

RICHMOND MEN ARE GOOD DRESSERS; THEY APPRECIATE STYLE AND QUALITY

Few Cities in the Country of Like Size Can Boast of as Large Percentage of the Male Population Who Display Such Admirable Taste in the Selection of Wearing Apparel--Some Hints About Proper Toggery for Every Season in the Year and for Every Event.

"I never was in a city where it appeared that the entire masculine population seemed to display good sense in dress without going to the extreme, as in Richmond," said a traveler for one of the biggest cloth houses in the country who was at Richmond a few days ago. "This is the day of good dressers among men," he continued, "but the average of Richmond's size does not display the good taste that may be seen here seven days in the week. It is not a 'dress-up on Sunday town,' for generally speaking the men in business are good dressers every day in the week. It is an unflattering sign that when conditions like this are in evidence there must be many places that deal in clothing, the high grade ready-made, and the made-to-order garments."

The observations of the traveling men are interesting, and possibly not one-tenth of the men in Richmond have ever stopped to consider how easy it has been for the city to acquire this reputation. The tastes of men for becoming clothes have been acquired in a great degree through the medium of good places to buy and this is what distinguishes Richmond from other cities of like size. There are few of the extreme types of dressers in Richmond, as the traveling men declared, but the average man has garments that indicate his own taste as well as reflecting the taste and good sense of the merchant through whom they were bought. There is another thing which Richmond provides for its men who like good clothing and that is the moderate prices. Ready-made suits of high grade purchased from a number of Richmond establishments at prices ranging from \$15 to \$25. To-order suits run from \$18 to \$60, with an average of \$30 or \$35.

As to Style.
Style is largely a matter of the way a garment looks on a man; the "hang" of it, the way it is cut, the general "lines" as it appears on the wearer. One can't very well define or describe it, except in the technical language of experts, which none but an expert understands.

One important element in correct style is the matter of fit; if that isn't right better not wear the clothes no matter how stylish they are. We

show you clothes that are right in that respect, as well as in correct style. Fit means that the garment "drapes" right; that it hangs properly, and looks as if it were made for the wearer.

But there is one other thing that is essential—Quality. Important as correct style and fit are, quality is more important. For this reason: No matter how stylish and perfect-fitting a garment may be when it is new, if it is made of inferior materials, it will soon lose all its style and fit. If a man cares about style at all he cares just as much about it during the second or third month of wearing of a suit, as during the first few days.

In this respect the situation in the clothing business is peculiar. All-wool fabrics have been known, from the earliest times, to be best for use in clothing. No fact about clothes is more positively fixed nor more generally agreed to than the fact that if you want really good fabrics they must be all-wool. Every clothing manufacturer, every dealer in clothing, and pretty nearly every wearer of clothing, knows that to be so.

But now that wool is high-priced, and the cost of all-wool fabrics has increased considerably, nearly all the makers of clothing are using fabrics which are part cotton. It began with the use of a small quantity of mercerized cotton, which looks a little like silk, to mark a pattern in weaving. The substitution of "mercerized cotton" for silk not only cheapened the cost of the materials used, but it cheapened the dyeing and some of the other processes. But it did more than that; it showed that the trade was willing to accept a little less than the highest quality standard, and that the public, through believing thoroughly in all-wool, could be fooled into taking adulterated goods. Then a perfect flood of cotton-mixtures filled the market; some have as little as two per cent of cotton; others have as much as eighty per cent. The wear, and the dyer's skill makes them look well at first; but such fabrics are a fraud and a cheat.

You'll find plenty of such clothes wherever you go. The dealer may tell you honestly just what they are—cotton mixtures. If he is still further cotton it contains; but he probably

**MODEL CLOTHING CO.
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EMMONS TAILORING CO.
THE HOOSIER STORE.**

The above concerns all carry special trade announcements in today's issue of the Palladium.

doesn't know. If you buy such clothes you are at least entitled to know what they are.

As to Correctness.
Some men don't know how to dress correctly; some men don't care.

It's just as easy to put on a white tie as a black one, and often one is correct and the other is wrong. The "proper thing" is usually the easy thing; all you need is to know just what is the proper thing.

Every man who wants to dress absolutely correctly, as many Richmond gentlemen do, must have suits of three kinds; he can't do it with less than that.

These are: The sack suit; the double breasted black frock coat with light trousers, sometimes called the Prince Albert suit; and the full dress. You can live and be respectable with only the first of these to wear; but you can't dress correctly.

For Business Wear.

The sack suit is the usual thing for business wear; but what is known as the English Walking Frock is now worn for business by many men who like the greater dressiness of the coat.

In either case—sack or business frock—the full suit is of the same fabric throughout; coat, waistcoat, trousers; but it is quite proper with business clothes to substitute fancy or washable waistcoats. Fancy or plain shirts are worn for business, and the neckwear in a variety of styles. The correct thing in hats, shoes, etc., for business wear is frequently a matter of individual taste. In summer especially much liberty in these matters is permitted. There are also a variety of correct styles in overcoats; for business and everyday use any of them is the proper thing.

So much for business wear; you can dress pretty much as you please for business of your clothes are stylishly made, of good materials, and if honest, he may tell you just how much

they fit you.

But when you get away from business clothes this freedom of choice is lost; for social affairs you must dress by rule, and there is no choice about it.

For Daytime Functions.

For instance: For any sort of a day-time function—day wedding, afternoon calls; for church on Sunday, anything before six o'clock p. m. for which you "dress-up," you may be very welcome in whatever clothes you wear, but you won't be properly dressed except in a double breasted black frock coat. You may say you will not submit to these requirements; that you have so little use for a frock coat that you will not invest in one. But that doesn't change the facts; you've not properly dressed without it. The rules for day dress, so-called, are, these:

The double breasted black frock coat; waistcoat like the coat, or of white duck pique, or other fancy fabrics; trousers, light fancy stripe; shoes, patent leather, high button, with cloth or kid tops, although low patent leathers are now permitted; shirt, plain white perferred, though light colored fancy patterns are now worn by very particular dressers; the high standing or wing collar; Ascot or four-in-hand tie; high silk hat.

For affairs a little less than sternly formal, like church, friendly calls, etc., you may substitute the cutaway for the double breasted frock; the rest of it will be the same. That's all there is to it; if you dress for these occasions any other way than this you may look beautiful, but you're not properly dressed.

Correct Evening Dress.

For evening functions the rules are simpler, and equally rigid.

For formal affairs, with ladies: The full-dress or "swallow-tail" coat; waistcoat, single breasted like the coat, or single or double breasted of white silk or pique; trousers like the coat; shirt, plain white, full-dress, with standing or wing collar—never a "turned-over" collar; as for jewelry, it used to be considered bad form to wear anything but white studs and cuff-links with full-dress—pearl or mother-of-pearl; now gold or jeweled studs are worn with full-dress, and variety in this matter is permitted. With full-dress wear white or light pearl

gloves, patent leather shoes, a high silk or opera hat and any long overcoat.

Informal Evening Affairs.

For evening dress at less the most formal affairs—"smokers," stag parties, club affairs, home dinners, etc.—the rules are modified a little. The Tuxedo coat instead of the "swallow-tail"; waistcoat and trousers as with full-dress, white linen, "turned-over" collar, gold or fancy studs and cuff-links; any dressy black shoe; Derby or tourist hat; any long overcoat. Gray waistcoat and tie to match is quite a stunning thing permitted with Tuxedo.

To Sum It Up.

For daytime functions—Sunday afternoon calls, or teas, or lawn parties, or day weddings: The frock coat, double breasted, black, and the things that go with it; the cutaway frock being permitted for functions before noon, or slightly less formal, like church, etc. Observe the rules.

For all formal evening functions, weddings, balls, dinners, the theatre with ladies, wear full-dress; observe the rules. For informal evening affairs, stag parties, etc., Tuxedo and its accomplishments; except that this coat is often worn to the theater even with ladies; it isn't "strict form," but it "goes."

A Few Dents.

Don't try to get along without a frock coat, a full-dress suit, and a Tuxedo. The total investment required is not great, and it will pay for itself in satisfaction the first time you wear the clothes.

Don't wear a frock coat to an evening gathering of any kind, except Sunday evening. If you do it's a sign that you haven't a dress suit, or don't know how to dress properly. If the affairs don't justify evening dress, go in business clothes.

Don't wear a white tie with a Tuxedo coat, nor a black tie with full-dress; you'll see it done, but never be guilty of it yourself; you know better.

Don't—for heaven's sake—wear a high silk or opera hat with a short coat; the high hat demands a long coat; remember that when you next wear a Tuxedo and wonder if your opera hat is "proper."

Don't wear any but a high silk hat with a frock coat.

Don't forget to be particular.



The New Astor Overcoat

As shown in the cut is one of the latest and most popular styles for this season's wear. The NEW ASTOR is made up in Black, Dark Blue and Gray, Cheviots, Unfinished Worsteds, plain colors and in neat stripes and checks. The collar is made either to match the goods or of velvet according to your desire.

The collars of our coats cling close to the neck shoulders have a graceful concave effect. Fine workmanship is conspicuous. We use the very best grades of linings and trimmings. They add to the elegance of our good tailoring.

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We make in addition to the NEW ASTOR style any style overcoat shown on this season's fashion plate, such as Top Coats, Medium Length Overcoats—in fact any style of overcoat wanted. You are cordially invited to see our stock of Woolens for Suits and Overcoats in over 600 styles now in stock. We Make fine Suits and overcoats at

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HOW THE PENNSYLVANIA DECLARES ITS DIVIDEND

[Publishers' Press]
Philadelphia, Pa., October 29.—In view of the discussion of a possibly increased dividend by the Pennsylvania Railroad, the Company makes public its methods of declaring all its dividends. This policy derives rather special interest from the fact that the Company has never failed to pay an annual dividend to its stockholders.

For many years, it has been the fixed policy of the road for the Directors to refuse to discuss the question of the dividend until the statements and earnings and expenses for the preceding six months have been completed and are ready for submission to the Board.

When these figures have been made up, meetings of the Finance Committee and of the Board are called. The former meets at eleven o'clock, goes carefully over the statements, and determines upon its recommendations to the Board as to the rate of the dividend to be paid, based upon the earnings of the previous six months. The committee continues in session until twelve o'clock, when, without leaving the room, the members appear before the Board of Directors, which meets

at that hour. The report is then considered and the necessary action is taken by the Board in declaring the dividend.

Thus there is no chance for any leak of information or for any one or more of the Directors to know what the dividend will be, and the announcement is given to the public immediately after the adjournment of the Board. Any attempt, therefore, to forecast the dividend rate for any given six months is merely guess work.

The Rev. Irl R. Hicks 1907 Almanac.
The Rev. Irl R. Hicks has been compelled by the popular demand to resume the publication of his well known and popular Almanac for 1907. This splendid Almanac is now ready. For sale by newsdealers, or sent post-paid for 25 cents, by Word and Works Publishing Company, 2201 Locust Street, St. Louis, Mo., publishers of Word and Works, one of the best dollar monthly magazines in America. One Almanac goes with every subscription. 3-ct.

Artificial gas, the 20th Century fuel. 10-ct

RAMSEY MAY NOT ACCEPT.

England's Distinguished Chemist Will Hardly Come to Smithsonian Institute.

[Publishers' Press]
London, Nov. 2.—Sir William Ramsey, England's most distinguished chemist, will probably not accept the vacant secretaryship of the Smithsonian Institution. The news that the post would be offered to him, cabled here yesterday, came as a surprise to Sir William himself.

"It is the first I had heard of it," he said, when shown a copy of the message. "The offer is a great honor but I fear I cannot accept, as my work in England is so attractive."

Japs Buying Tobacco.

Richmond, Va., Nov. 3.—Japanese officials are here to buy tobacco for the Japanese government. It is said to be the purpose to do away with all middle men in the buying of tobacco for the government monopoly.

Japanese to Build Monster Warship.
London, Nov. 3.—It is reported here that Japan has decided to begin the construction of a battleship exceeding the displacement of the Dread naught by 3000 tons.

TREASURER MISSING

Shortage of Forty Thousand Dollars Said to Have Been Found.

Chicago, Nov. 3.—Christian Elkison of Chicago, thrice supreme treasurer of the Danish Brotherhood of America, is missing and simultaneously it is found that \$40,000 to \$50,000 of the order's funds is gone. Elkison has not been seen since October 20. H. H. Voght of Davenport, Ia., supreme president and Martin Larsen of Racine, vice supreme president, conducted an examination of Elkison's accounts, which reveals, they say, the shortage. They declare all the reserve fund is gone. Mr. Elkison was seen at her home. She said that she would repay all the shortage that may be or has been found in her husband's accounts if it takes her a lifetime. According to reports from Racine, where many prominent members of the order reside, she already has turned over \$17,000 worth of Chicago property.

Wireless Telephone.

Marshallfield, Mass., Nov. 3.—The wireless telephone, it is claimed, has successfully entered into the deep sea fishing industry. For the past week successful experiments have been conducted by the wireless telegraph station at Briant Rock, which is equipped with a wireless telephone, with a small vessel stationed among the fleet of the south shore fishermen, 12 miles in Massachusetts bay.

Commissioner McLean.

Terre Haute, Ind., Nov. 3.—William E. McLean, 73, former member of the state legislature, a legal attorney and a deputy United States commissioner of pensions under Cleveland, died at his home here. Colonel McLean was commander of the First G. A. R. post in Indiana. He formerly lived in Washington, D. C. Last week Colonel McLean married Miss Jessica Oliver.

Senator Clark's Denial.

Butte, Nov. 3.—The Miner prints the following official statement from Senator Clark, wired from Laramie, Wyo., in denial of the interview alleged to have been given regarding his candidacy. "Pretended interview quoted me as saying I would accede to the wishes of my friends in Montana and stand for re-election. The report is false."

Fifteen Socialists Arrested.

Seattle, Wash., Nov. 3.—For speaking in the streets in defiance of the police 15 Socialists were arrested and denied bail. Among those taken in custody were candidates for congress, the supreme and superior benches and other officers to be voted on next Tuesday. The men were arrested for interfering with the police.

Church Burns.

Brookline, Mass., Nov. 3.—The stone church of the first parish Unitarian society of this town, together with its new chapel and annex known as Pierce hall, was practically destroyed by fire. Lieutenant Allen of the fire department was seriously injured by falling walls. The loss was estimated at \$50,000.

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TELLING OF "COAL" FACTS.

Have you read the weather forecast? We will have a long hard winter. Have you noticed how the price of coal is going up? Have you noticed how low the gas is? Have you laid in your winter coal? Perhaps you haven't got the ready money. Why not call on us. We will loan you any amount from \$10 to \$100 and that will enable you to lay in a good supply of COAL.

We loan money on household goods, pianos, teams, warehouse receipts, etc., without removal.

You can pay back weekly, monthly or quarterly; and every payment made reduces the loan.

Here are some of the terms of our weekly payment plan allowing you fifty weeks in which to pay off your loan.

60 cents is the weekly payment on a \$25.00 loan.

\$1.20 is the weekly payment on a \$50.00 loan.

We also have a new monthly payment plan and you can pay your loan off that way if you desire.

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