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 Resources Jan. 1, 1904, \$21,117,529.49  
 Surplus Jan. 1, 1904, - 1,748,856.96  
 Money loaned on bond and mortgage in sums of \$1000 and under at 5 per cent. Over \$10,000 at 4 1/2 Per Cent.  
 Deposits made on or before the first three business days of any month will draw interest from the first day of that month, provided they remain to the end of a quarterly interest period.

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**60 YEARS' EXPERIENCE PATENTS TRADE MARKS DESIGNS COPYRIGHTS & C. Scientific American.**

**GODFISH TO CAPE COD.**  
 Big Shipment From Alaska for the Trade of the East.  
 Forty-five tons of Alaska codfish for the Boston market is an order that a Seattle fishing company has received. When this order reaches its destination it will have traveled a distance of nearly 4,200 miles—1,000 miles from Alaska to Seattle, and approximately 3,200 miles from Seattle by rail.

**The Crafty Tibetan.**  
 A method of obstruction and destruction practiced by the Tibetans against the invading British forces is a sort of booby trap. A rough tilting table is fixed on an eminence; the nearer end is secured by cords, and on the farther end huge masses of rocks are piled. When the enemy passes on the road below the Tibetans cut the cords, the table tilts automatically and launches the rocks upon the heads of those far underneath.

**DEW DROPS**

A lazy man's tire is puncture proof. For further information see the sweet girl graduate.  
 Drug store complexion covers a multitude of freckles.  
 Fact is the art of doing things without appearing to do them.  
 Women make a specialty of jumping out conclusions and mice.  
 Worry kills more people than work, because more people tackle it.  
 A married woman usually has more changes of mind than dresses.  
 A pretty girl is willing to admit that a homely girl is sensible.  
 Many a man takes a joke for the purpose of working it off as his own later.  
 When a girl is asked to sing who can't she always explain that she has a cold.  
 A man may not have a cent to his name and still have dollars in the name of his wife.  
 A foolish woman is one who puts a special delivery stamp on a letter and then gives it to her husband to mail. —Chicago News.

**The Diamond Output.**  
 The De Beers company produced 93 per cent of the diamond output of the world. It pays an annual dividend of 55 per cent on its "common" stock. In the last year and a half it has raised the price of these necessities of life only five times from 30 to 35 per cent in all American imports of diamonds have greatly decreased in consequence. —Everybody's Magazine.

**A Fine Winter Climate.**  
 For a winter climate Colorado Springs has a reputation second to no locality in the United States. During the winter of 1903-04 hundreds of robins, bluebirds, Spanish sparrows, orioles and turtle doves made their homes in that vicinity, and there was no weather during the whole season so severe as to harm them. There were 317 clear days in the year.

**Sun in a Mine.**  
 A curious phenomenon has been noticed in the tropics that can never be seen at higher latitudes. A mining shaft at Sombrerete, Mex., is almost exactly on the tropic of Cancer, and at noon on June days, sun shines to the bottom, lighting up the well for a vertical depth of 1100 feet or more.

**Vegetable Evolution.**  
 In the great majority of cases, new varieties of tomatoes, as of other fruits, are not "produced," they are rather discovered, says a writer in "Country Life in America." One finds a new form in his garden and propagates it. Some of the forms will not propagate themselves readily from seed, whereas others will "come true" to a greater or less extent.

**A Blue Lobster.**  
 Capt. Hahn of the new lobster hatchery at Boothbay Harbor, Me., reports a curiosity among the recent catch of sea lobsters in the shape of a blue lobster, which has attracted much attention. Capt. Hahn says that in his many years of government service in this line he has known of but one similar catch.

**Canadian Development.**  
 Canada is a very slow country. Beyond the question annexation is sadly needed. She has altogether only 20,000 miles of railroad, of which about 1,000 miles are street and suburban lines, operated by trolley. Over 14,000 miles of steam railway are owned by the Government and four companies.

**English Language in Saxony.**  
 English is in the future to be an optional subject in all public schools in Saxony, on the ground that it is "the most widely used civilized language in the world."

**New Smoking Cars.**  
 There have been placed in service between Chicago and New York some new coaches that are unique in that the smoking room is a glass-enclosed compartment in the center of the car.

**Heart Disease in Germany.**  
 Only 54 per cent. of Germany's young men are fit for military service. Dr. Stricker finds that heart disease has increased 300 per cent in a decade.

**The Japanese Feet.**  
 Several medical journals have discovered the weak point in the Japanese soldier. It is his feet. "His body is of iron, but his feet are clay."

**HOUSEHOLD SUGGESTIONS**

**Hints for Table Decorations Attractive Menus, New Receipts and Points on the Care of the Home.**

A celery salad, mixed with a few hickorynut meats, appeared on an autumn dinner table, served on brilliantly colored maple leaves.  
 Avoid soaking the breakfast salt mackerel too long. It is often made into a flabby, tasteless rag by the soaking process. Brush it lightly with olive oil before broiling, and it will present a handsomer appearance and be more juicy to the taste. Sprinkle with lemon juice just before sending to the table, and always serve watercresses with it.

The value of asbestos pads to protect the polished surface of dining tables is now fully appreciated. When a cloth is used the entire table is covered with double-faced cotton flannel to make it soft and noiseless. A convenient pad of this description is offered in housefurnishing stores. It is to be had in various shapes and sizes, and is so prepared that it folds in convenient lines to lay away in a drawer when not in use. Doylies in which asbestos mats may be slipped are also convenient and useful.

Gutter moulds and the little wooden paddles used for making butter balls should be scrubbed with a brush, rinsed thoroughly, and kept in the refrigerator when not in use.

For oyster salad seald a quart of oysters in their own liquor, drain them, and set aside while the following dressing, recommended by Good Housekeeping, is prepared. Take four wellbeaten eggs, and add to them a gill of cream, a little mustard, salt, and cayenne, two tablespoons of butter, and a gill of vinegar. Place in a double boiler and cook for about five minutes, stirring all the time. It should be like a soft custard. Mix with the oysters, crisp celery cut fine, stir in the dressing, and set the salad in a cold place.

Quince marmalade is delicious. Wash and core the quinces and put them in the oven with a little water. Let them bake until soft. Prepare a syrup with one quart of water and two pounds of sugar. When this has boiled put in the quinces and stir. The marmalade should be done almost at once.

A French way of cooking eggplant is to cut small ones in halves, score the cut sides brush with salt pepper, and olive oil, and broil until soft. Serve with a tomato sauce in which a small onion and a clove of garlic have been cooked. A little lemon juice, minced parsley, and shredded anchovies are added.

Cross stitching loses none of its popularity and is being much used in upholstering chairs and small stools. It is good on mahogany and colonial shapes. Another revival is darned net. Beautiful curtains are being made of coarse net darned in the old patterns. This is one of the simplest of arts and also one of the daintiest.

Kerosene oil and whitening mixed will remove iron rust. This combination will also clean tins perfectly, and will remove stains from porcelain baking dishes.

Green tomatoes, cut in halves, rolled in flour, and fried in drippings, are delicious for breakfast. After the tomatoes are fried pour all but a very little of the drippings out of the pan, add a dessertspoonful of butter, and add slowly half of three quarters of a cupful of rich milk. Pour this sauce over the tomatoes. Broiled ham accompanies this dish.

**For Tan, Sunburn and Freckles.**  
 Here is the recipe for cucumber milk, a lotion that was used, no doubt, by the goddess ladies who lived on Mount Olympia. It is a fine old formula, and one which has been found excellent for tan, sunburn and freckles. For a quick service cleansing of the face it is unsurpassed. Recipe: Eight ounces of cucumber juice, three ounces of powdered castile soap, fifteen drops of tincture of benzoin and one-half ounce of oil of sweet almonds. Slice three large green cucumbers without peeling and add a little water, let simmer until soft, then cool and strain through muslin. To one and one-half ounces of this juice add an equal amount of alcohol; this makes the three ounces of essence. Add the soap to the essence and let it stand overnight, next morning pour in the juice, then the oil very slowly, and lastly the benzoin drop by drop. A few drops of oil of rose is an improvement, and a suggestion of boric acid makes it a healing lotion for facial eruptions. —Chicago Record-Herald.

**Hint for the Table.**  
 Susannah Carter in her cook book, published in London over a hundred years ago, gave the following directions for making boiled apple dumplings, which has not been improved upon: "Pare and core as many apples as you intend to make dumplings. Make a plain taste, shortened with cold butter. Roll it to the thickness of one's finger, and wrap each apple in a piece of the paste. Then tie each dumpling in a separate cloth, put them in boiling water deep enough to cover them, and let them cook gently half an hour. Serve them hot, with melted butter, sugar, and white wine sauce."

**THE WAY THE WIND OF FASHION BLOWS.**

Ermine stoles are favored at French wintering places for wearing with muslin and silk frocks.  
 As a result of the vogue for molskin last winter a very close imitation of the fur has been brought out in plush. It is called molskin plush, and is quite expensive.  
 Coarse ecru canvas cravats are cut slightly at the sides, and shaped out of one piece, which descends in a bib shaped narrow plastron or tab in front, the entire collar is covered with bright colored Russian embroidery. Cuffs to correspond add considerable effect to a plain blouse.

It is safe to advise basques for tall or males, for the tailors are even now manipulating them, usually in conjunction with the little shoulder capes. A triple basque and a triple cape, both of the smallest dimensions, form an excellent finish to a tweed traveling costume.  
 A blue yachting suit has the reverse of the refer coat faced with white kid. On another red kid is used for belt, piping and revers.

The fashion for wearing earrings grows apace, and it is predicted that pear shaped drops will be in high favor the coming year.  
 The newest sleeve is very nearly related to the puffed of last year, allied to a modernized bell. Three shaped volants start midway between shoulder and elbow, the third and last coming just below the bend of the arm.

A tan glaze walking shoe is one of the approved fancies of the hour. The high flap is usually adorned with square buckles of dull gilt, and one especially smart model bore an embossed kid buckle. The Louis heel is invariable.  
 Modish stockings have the initials embroidered on the instep in intricate and elaborate designs. No disguised and ornate indeed, are these, that at a first glance they're hard to decipher and their setting of leaves and scrolls.

Pretty flous are fashioned of muslin, crepe de chine or chiffon, and are frilled at their outer edges with plaited tulle chiffon and the like, or ruffles of fine lace. They frequently have long ends which are permitted to either cross in front and again at the back or else are left to flow in free, negligee fashion in front.

Skirts of painted muslin, made with flounces, or skirts with shaped flounces of lace coming up to the waist, are smart worn with silk coats drawn in at the back, the belt passing through the side seam, leaving the fronts loose, opening over a white blouse.

Evening coats nearly all have stole ends and falling gimp pendants. Sometimes these are in gold, such as golden acorns with green leaves, and charming because they are so natural. Mauve and pink mauve and light blue, mingle in some of the chiffon cloaks, and long white cloth coats serve a double purpose, for they can be worn alike for day and evening.

**New Floral Decorations.**  
 A novel and effective scheme of floral decoration was carried out not long since at a country house dance. It consisted of baskets of pink and red roses; two were placed on each mantel, being connected with trails of smilax. A large basket filled with the roses stood in front of each grate, the high handle tied with a bow of smilax. The doorways were curtained with smilax caught with two wire baskets of roses, suspended from the top.

At another dance the chief admiration was bestowed on the decoration of the staircase. There was no profusion of flowers, but simply pretty pale green art muslin draped up to the balustrades, on to which a sheaf of lilies was fastened at regular intervals, connected with trails of smilax.  
 Among the novelties, for wedding bouquets are the Parisian floral baskets, made of flowers and tulle; they represent a basket without being one, and bridesmaids find them light and convenient to hold; they also like crooks, with a bunch of flowers on them, but, better still, and far prettier are wands with a shower of flowers, with long streamers of greenery, attached to the top of the staff, with a small bow of wide ribbon.

**Proper Method of Drinking.**  
 One of the theories of hygiene that doctors are teaching to persons who have children to rear is concerning the comparatively unimportant duty of drinking out of a glass in the proper way. The proper way of drinking, according to the physicians who teach it, avoids any contact of the lips with the rim of the glass. The lips are held so that the rim of the glass touches the outside of the lower lip. By the usual method of drinking the glass is held between the two lips. The newer way is urged by doctors as a means of avoiding any possible infection from using a glass that had been previously handled by a sufferer from a contagious disease.—Exchange.

The phrase "green as grass" does not apply to widows—not always, at least.  
 What is it that has a mouth and never eats, a bed and never sleeps? A river.

**FOR HOME THOUGHT UNAVOIDABLE BATTLE.**

"No Man Hath Escaped, Be He Cowardly or Be He Valiant, When Once He Hath Been Born."  
 How persistently we begin anew, generation after generation, and with strange self-deception strive to make ourselves believe that there is a high road, a royal way to go through life with swift serenity and without struggle!

Few of us as parents attempt to fit our children to do battle with themselves and with the great army of difficulties, temptations, disappointments, and perplexities which are an integral part of their lives; nor do we warn them of dangers and foes which they can never avoid. Escape is impossible; the conflict is as sure as their existence, yet what do we do to prepare them for it?

To shelter, to delight, to fill their young hearts with the love of pleasure and then to provide it in largest measure; to exempt them from disappointment, to conceal from them our own sorrows, even to disguise our self-denials made in their behalf—this is the preparation we give for the long journey which leads them through the land where many enemies dwell and where hardships are absolutely certain to await them.

And for ourselves there seems an absolute determination to live in a sort of curious state of delusion as to what life is. We meet the opposition to our plans, the overthrow of our hopes, as if they were extraordinary and unexpected disasters falling upon us as individuals, and when one hard place has been passed, or one battle fought, we immediately begin to act and think as if we had every right to henceforth go on in cloudless security.

Certainly life is far nobler as it really is—far nobler and better worth living after the way God has decreed it for us. The whole grasp and majesty of human character lies in this individual conception of duty and in the combat to perform it. The whole joy and beauty of living is in the choice of good and the battle to defend it.

In that suggestive and extraordinarily introspective book, "The Mettle of the Pasture," Mr. Allen asserts this view of our destiny with an inspiring force. "It is the high compulsion of the soul itself, the final mystery of personal choice, that sends us forth at last to our struggles and to our penitence. 'My own soul forbideth me,' said Hector of old."

It assuredly arms us to meet our difficulties of every sort, to take them as things by the way, things to be expected and encountered and conquered, rather than as unlooked for tidal waves of ill-fortune, submerging, and destroying us. If we are ourselves thinking of life as a playground, and starting our children forth from the protection of our roofs, and the close shelter of our arms, as if they were to ask and receive, wish and accomplish, and travel always in fair weather, we may be sure that we shall find ourselves maimed and torn in the midst of our foolish playing, and that our dear ones will come back to us to bind up their wounds and upbraid us for letting them go unwarned of their peril.

Nor is this figurative talk of arms and battles, and ambushes, the result of unreal imaginative theorizing. It is the everyday practical reality of life, the actual experience from which we cannot escape, and of which the advance of armed men intent upon victory is the best illustration that we have.

Half the discord which mars those married lives whose catastrophes shock our minds and sadden the world, is caused by the false conceptions of what happiness arises from and what brings peace. Men and women pledge themselves to each other to enjoy the coming years in joyful companionship; there is little thought in their vows of eternal fidelity of sharing pain and of combining together to meet the sorrows of their "destined" end and way. The man folds his betrothed to his heart and tells her he will stand between her and every storm, and pictures all the joyful things they will accomplish. The woman does not think of bringing forth her children in agony of travail and perardventure yielding them again to the all-conquering Angel of Death. When the inevitable struggle comes, this man and woman find they have left themselves unarmed and feeble.

It may seem a gloomy and disheartening view of life to look for danger and disappointment and struggle as inevitable, but this is far, very far, from my meaning or belief. There is an element of grandeur and heroism in our existence from the moment that we recognize that to be happy we must be undaunted, to be strong we must wrestle, to be triumphant we must know the joy of conquest.

A boy who can begin, as soon as he is able to plan and project his own activities, to expect to meet hindrances and opposition even in material things, and acquire the power of patient and intelligent persistence until his end is achieved, is putting on his armor. Let him be brought up to have all the hard work done by some one else and live in an atmosphere of accomplished desire, in which he has no part but the enjoyment, and he is actually made a target for misfortune as soon as he is left to his own resources.—C.

A left hand maiden—the discharged female attendant.

**ELEVEN GORED SKIRT**

Having Side Plaits Laid in Each Gore at Flounce Depth.  
 Plaited skirts of all sorts are to be noted among the smartest designs of the season. This one is made of molskin cloth with trimming of French knot braid and handsome applique ornaments, but the design is suited to all reasonable fabrics. The many gores allow of snug fit over the hips with generous flare below the knees which is intensified by the wide plaits that are laid at the edges of the gores and extend to flounce depth. The narrow front gore and



the box plait at the back both are features worthy of special note. Fancy braid of all sorts is available as trimming or simple tailor stitching with silk can be substituted if a more severe garment is desired.

The skirt is cut in even gores, and the box plait which is arranged over the centre back seams. The front gore is unbroken in length as is the box plait, but at the side seams are laid deep plaits that extend to flounce depth and are turned toward the front.—May Manton.

**WOMAN'S SHIRTWAIST.**

To Be Made with or without the Fitted Lining.  
 Shirt waists closed in double-breasted style are among the notable features and are admirable for the separate waist and the gown. This one is adapted to both uses and to the entire range of reasonable materials, but is shown in Nile green French flannel stitched with silk and held by



buttons of dull gold.  
 The waist consists of the fitted lining, which can be omitted when washable fabrics are used, the fronts and the back, sleeves, cuffs and collar. The fronts are tucked at the shoulders and are lapped one over the other, but the back is plain, simply drawn down in gathers at the waist line. The sleeves are the new ones that are full at the wrists but smaller above the elbows and are gathered into straight cuffs.—May Manton.

**SHOULDER CAPES.**

Small capes that cover and protect the shoulders make a feature of the season's styles and are greatly in vogue both as parts of costumes and as general wrap. The two designs illustrated are admirable and are one round, giving a smooth fit over the shoulders, the other cut in deep points that fall in handkerchief style. Both are double and both show the stoles that are preferred to every other form of neck finish. As illustrated the round cape is made of tan colored cloth, the pointed cape of the same material in the shade known as molskin, both being finished with stitching in silk. The stole of the round cape is made of heavy ecru lace finished with drop ornaments, but that of the pointed cape is cut from the material, simply stitched and finished with fringed ends and drop ornaments placed at the neck and midway of its length.



The round capes are cut in one piece each and arranged one over the other and finished at the neck with the stole. The pointed capes as illustrated also are double and finished with the stole, but can be made with the under portion cut from the outer edge to the depth of the stitching on the upper cape only and joined thereto, thus giving the effect of two capes without the additional weight.—May Manton.