

**Christmas Presents
Are Now in Order**

And Nothing Is More Acceptable Than A

**Watch, Diamond or
Silverware**

Diamonds

Beautiful Diamonds both mounted and unmounted, cut by experts and perfect in every detail. Wear a magnificent Diamond Ring for a whole year, then return it to us and we will give you your money back—less 10 per cent. If you buy a \$50 Diamond it costs you LESS THAN 10c PER WEEK to wear it till next Xmas.

Watches

We carry the largest stock of SOLID GOLD and Gold Filled Watches in Rochester. Over 1,000 different patterns to select from, representing the leading manufacturers, such as DUBER, BOSS CRESENT and FAYES, standard makes and warranted to wear for 20 and 25 years or a new one given. Elgin and Waltham movements complete, ranging from \$10 to \$150.

Silverware

In every conceivable design. You will find here the finest Quadruple Plate in Tea Sets, Bowls, Nut Dishes, Crumb Trays, Cake Baskets, Dessert Sets, Sugar Bowls, Cream Pitchers, Chocolate Pots, Loving Cups, Etc. Also a full line of CUT GLASS and UMBRELLAS.

Fine Repairing and Engraving Promptly Done

Send for our beautiful 365 page catalogue showing all the latest designs in Jewelry.

S. D. BURRITT,
104 State St.

Mail Orders Receive Careful attention

Store Open Evenings till Christmas.

**Christmas
Announcement**

At this time of the year when nearly everyone is wondering what to buy for Christmas Gifts, it may be well to say that our store is full of articles practical for gifts, such as

Boxes of Fine Stationery, Fountain Pens,
Pocketbooks, Diaries, Pocketknives,
Pos Card Albums, Calendars, Cards, &c., &c.

In Catholic Religious Articles

Prayer Books for Men, Women and Children, Holy Water Fonts, Crucifixes, Statues, Religious Pictures, Cribes, Rosaries in large variety, mounted on steel, white metal, silver and gold chains.

Our Prices Will Interest You

VORBERG BROS.

Booksellers and Stationers

Phone 1682 126 State St.

Store open evenings until Christmas

TRADING AT ALL HOURS

Our Dealings in the London Market Increasing

DIFFERENCE IN TIME

The Lombard Street Curb Is Open at 5 A. M., Our Time, and Even Earlier, and Does Not Close Until Wall Street Shuts Up Shop—Quick Deals by Cable.

It is a long trip from Wall Street to Lombard Street, but often an order to buy or sell stocks given in New York is executed in London in little over two minutes. Recently the markets have been brought closer together and dealings by New York in the London market and London in the New York market have become heavier than ever before, says the New York Sun.

The difference in time between London and New York, formerly considered an impediment to transatlantic transactions, has now come to be regarded as a distinct advantage. The London market opens at 11 A. M. London time, which is 5 A. M. here, and closes at 4 P. M. London time, equivalent to 11 A. M. New York. Thus there is only one hour daily during which the exchanges are both open, and on account of the time consumed in transmitting orders less than an hour for transaction of the arbitrage business, which depends on variations in prices in the two markets. Formerly such arbitrage transactions constituted the principal business, except in the cases of the most experienced operators. Now the arbitrage trading for fractions of points is small in comparison with the other business.

For instance, the New York trader has found it of advantage to place orders after the New York closing, to be executed in the London market the following morning. In times of activity large buying and selling orders go across every night. If the trader learns, for example, after the closing of the New York market of an important development affecting a particular issue, it is to his interest to take advantage of his knowledge at the earliest possible moment. If he waits for New York to open the knowledge may have become widely disseminated. By dealing in London he gets in as early, at least, as any one else.

This advantage is enhanced from the fact that the London curb market differs from ours. In London the curb market is open before and after Stock Exchange hours, and it deals in listed stocks, while in New York the curb hours are the same as those of the Stock Exchange and only unlisted securities are dealt in. Consequently in ordinary times one may begin dealing on the London curb at 5 A. M., and if need be, for various reasons advantageous, to confine his dealings to the London market, continue until 8 o'clock in the evening, London time, the hour of closing.

In times of great market activity arrangements are frequently made by the Wall Street house with London connections for early openings or a late closing of the London curb. The difference in time, which affords practically an all night and all day Stock Exchange, is also a great help to pool operations. It is possible to buy stocks in London for the purpose of stimulating the New York market, and buy in New York for the purpose of stimulating the London market.

Brokers and experienced operators abroad for a vacation, spend more and more of their time in London and combine business with pleasure. Some of them, on their return, say that they get as far as London and stay there, engaging in business daily and making more money than if they had remained in their New York offices.

In London also stocks are bought and sold for the fortnightly settlement, and stocks bought and sold between settlements are free of interest. With high money rates in this city very often the saving in interest is more than sufficient to pay the expense of cables and other charges and leave a comfortable sum beside. On occasion, also, stocks may be carried over the London settlement much more cheaply than it is possible to carry stocks in this city.

Houses which have developed transatlantic business have excellent cable arrangements with London, so that the interchange of business is very rapid. In these houses orders are cabled, executed in London, and replies, received in from five to ten minutes.

The London market also offers the American operator speculation in options, a business which has been almost entirely abandoned on this side of the water. In London these options, the call, the put and the straddle, which is a combination of a call and a put, are still very popular, and they are purchased extensively by American traders both for profit and for protection against loss.

Italy's Gain.
Tourists of all nations spend every year something like \$85,000,000, or nearly \$200,000 a day, in Italy. Considering the poverty of the country, this crop, which is produced by the national ruins, is of far more value than any real cereal or manufacture.

ENRICHED BY GOAT RAISING.

Woman Began with a Few of Common Breed, Is Now Wealthy.
Of the entire weight of mohair, 1,000,000 pounds, grown in the United States annually, nearly one-half is contributed by New Mexico, and the most successful goat raiser in New Mexico is a woman, Mrs. M. Armer, of Hillsboro, to whom really belongs the credit for bringing the industry to general notice among stock-growers.

Ten years ago Mrs. Armer's husband, who was a prospector, lost his life in the mines near Hillsboro, then a great silver producing camp. The widow was left without money and with several small children to support. Among her few possessions were a few common Mexican goats. To these she added a few half-breed Angoras and one pure-blood Angora ram.

With this stock she went into the Angora goat business. At the Kansas City live stock show one of Mrs. Armer's entries, a pure-blood Angora ram, took first prize in the Angora class, and sold next day for \$4,000. Mrs. Armer is to-day a very rich woman. Every dollar of her money has been made in raising Angora goats.

HOUSEHOLD SUGGESTIONS.

In assorting clothes for washing use cold water for stains such as perspiration. Stains that are from fruit or coffee must be treated with boiling water. Hours of rubbing will be saved by following these simple precautions.

Laundry irons often become rough from bits of starch baking on the edges. The very best way to keep them smooth and clean is to wash them thoroughly in soap suds. Be sure that they are well dried, or rust will gather.

The more the feet are bathed and rubbed the better their condition and there is less tendency to enlarge. Rubbing the soles of the feet with a cut lemon will freshen and ease them when fatigued.

A spoonful of mustard in a gallon of water or a good drizzling with lime water will kill insects in the earth of potted plants.

A Woman is Old.
When she forgets that smiles are more potent than frowns.

When she becomes slouchy and untidy in dress.

When she continually looks for trouble.

When she prefers being "frank" to being pleasant.

When she allows her nerves to run away with her and her tongue to proclaim the fact.

When she prefers the easy chair and the fireside to any form of wholesome sport.

When she looks upon the harmless good times of the young people with envy instead of sympathy.

Creations for the Table.

The latest wrinkle in salad dishes is shown in a pretty design of cut glass mounted in silver. The salad bowl has a silver rim and a high silver handle to which is attached a smaller bowl intended to hold the dressing.

The grape fruit holder is of the



thinnest glass decorated in gold with a monogram on the side, also in gold, and is shown ornamented with a bow of ribbon that may match the color scheme of the table. A new grape fruit knife has a curved handle with a sharp point, just the thing for removing seed and cutting out the pulp.

From Max O'Rell.
"In matrimony, to retain happiness and make it last to the end, it is not a question for a woman to remain beautiful; it is a question for her to remain interesting. Not the slightest detail should be beneath her notice in order to keep alive the attention of her husband."

Beauty Hints.
When applying a cleansing cream to the face always use a rotary motion, working the collections of dust out of the pores. Don't think you will rid your skin of blackheads by correcting your diet, if you fail to properly ventilate your sleeping room.

Baby's Nails.
Don't begin to cut baby's nails so long as they are soft enough to be pinched off instead; and don't round the corners of his toenails as you do the finger nails, because it may induce ingrowing nails later on. Trim the little nails straight from the first.

A Christmas Store

Save time, bother and money

in the selection of your Christmas gifts by coming right here, the head-quarters for thousands of holiday shoppers. Every department is in touch with the gift-making spirit, and you are sure to find just what you want and at the right price.



Parlor Tables	89c to \$25.00	Book Cases	\$6.00 to \$65.00
Parlor Cabinets	\$6.50 to \$50.00	Ladies' Desks,	\$4.75 to \$38.00
Rockers	58c to \$65.00	Axminster Rugs	\$2.25 to \$25.00
Dressing Tables	\$7.50 to \$35.00	Easy Chairs	\$3.75 to \$58.00
Draperies	\$1.50 to \$25.00	Couches	\$5.75 to \$60.00
Morris Chairs	\$5.85 to \$35.00	Music Cabinets	\$5.25 to \$38.00
China Cabinets	\$15.00 to \$75.00	Tabourettes	35c to \$6.50
Iron Cribs	\$4.35 to \$18.00	Dinner Sets	\$6.90 to \$75.00
Library Tables	\$5.75 to \$38.00	Lamps	\$1.80 to \$25.00

Select your gift now and we will hold it for Christmas delivery. A Christmas Souvenir free to every lady visiting our House Furnishings Department.

All Goods Delivered Promptly

WEIS & FISHER CO.

50-54 State St. TWO STORES 441-445 Clinton Ave. N.

Gas and Electric Portables

Last year our sales clearly demonstrated the fact that Gas and Electric Portables were fast becoming popular

For Christmas Presents

To meet the demand this year we ordered and now have on display over 500 lamps in all the designs and finishes at remarkably low prices.

Rochester Railway & Light Co.
34-40 Clinton Ave. North.

**Genesee Valley
Trust Company**

21 EXCHANGE STREET

Acts as Trustee, Registrar and Transfer Agent

Also Executor and Administrator of Estates

Pays check without bank book

Issues drafts available anywhere

Legal depository for court funds

Makes loans at lowest market rates

Allows Four per cent. interest on deposits for even months

Does not limit the amount to \$1,000

OFFICERS:

HENRY C. BREWSTER, President

FRANK H. HAMLIN, Vice-President

CHAS. H. PALMER, Vice-President and Sec.

HERBERT C. HOWLETT, Assistant Secretary

Capital \$300,000.00 Surplus \$175,000.00

German American Lumber Co.

GET OUR PRICES

134 Portland Ave. 888 Clinton Ave. S.

Both Phones, Home 1365, Bell 1246

John H. McAnarney

(Successor to O'Grady & McAnarney.)

Fire, Plate Glass, Boiler and Elevator Insurance

Fidelity Bonds for Administrators, Contractors, Executors, Etc., Plumber and all kinds of Court and Security Bonds

Office—101 and 102 Ellwanger & Barry Bldg. Entrance 89 State St.