A NEAT NECK ARRANGEMENT OF THE CHEAPEST WHITE SQUIRREL WITH LACE APPLICATIONS ON THE COLLAR.

ELEEN OSBORN'S FASHION LETTER.

Tails of Mink, Marten, Squirrel, Sable and Ermine are Worn Upon the New and Becoming Things for the Neck.

NEW YORK, Nov. 17.—Reports from the Manufacturing Fur Merchants' Exchange indicate that women are spending bigger fortunes on furs this winter than in any year ever known.

This is the more remarkable when it is considered that almost the entire fashionable world, according to present prospects, will pass the cold months in Cairo where furs are at a discount; and seems to indicate not only that extravagance in dress is constantly increasing, but also that a great number of new people are coming forward to struggle, in the absence of the old leaders, for social recognition. There are twenty thousand families in New York rich enough to belong to the Four Hundred, or even to Mrs. Stuyvesant Fish's more recently famous Seventy, if wealth were all.

Furs have not doubled in cost this season, like diamonds; but when it takes three Russian sable skins to make a muff of average size, each skin costing from $40 for the poorest up to $250 for the finest, the value of a 53-inch cape like that recently completed for Mrs. Fish runs into four figures at which the ordinary mortal gasps and wonders.

The fur of this cape is very dark—of the variety known as imperial Russian sable and formerly retained for the exclusive use of the Russian imperial family. In cut it follows the winter's fashions, being tight-fitting around the neck, but rippling from the shoulders down. The collar is a high-rolling affair, standing high in the back and coming down in front to accentuate the straight effect so much in demand to-day. The lining is an exquisite white satin brocade with flecks of turquoise blue, and the throat finish of a scarf of costly lace. Chiffon ruches and other excesses in decoration, which detract from the value of so many of this winter's furs, are conspicuously absent. Mrs. Fish is always strikingly dressed, but she is guilty of no such waste of elegance or fault of taste as to misplace embroidery or chiffon on fur.

VALUABLE SABLES.

The value of the sables owned in New York is enormous, many women reckoning their wealth in them, like Russian court ladies. And yet the amount is easily over-estimated, half the so-called sables being not even of the beautiful but less expensive Hudson Bay varieties, but of Alaska sable, which is good skunk skin masquerading, or of blended or darkened sables, or sable-dyed fox, in which there is little value and less wear.

The silky Persian lamb and broad-tail coats are shorter and much more expensive this year than last. Mrs. Oliver Harriman is wearing a smart broad-tail jacket, which is finished round the bottom with deep scallops, and has a very high, flaring collar and deep revers of chinchilla. Combinations of two or more kinds of fur are patchy and ragged-looking on the cheaper models, but on a coat of this sort the effect of the long-haired delicate gray chinchilla against the black, moire surface of the baby lamb is beautiful.

Miss Susan Willing, sister to Mrs. John Jacob Astor and now for two weeks wife of Francis C. Lawrence, Jr., includes in her trousseau a broad-tail coat only twenty-two or twenty-three inches in length, and cut in front just below the waist line. The garment is as chic as possible with collar and revers of sable.

Another exquisite bit of fur owned by Mrs. Lawrence is a victorine and muff all of chinchilla—the most delicate, silky fur produced by any fur-bearing animal. The victorine is made of Chilian skins, which are the best, and is a short shoulder cape with 1830 drooping shoulders, a high, flaring collar and long stole ends. Mirror velvet bows in pale blue, with a lace neck scarf, are the finish, and are used also to decorate the muff, which is of the huge, granny variety. With this cape and muff belongs a chinchilla toque, which is trimmed with a pale blue crepe de chine scarf tied about the crown, and having fringed ends which fall upon the hair.

There are not so many seal coats this winter as in seasons past, but all of those made are smart, trim-fitting garments widely different from the clumsy affair of long ago whose picture is conjured up by the name. Chinchilla, sable, fox, and other long-haired furs are used to trim them. The newest seal coats are double-breasted, and have double Medici collars edged with a narrow satin cording.

OTTER IN FASHION.

Otter, which stands rain and snow better than any other fur, is much in fashion, as is fisher—a dark brown fur from the snowy North, whose use is comparatively new. Little Eton coats with full fronts are made of it and trimmed with ermine, the color of the fisher being rich enough to stand the contrast.

Chinchilla is, perhaps, the favorite fur for evening wraps, though, like fox, it costs more than it really ought. The handsome widow, Mrs. Adolf Ladenburg, is wearing a long chinchilla cape with a shaped flounce, and with a hood drapery of folds of gray miroir velvet carried around the shoulders. The lining is pink satin and pink chiffon frills intermixed with cream lace decorate the inside of the collar and cascade down the front.

Ermine is used mainly for linings—of garments intended for day wear as well as in the evening. A novelty introduced by Miss Alice Atherton Blight, who has just returned from Europe with many trunks filled with Paris fineries, is a long coat of gray cloth whose sweeping lines are fitted to the figure with the accuracy of a princess dress, and which has collar and revers of beautiful chinchilla. This coat fastens with wrought silver buttons, and is lined with ermine to about the level of the hips. Below that point—perhaps to reduce weight, perhaps just for variety—the fur is replaced by a pinky white satin.

The Horse Show looked as if the hunting set were out in even fuller force than was the case, nearly every woman present wearing heads and bushy tails and claws enough to stamp her as the most ferocious of Dianas. I am too much of a rebel to praise things which to me look squirmy, but they are the height of fashion.

The most beautiful boas are the long, round ones, huge in size and made of the fluffy fur of the cub bear. The muffs to match are proportionately large, and are round and plain. Next these come fox boas, the muffs having a head at one end and at the other a fat tail. Mrs. Oliver Iselin wore at the show a boa of the rare and costly silver fox, a fur which rises every year in price, it being seldom that more than 2,000 skins are put upon the market in one season.

The old-fashioned stone marten is a fur of beautiful color, which this winter is much in vogue. Marten boas are trimmed on the ends with large chiffon rosettes and tails of sable.

Mink is a thoroughly good fur which never ranks with those of extreme cost and is never ignored by the mode. A great many sets are being made of it—coat, muff, and toque, with trimmings of the same or of contrasting furs.

To buy cheap furs is ordinarily like flinging money into the street, because they do not wear. There is, nowadays, more temptation to experiment, however, since the costliest sable garments are as subject to fashion's whims as the cheapest of cloth jackets and lose in value by constant recutting and slashing. A pretty neck piece in white squirrel with lace applications on the collar, which will look well for a year or two, may be as good value, for example, as something more costly which in a season will be equally out of style.

One of the handsomest Horse Show dresses was worn by Mrs. J. Lee Tuller, and was of pastel blue cloth, the tunic overdress adorned with a six-inch band of broadtail—the soft moire fur that is taken from the unborn Persian lamb. At the head of the fur came an inch band of black velvet embroidered with jet. The bodice was made with a fur yoke outlined by velvet, and had a front slightly blousing. The fur hat was trimmed with black ostrich plumes and rosettes of blue chiffon.

Another fur-trimmed dress was that of Mrs. Albert Stevens, of reseda green cloth, with the velvet underskirt of a lighter shade of the same color. The velvet was shirred on cords—a proceeding not always successful; and the bodice was a short Eton with revers and collar of ermine.

Nearly all the Horse Show dresses had the new box-plaited back or some other arrangement to give fullness.

One of the best wraps was worn by Mrs. Carter, of Philadelphia, and was a long black velvet coat lined with white satin, stitched about the edges with white and having a huge chinchilla collar.

An odd cape of three-quarters length was of dark green velvet arranged in a series of tucks which were graduated in width from the neck to the bottom. Around the shoulder this series was interrupted by half a dozen sable skins so placed as to look like stretched, strained bodies, whose poor little heads met in a double row of three in front, while the poor little tails hung down in rows behind. A deep lace flounce around the bottom of this cape was of great elegance.

A pretty little cape was made of beaver-colored velvet shirred around the neck and shoulders. The edge was finished with a band of silver for below which fell a tiny plaited frill of chiffon matching the velvet.

ELLEN OSBORN.

THE NEWEST DOUBLE-BREASTED SEAL COAT WITH DOUBLE MEDICI COLLAR, EDGED WITH A NARROW SATIN CORDING.

A STONE MARTEN BOA TRIMMED ON THE ENDS WITH LARGE CHIFFON ROSETTES AND TAILS OF SABLE.

A MINK COAT AND MUFF WITH HEAD AND TAILS OF A CONTRASTING FUR.

"LIFE WITHOUT LOVE."

Beautiful Song in B Flat by Mr Arthur G. Lewis.

Mr. Arthur G. Lewis has written a most delightful, sweet and tender love song, entitled "Life Without Love," which has been received most cordially by musicians everywhere.

The song is for medium voice in B flat. The theme is a good one and the metre splendid, and is suited not only for home singing, but can be given in concert with success.

Of the song Miss Laura Jean Libbey, the celebrated writer, says: "Of all the poems that I have incorporated into my talks, none seems to have taken such a hold upon the public fancy as this by Mr. Lewis. I am in receipt of many letters asking for the name of the author. I consider it the sweetest, tendrest, daintiest poem upon love that ever gemmed the literature of the world."

THE COMING OF THE LEGISLATURE

Probable Action of the Body Which Meets December 4th.

MANY MEASURES OF IMPORT.

The Land Grabbers' Law a Matter of Interest—The Governor's Message—Some Probable Recommendations.

The Legislature will assemble under conditions very unlike those which prevailed at the induction into office of the last General Assembly. The members-elect, looking forward to the assembling of the body, are animated by another set of ideas and purposes. In the two years' interval there has been a change in the industrial condition of the State. The Commonwealth has been steadily ascending in the scale of prosperity. The finances of the State are in better shape.

In 1897, the prevalent idea among the members, on assembling, was that the government was on the ragged edge of bankruptcy, and that their heroic mission was to save her from destruction. "Retrenchment and reform" was the keynote. Whereupon the majority of the hundred and forty constituting the Assembly retrenched and reformed. The knife was applied—recklessly, some said, but at any rate the blade was buried deep in the successive objects of attack. Then the Solons went home, and ever since their constituents have sworn revenge when the "Land-Grabbers' Law" was brought to mind.

THE DANGER OF THE MOMENT.

That the revenues of the State have increased, none will deny. But there is danger ahead for the State unless the mind of the next Legislature can be impressed with the fact that the increase has not been so large as it is popularly supposed to be. Nor will the State receive next year the revenue from certain sources it has in the past two years. The land-grabbers' law, for instance, has already liquidated claims in favor of the State embracing a period of several years back. In succeeding years the revenue from this source will not be so large—even if the law remains on the statute book, which is regarded as doubtful in some quarters.

There is undoubtedly apprehension over the prospect of members coming to the Legislature with bills which would not be offered except that their authors are under the impression that there is a handsome surplus to be expended in some way. Each of these members, of course, thinks his measure one that deserves to be enacted to help wipe out the supposed surplus.

Among the measures that it is understood will be introduced will be one designed to improve the condition of Virginia roads by convict labor. The idea will be to abolish the contract system, by which the institution annually yields a handsome revenue, and to have the institution made a charge on the State. The claim is made for such a measure that it will result in greater good to the State through the improvement of her roads than is accomplished under the present disposition of the services of the convicts. It is hardly probable, however, that such a bill will be enacted into law. The contract for the labor of the majority of the convicts could hardly be abolished.

THE LAND-GRABBERS' LAW.

Among the subjects that will engage attention at the very earliest moment will be the land-grabbers' law. Perhaps a score or two score or more bills will be offered having in view the repeal or amendment of that unpopular, but revenue-making act. The impression prevails that the law will not be repealed entirely, but it is considered probable that amendments will be adopted modifying some of the harsher features of the statute.

An interesting rumor during the past week was to the effect that Governor Tyler, in his message, will recommend the passage of a law which would have the selection of United States senator made by a primary election. Such is believed to be the Governor's intention. He undoubtedly favors such a law.

An effort will be made at the next session of the Legislature to have a law passed abolishing the exemption feature of the law governing the selection of jurors. Such a measure will probably be offered by a Richmond man. The Richmond Bar Association has already taken the initiative in this direction.

USE OF MONEY IN ELECTIONS.

Senator Barksdale, of Halifax, will introduce a measure designed to minimize the opportunities for the use of money in elections, and another to control trust corporations within the bounds of Virginia.

There is little doubt that some action will be taken regarding the Department of Agriculture. This important branch of the State government was very seriously crippled by the action of the last Legislature, and opinion is divided as to what should be done. Many are in favor of making a sufficient appropriation to put the department in position to do thoroughly the work for which it is intended. Others are in favor of abolishing it. What will be done remains to be seen.

Among other propositions which it will be sought to enact into law will be the following: To make an appropriation for more cell-room at the penitentiary; to amend the conditional pardon act; to provide for a chaplain at the penitentiary; to provide for a great State exposition in 1901; to amend the election laws; to sell the State's interest in the oyster beds; to impose a tax on fertilizers, and various others.

THE GOVERNOR SILENT.

Governor Tyler was asked yesterday for some advance remarks concerning his forthcoming message. He declined to give out anything for publication, saying that as a matter of fact he had not yet prepared even the outline of the document in full. He had not arranged the message in topical order, and on some topics he had not yet written anything. It was intimated by a member of the Executive family that the publications in other papers than The Times respecting the message were largely conjecture, and in some cases very wide of the mark.

Governor Tyler will, if he pursues the policy laid down in his interview with me, refuse to divulge anything contained in his message in advance of its submission to the Legislature. He stated that he wanted the contents of the message to be fresh when made known to the legislators.

FIGHT FOR OFFICE.

It is generally conceded that Hon. E. W. Saunders, of Franklin county, will be elected Speaker of the House to succeed Hon. John F. Ryan, who has made an efficient presiding officer since the retirement of Hon. R. H. Cardwell to take the position as one of the judges of the Supreme court.

The only contest of any great importance is that for clerkship of the House of Delegates. The candidates for this position have been at work for months, and which one will win is problematical.

NORTH CAROLINA METHODISTS.

The Western Conference to Meet in Concord Tuesday.

CONCORD, N. C., Nov. 18.—Special.—Great preparations have been made by the Methodists of this little city during the past few weeks for the ninth annual session of Western North Carolina Conference of the M. E. Church, South, which will be called to order in the Main-Street M. E. church next Tuesday morning by Bishop Joseph S. Key.

Quite a number of changes will be made at the Conference, and probably two or more leading members of other Conferences will come by transfer, as two of the prominent ministers' places are to be filled, Rev. Dr. W. S. Creasy, of Winston, having recently died, and Rev. C. W. Byrd, D. D., of Asheville, having been transferred some weeks ago to the Kentucky Conference, and stationed at Owensboro.

An effort will probably be made by some of the members of the Conference to bring up the Publishing House claim again, and pass resolutions demanding the dismissal of Messrs. Barbee and Smith, agents, but the body is a conservative one, and no such course is probable, the Conference having taken action on the question a year ago.

Concord is a model, law-abiding, progressive and hospitable little city, and can easily entertain the large crowd expected next week. Here the first session of the Conference was held in 1890; the old N. C. Conference having divided into the Western N. C. and the N. C. Conferences at Greensboro in 1889.

Many Visitors.

The register in the City Hall tower yesterday, showed that 108 visitors had looked down upon the city from that dizzy height.

This Season Finds Us Ready On a Scale Never Before Attempted.

The large stock now on exhibition will afford a liberal education in housefurnishing. There are lessons to be gathered here in facts, figures and Furniture that will repay any intending furnishers of a home to learn.

For Cash or Credit WE ARE FULLY READY TO SUPPLY YOUR EVERY NEED.

Carpets. All the leading styles and qualities. All Carpets made, laid, and lined FREE.

RUGS, ART SQUARES, MATTINGS, OIL CLOTHS, LINOLEUM, PORTIERES, LACE CURTAINS, TABLE COVERS.

Beddings of All Kinds, BLANKETS, COMFORTS, QUILTS.

THE BEST COOKING AND HEATING STOVES

AT YOUR COMMAND. EVERY STOVE GUARANTEED AS REPRESENTED.

Parlor Suits, newest and best always for the price.
Suits at $25 for five pieces, worth $30 anywhere else.
Others at $30 to $85—just about one-fourth lower than others ask.

China Closets, Sideboards, Extension Tables, Wood, Cane, and Leather-Seat Chairs, Dinner and Tea Sets.

Chamber Suits. Walnut Oak and Mahogany Suits from $25 up to $150. All have ten pieces. Wardrobes to match.

Gold and Gold-Filled Watches far Ladies and Gentlemen.
Clocks, Lamps, Fancy Tables, Rattan and Leather Rockers.

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REAL ESTATE MEN GETTING RICH

Great Activity in All Branches of the Business

WANT UNIMPROVED PROPERTY

The Demand in This Line is Brisk and Constantly Increasing—Working Men are on the Look-out for Homes.

Among the business enterprises of Richmond which have taken on new life and whose future prospects are very bright, is the real estate trade. This business has in the last few months picked up to such an extent that the real estate men of the city are doing an excellent business and are exceedingly hopeful for a bright future.

SALES INCREASE.

The sales of property have greatly increased within the past year in all classes and the demand seems to be steadily growing.

By far the most important development in real estate has occurred within the last two or three months. This is the demand which has suddenly sprung up for unimproved property. Heretofore there has been but little activity in this line, and it has been almost impossible since '93 for owners to dispose of any lots on which there were not some kind of buildings, unless the property was in the heart of the city. Even then there was very little demand on account of the small amount of business that was being done in the building line.

ACTIVITY BEGINS.

About three months ago some activity was noticed in unimproved property and inquiries commenced to be made as to lots which were suitable for building homes. This has now greatly increased and many requests are coming in for vacant lots and different kinds of unimproved real estate. These inquiries are not confined to men of means and business enterprises but the majority are from the laboring classes of the city, who are asking for lots upon which to build homes. The real estate men are greatly encouraged by this improvement in this line and it is thought by some that this is the beginning of a flood of prosperity in the real estate business, such as has lately taken place in iron.

There has been lately an increase and general activity in building. Not in a number of years has such life been witnessed in the contracting line. All over the city of Richmond, dwellings and store houses are rapidly being built and where one dollar was spent in this line in '95 there are now ten dollars laid out.

The price of materials has also gone up, but the supply is good and materials abundant, except possibly in the hardware line, in which there is some scarcity.

Business generally throughout the city is improving and there is no one who desires work that cannot find it.

WHITE RIBBONERS.

An Enjoyable Sociable—A New "Y" to Be Formed.

East-End Union of the W. C. T. U. organization gave an enjoyable social at the residence of their president, Mrs. W. M. Bickers, on Friday evening. The chief object of the occasion was to present the aims and objects of the great White Ribbon army to a number of young people with the view to the organization of a "Y," (or Young Woman's W. C. T. U.) on Church Hill. The parlors of Mrs. Bickers' residence were filled by a goodly company, comprising many active White Ribboners, including several gentlemen honorary members and their friends. As is the invariable custom of all W. C. T. U. meetings, the exercises were opened with prayer, after which the company joined in singing "All Hail the Power of Jesus' Name," after which Mrs. J. Tyler Johson, State president of the "Ys," gave a most delightful talk in exposition of the plans and purposes of their noble band of young womanhood.

She presented the cause with charming winningness, and her eloquent talk was greatly enjoyed and much complimented.

Mrs. Martha Lee, one of the best known ladies of Church Hill, and whose name is synonymous with piety and Christian zeal, followed in a sweet and touching talk that was much enjoyed. Then after passing pledge cards, (a number of which were signed), and arranging the preliminary details for a Church Hill "Y," there was a most enjoyable season of song, piano recitals, declamations and social converse.

Miss Rita Sewell rendered several excellent piano selections, Misses Maud and Fannie Gill and Misses Woodward sang several pretty songs, and Misses Julia and Blanche Bickers recited appropriate and enjoyable selections. Chocolate and cake were served.

Among those present were Mr. and Mrs. J. Tyler Johson, Mr. and Mrs. J. A. Reynolds, Mr. and Mrs. J. Sturdevant, Mr. and Mrs. G. Ranlett, Mesdames Lee, Wilson, Small, Boyden, Rudd, Moody, Gathright, Misses Sewell, Ragland, Owens, Lumpkin, Bass, Woodward, Ladd, Gill, Scott, Roberts, Bickers, Messrs. Deshazo, Gay, Gill, B. and J. Lumpkin, James, Bass, Williams, Ladd, Bickers.

Four-Legged Chicken.

Mr. Sam Stern has purchased a four-legged chicken, paying $20 for the same. The bird is attracting general attention.

FIVE THOUSAND DOLLARS!

By reason of a proposed change in my business, I am offering $5,000 worth of Imported Woollens of all descriptions, besides other goods incident to

FINE MERCHANT TAILORING.

All of the above will be sold and made up in the finest style at very reasonable prices.

H. WHITLOCK,
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