettes are worn the most bewitching little hats of white felt that greatly suggest the Marie Antoinette, piled high with choux of spangled tulle. Between the folds of the tulle are caught numberless twigs of mistletoe with the leaves all frosted over with spangles. Others are draped with plumes.

A smart reception gown of cloth was in two shades of heliotrope, or rather the darker shade of the velvet was nearer petunia than heliotrope.

The skirt of pale heliotrope cloth fitted close over the hips and boasted but little flare. Around the bottom of the skirt there was a band of the petunia velvet cut with an irregular rococo edge at the top. It was bordered with a narrow strip of unborn Persian lamb that was heavily embroidered in gold threads.

The corsage was a blouse of the velvet with a yoke of cloth cut in an irregular edge and finished with a strip of the embroidered broidrih wantz. It had short full basques with the same finish as the yoke. The sleeves of the cloth had very little fulness at the top. They were finished with high cuffs of the velvet. The ceinture was of gold with a marvellous Mosaic buckle.

BRONZE GOWN.

One of the most original gowns I noted was made of bronze ottoman shot with flecks of black. The skirt was close fitting over the hips with the fulness laid in two flat box plaits. It was trimmed with two strips of black velvet that commenced narrow at the waist line and continued down in two perpendicular lines that broadened as they neared the bottom of the skirt. There they turned in rounded corners and followed the edge of the skirt all the way round. The velvet was trimmed on each side with a piping of pale violet satin. The rounded corners were trimmed with three big gold and amethyst buttons.

The corsage was a sort of jacket of the ottoman, opening over a vest of violet satin that was covered full with deep cream mousseline de soie.

It had revers of black velvet overlapping revers of ottoman that were finished with a piping of violet satin. Three of the large gold and amethyst buttons were placed at each edge of the jacket. The sleeves were moderate in size and were without trimming. Black velvet with a piping of violet satin faced the high Medicis collar.

The hat worn with this costume was a large black velvet affair turning directly up at the left side, where there was a great cluster of purple orchids. At the front of the hat there was a large square buckle of Strass, showing underneath quantities of black and white tips.

A PRUNE CLOTH.

A reception gown worn by a young woman just out of her teens was made of prune cloth. The skirt of the cloth was close fitting over the hips with the fulness at the back laid in two flat box-plaits. It was trimmed around the bottom with rows of narrow prune silk braid that were arraigned in points and held with tiny turquoise buttons.

The corsage was a blouse of pale violet satin covered with the braid to give the effect of a bias plaid. An open work design in gold threads and turquoise stones held the braid in place. It fastened in an invisible fashion at the left shoulder and underarm seam. The sleeves of the cloth were close fitting and boasted but little fulness at the top.

A HAND FINISH.

They were finished at the hand with a long point that reached quite to the knuckles. The collar was a high straight affair of the violet satin mounted with frills of violet mousseline de soie. A round buckle of gold set with turquoise ornamented the front of the narrow violet satin ceinture.

The big picture hat worn with this gown was made of prune velvet. It was trimmed with tips and plumes in a lighter shade of prune and where it turned up at the left side there was a great cluster of violets that rested on the hair. Dressed thus irreproachably they wandered through the magnificent rooms.

Smart card cases are to be had in leather dyed in all the fashionable colors. So that the up-to-date woman may have a card case to match each visiting gown. There is a preference though for card cases that come in an unrelenting shade of emerald green. They are particularly effective with dark velvet gowns.

NINA GOODWIN.

"ALL NICELY ARRANGED BY MARIE."

MODERN LETTER WRITING.

Questions Ignored—All Details Omitted and Pleasure Lost.

Much as the modern woman prides herself upon her advancement, there is one important particular in which, as an Irishwoman might say, she has progressed backward, and that is the gentle art of letter writing. With our grandmothers, it was a charming accomplishment that every gentlewoman possessed, and no girl's education was considered complete unless she was able to write a fluent and graceful letter, penned in a hand-writing that was as clear and fine as copperplate.

How immeasurably shocked the grandames of those days would have been could they have seen the missives that the modern girl considers good enough for her corespondent, when, indeed, she condescends to answer a letter at all, and sends by way of reply a scrawl that seems to have been penned with a toothpick, and that jumps from one sheet to another in a will o' the wisp way that is scarcely worth following.

In truth, the woman of to-day hates letter writing, and is fertile in devising ways to avoid it. She telephones her messages in town, she makes visits, she even neglects friends rather than sit down to her desk and write a letter.

One might well fancy that she shared in the sentiment of the heroine of one of Rhoda Broughton's novels, where the girl, an arrant flirt, thanked God that whatever she might have said there was not a scratch of her handwriting in the length and breadth of England.

It is a strange and unreasonable prejudice, but a very real one, nevertheless. You write to a friend and ask some question that is of great moment to you, but you know you are on a fruitless quest. In time you may get a reply, something that is friendly and cordial enough, but no one takes the trouble to answer a question in a letter. They wait and wait before writing until everything that is of special personal import in your letter has faded from their mind, and then they answer with glittering generalities that sometimes are simply maddening.

Yet, what is so charming as a real, gossipy letter, full of dear, delightful details, and breathing the writer's personality at every line! Perhaps some one member of the family goes back to the old country home, or to visit scenes that are sacred with childish associations. You, left at home, would like to know so many little things—what Aunt So and So had on, whether she was sitting in the same old chair, with the same old cat curled up at her feet; whether the violets still grow in prim rows along the garden walk; how even the rickety old well house looks. How eagerly you wait for the letter; but, alas, when it comes it is a hurried scrawl, and says: "All well. Everything much the same as ever."

But we all share in the general condemnation. We neglect to write the little word of congratulation when some happiness comes to a friend, or to send a line of sympathy for their sorrow; yet these are little golden links in the chain of life that bind people to us. They show that we have not forgotten them, and so our notes might become white-winged carrier doves that would be messengers of peace and good will, if only we would take the time and thought and trouble to write them. Facility in letter writing, as in any other accomplishment, only comes with practice, and it is time we inaugurated a much-needed reform, and went back and recovered the lost art of letter writing.—Philadelphia Times

Port Republic.

The Valley fair and silent lay
Upon that bloody battle-day;
But soon the cannon roared aloud
And reared its head the battle-cloud,
The swift advance, the shock, the shout,
The Southern yell, the rushing rout,
The lonely sighing of minnie-balls,
His death-shriek as some brave man falls;
Then to the bridge is set the fire,
The rushing flames soar higher and higher,
Then hissing down the Shenandoah
Its burning timbers begin to flow.

The Valley fair and silent lay
Upon the bloody battle-day;
And thus it lies before me now.
The sun is setting behind the brow
Of distant mountains, and its light
Gleams on the crows in homeward flight;
But soon they settle in the nest,
And all its quiet, peace, and rest.

EDWIN B. SCHMUCKER,
Grottoes, Va., Feb. 8, 1898.

"ALL ENJOYING THEMSELVES IN A VERY SELECT WAY."

Not as Large as That.

Ellen—Mr. Rightly said he always felt horrible when I wore my beautiful big hat.

Nellie—How insulting.

Ellen—Yes. But I told him as big as my hat was it wouldn't hide all of his defects

PHENIX INSURANCE COMPANY, OF BROOKLYN, N. Y.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1897, OF THE CONDITION AND AFFAIRS OF THE PHENIX INSURANCE COMPANY, OF BROOKLYN, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—GEORGE P. SHELDON.
Vice-President—GEORGE INGRAHAM.
Secretary—WILLIAM A. WRIGHT.
Principal Office—No. 16 Court street, Brooklyn, N. Y.
Organized or Incorporated September 21, 1853; commenced business, September 10, 1853.

I.—CAPITAL.

Amount of capital stock subscribed	$1,000,000 00
Amount of capital stock paid up in cash	1,000,000 00

II.—ASSETS.

Value of real estate owned by the company		540,000 00
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due		115,600 00
Interest accrued on all said mortgage loans		2,019 97
Value of lands mortgaged, exclusive of buildings and perishable improvements	$ 77,250	
Value of buildings mortgaged (insured for $122,000 as collateral)	165,500	
Total value of said mortgaged premises (carried inside)	$242,750	

STOCKS AND BONDS ABSOLUTELY OWNED BY THE PHENIX INSURANCE COMPANY, OF BROOKLYN, N. Y., DECEMBER 31, 1897.

	Par Value.	Market Value.	
United States bonds, 4 per cent., 1907s	$230,000	$259,900	
United States bonds, 4 per cent., 1925s	250,000	325,000	
State of Virginia, "Century" bonds, 2 per cent.	100,000	89,000	
City of Richmond, Va., bonds, 4 per cent.	21,000	21,000	
New York city consolidated stock, 3 per cent.	762,000	762,000	
Louisville, Henderson and St. Louis Railway Co., bonds, 5 per cent.	17,500	17,500	
Chicago, Paducah and Memphis R. R. Co., "car trust certificates," 5 per cent.	25,000	25,000	
Missouri, Kansas and Texas Railway Co., bonds, 5 per cent.	50,000	40,000	
Mobile and Ohio R. R. Co., "Montgomery division" bonds, 5 per cent.	15,000	13,125	
Reading Company and Philadelphia and Reading Coal and Iron Co., bonds, 4 per cent.	100,000	75,000	
New York, New Haven and Hartford R. R. Co., debentures, 4 per cent.	200,000	288,000	
Missoula county, M. T., bonds, 7 per cent.	12,000	12,000	
United States Illuminating Co., bonds, 6 per cent.	25,000	25,000	
St. Joseph Gas Company, bonds, 5 per cent.	50,000	42,500	
Buffalo Gas Company bonds, 5 per cent.	50,000	50,000	
1000 shares Chicago and Alton R. R. Co., stock	100,000	165,000	
1000 shares Delaware, Lackawanna and Western R. R. Co., stock	50,000	79,000	
1000 shares Chicago and Northwestern R. R. Co., "common" stock	100,000	123,000	
1000 shares Delaware and Hudson Canal Co., stock	100,000	112,000	
1000 shares Chicago, St. Paul, Minneapolis and Omaha R. R. Co., "common" stock	100,000	78,000	
500 shares Syracuse, Binghamton and New York R. R. Co., stock	50,000	81,500	
2000 shares Rensselaer and Saratoga R. R. Co., stock	200,000	365,000	
1000 shares Chicago, Rock Island and Pacific Railway Co., stock	100,000	91,000	
200 shares National Shoe and Leather Bank, New York, stock	20,000	19,000	
55 shares National Bank of the Republic, New York, stock	5,500	61,760	
87 shares National Bank of Commerce, New York, stock	8,700	18,270	
200 shares Fourth National Bank, New York, stock	20,000	35,000	
100 shares Mercantile National Bank, New York, stock	10,000	17,500	
252 shares National Park Bank, New York, stock	25,200	69,576	
1200 shares Chatham National Bank, New York, stock	10,000	87,000	
408 shares Mechanics' Bank, Brooklyn, stock	20,400	48,960	
600 shares National City Bank, Brooklyn, stock	30,000	112,500	
200 shares Phenix National Bank, New York, stock	4,000	4,000	
400 shares Brooklyn Bank, Brooklyn, stock	20,000	32,000	
100 shares Bond and Mortgage Guarantee Co., stock	10,000	15,500	
590 shares New York Mutual Gas Light Co., stock	29,500	118,590	
375 shares St. Joseph Gas Company, stock	37,500	13,125	
1500 shares Central and South American Telegraph Co., stock	150,000	159,750	
Total par and market value (carried out at market value)	$3,171,500	$3,949,965	$3,949,965

Cash in the company's principal office	$ 3,067 62	
Cash belonging to the company deposited in bank	532,340 70	
		$ 535,648 23
Interest due and accrued on collateral loans		9,675 67
Gross premiums (as written in policies) in course of collection, not more than three months due		584,303 18
All other property belonging to the company, viz: rents due and accrued, $3,116.86; due from other companies for reinsurance on losses already paid, $3,195.08		6,311 94
Aggregate amount of all assets of the company, stated at their actual value		$5,752,561 06

III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all reported and supposed losses	$202,634 50	
Losses resisted, including interest, costs, and other expenses thereon	34,500 00	
Total gross amount of claims for losses	$237,134 50	
Deduct reinsurance thereon	7,527 50	
Net amount of unpaid losses		$ 229,606
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, $2,024,254.35; unearned premiums (fifty) per cent	$1,012,127 17	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, $4,660,517.74; unearned premiums (pro rata)	2,136,088 16	
Total unearned premiums as computed above (carried out)		3,148,215 33
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		3,564 44
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, $90,123.33; return premiums, $57,881.83; reinsurance, $3,161.84		151,167 00
Total amount of all liabilities, except capital stock, and net surplus		$3,532,553 77
Joint-stock capital actually paid in cash		1,000,000 00
Surplus beyond capital and all other liabilities		1,219,997 29
Aggregate amount of all liabilities, including paid up capital stock, and net surplus		$5,752,561 06

IV.—RECEIPTS DURING THE YEAR.

	Fire.	
Gross premiums and bills unpaid at close of last year	$ 657,491 20	
Net collected	657,491 20	
Gross premiums on risks written and renewed during the year	3,838,187 28	
Total	4,495,678 48	
Deduct gross premiums and bills in course of collection at this date	564,939 18	
Entire premiums collected during the year	3,930,739 30	
Deduct reinsurance, rebate, abatement, and return premiums	739,748 07	
Net cash actually received for premiums (carried out)		$3,190,991 23
Received for interest on mortgages		5,808 33
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources		149,667 30
Income received from all other sources, viz. rents		17,294 59
Aggregate amount of receipts actually received during the year in cash		$3,363,761 43

V.—DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses (including losses occurring in previous years) $185,397.97	$1,895,836 22	
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years), $9,134.67, and all amounts actually received for reinsurance in other companies, $146,711.80. Total deduction	155,846 47	
Net amount paid during the year for losses		$1,740,049 56
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, $100,000		100,000 00
Paid for commission or brokerage		581,205 77
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employes		301,381 23
Paid for State and local taxes in this and other States		76,122 39
All other payments and expenditures, viz: rents, postage, telegrams, stationery, printing, advertising, legal and all other expenses		330,055 26
Aggregate amount of actual disbursements during the year, in cash		$3,128,815 60

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Risks written	$2,470,819 00
Premiums received (gross)	34,701 76
Losses paid	8,255 25
Losses incurred	9,436 07

(Seal of the corporation.)
(Signed) GEORGE P. SHELDON, President.
(Signed) WILLIAM A. WRIGHT, Secretary.

State of New York, city of New York—ss.:
(Seal of notary.) Sworn to January 27, 1898, before
JOHN H. DOUGHERTY, Notary Public.

J. B. MOORE & CO., Agents,
1103 East Main Street, Richmond, Va.