

ALL TAKE TRY AT YOU

Once You Get On the Stock Peddler's Mailing List.

HOW THEY GET VICTIMS

If One Can't Sell You Some Stock, Perhaps Another Can—No Way of Stopping the Stream of Prospectuses Once a Man Nibbles—The Telegraph Is Used as a Tool.

Getting on the sucker lists of some of the peddlers of cheap stocks in mining companies and electric air lines and the promoters of various unsuccessful inventions is so easy these days that a good many of the citizens of this town will be up against the necessity of getting larger mail boxes if the thing continues, says a writer in the New York Sun. They have also learned that once on one of these mailing lists it's a problem how to get out.

The man who has been unfortunate enough perhaps to nibble just a bit at some of the bait through reading advertisements has a pleasant surprise awaiting them. He generally finds that once his name has been secured by some alleged securities company peddling mining stock at 10 cents a throw it has a fashion of traveling all around the country, with apparently no end to the stream of literature which Uncle Sam thereafter delivers to him.

Furthermore, there appears to be no way of cutting off this stream. One man who happens to live in an apartment house got tired of cleaning out his mail box every morning after the post had continued for a couple of weeks and all sorts of concerns with glittering prospectuses and lovely pictures of ore dumps had begged him to buy their stock before it went up.

Finally he got violent rings at the door bell, and dashing down four flights of stairs found that the letter carrier had brought a map and other literature too big to go in the box.

"See here," said the man on the sucker list, "I'm sick of this. I don't want any more of this stuff and I want you to stop bringing it."

The letter carrier grinned. "Can't help it," he said. "You're not the only one. It's addressed to you and I've got to deliver it."

"Guess there's no escape for you, Uncle Sam seems to be getting a lot of money from these people, and a lot of the fools that have bought stock don't seem to realize that their money is buying the postage stamps."

By this time the better box of the man who had got on the general list of concerns was turning out regularly every morning the literature of half a dozen or more concerns with a collection of postmarks that included New York, Philadelphia, Boston and Chicago.

After a while there was a little break in the monotony of cleaning out the mail box. This time it came in the shape of a messenger boy with a night telegram, delivered just after daylight.

"Kickapo stock advances to 30 cents on Saturday. Wire reservation at our expense immediately," was the way the message read.

It was from one of the concerns that had been pegging away at the letter box. A few days later there came another despatch, delivered again while the household was yet in bed.

"Great strike reported on the Lida plain," read the poor victim in pajamas.

It was from a Chicago concern. He dashed around to the telegraph office.

"Look here, can't you stop this business?" he shrieked at the operator, showing the message that had disturbed his morning slumber.

"Can't help it," said the telegraph man, with the same smile that the postman had. "Addressed to you, wasn't it? Got to be delivered. You're not the only victim, either."

The operator pointed to a stack of similar messages addressed to some of the victim's neighbors. They had been coming all night.

Then the victim sed like the poor, hunted thing he was. He decided it had come from his having nibbled just once at the bait thrown out by a peddler, selling stock in Philadelphia a year ago, when he had thoughtlessly asked some question about the stock.

The sale of mailing lists is one of the spurs of income of some of the stock peddlers. The value of these lists depends chiefly upon how many times they have been worked.

THE MUSEE SOCIAL IN PARIS.

An Institution Which Acts for Human Betterment.

One of the things that the awakened mind of the average American now perceives is that he cannot complacently confine his attention to home affairs without comparison with those of foreign countries, says the Century. He at last sees that he must "care" very much for "abroad," he realizes that American problems are world problems, many of which must be solved by availing ourselves of the contemporary experience of other nations. He recognizes that the new form of industrialism—namely, manufacture—which diminishes the agricultural populations and augments the urban, is a condition which affects, in greater or less degree, the whole world. With this great change of conditions come all the new problems, physical and normal, of concentrated living; all the dangers to the individual and society from congestion of population, and from the new forces of steam and electricity as applied to transportation and to machinery of all kinds.

It is now seen that these new conditions affect not merely the centers of civilization, but the most distant parts of the earth where the spirit of modern enterprise has penetrated. Meantime everywhere experiments are being made in the solution of the new problems; the successes and the failures all being of the greatest use as examples or warnings—if the knowledge of them can be promptly carried to other communities throughout the world, where similar conditions induce similar experiments.

For many years special studies by individuals, or by official commissions, have made a shift at supplying to single communities, or single groups of individuals, or to the general public practical information and advice in these matters. But during the past few years it has been realized that there were no agencies which were doing the work of gathering and wisely disseminating practical information on all matters of social welfare with sufficient thoroughness to supply the demands arising on every side.

So far as we know, the Musee Social in Paris was the first practical response to the demand occasioned by the new conditions. This institution was founded and endowed in Paris in the year 1894, by the Comte de Chamboun. Its field is limited to concerns of labor, but in this field it is of the highest utility. Any person in the world may send to the Musee Social an inquiry on any subject within its purview and receive an expert answer; if the material for such an answer is not at hand in the archives of the institution, it will be immediately obtained from the best expert authorities in France. From time to time the Musee sends out commissions of inquiry into foreign countries. Within its walls are meeting rooms for consultation and for public lectures, and a library kept up to date along its special line.

ORIGIN OF LIFE INSURANCE.

It Began in Philadelphia in 1792, but Soon Ceased.

The first company was "The Philadelphia Contributionship for the Insurance of Houses from Losses by Fire," and its insignia was "Your clasped hands, which was its house badge. This mark may still be seen throughout Eastern Pennsylvania and New Jersey, on old time houses. The company survived till 1847. In 1792 the first life insurance company was founded in the same city. It was called the Universal Tontine. The next year similar companies were started in Boston and in New York. Its avowed aim was "for the purpose of raising a fund upon lives to be applied to charitable and other uses." Its subscription books were opened on March 29th and five general agents were appointed.

Some business was done during the summer, but in November of that year a general meeting of the subscribers was called, and the idea of a general insurance company was suggested and met with approval. The proposition was referred to a committee, and at an adjourned meeting held at the State House on November 12 it was resolved that: "The Universal Tontine Association be and is hereby changed from its original object and converted into a society to be called the Insurance Company of North America." Its first policy was issued to John Maxwell Nesbitt, its president, for \$5,333.33. It wrote both fire and life insurance, but paid attention chiefly to the former, and gradually dropped life insurance altogether.

In January, 1794, it considered the policy of insuring persons against capture by the Algerians and insured Captain John Collett "on his person against Algerians and other Barbary corsairs in a voyage from Philadelphia to London in the ship George Barclay, himself master, valuing himself at \$5,000." The premium charged was two per centum. Two similar policies were issued but the premium was increased to 5 per centum. Two similar policies were issued, approved, one on the life of John Holker, from June 8 to September 19, for \$24,000, at one and one-half per centum premium; and one on the life of Albert Briole de Beaumont, for eighteen calendar months, in the sum of \$5,000. The demand for insurance on life was slight, and the business, which was finally abandoned by the first company was not revived until 1820, when Hartford men took it up and kept it running till it gained the most property of modern times.

HORSES TURN ROGUES

Natural Racers That Sulk and Refuse to Run.

PRACTICE DECEPTION

Calringorm, Ormonde's Right and Blues Are Famous Instances—Keenan, Shipped to India, Coat Batters Thousands—When Sly Fox Changed his Mind.

"Look at the old rogue—ears pricked, tail a-swishing, and he won't run fast enough to keep himself warm, although everybody knows that if he'd try he could beat anything now running on the New York tracks," observed a keen trainer when the once fine thoroughbred Calringorm, now turned rogue, was clomping along in the sulks, far in the rear of a very ordinary field of horses. "There's a cracker-jack that can't be figured on at all any more now that he's turned mean and cunning and sour. He was meant for one of the clingers of the game, but he has always been more or less of a sulker. Now he's gone completely into the rogue class, and there's no curing that."

"Fortunately not many of them do go cunning that way. Still it's easy to remember plenty of instances of soured horses. Ormonde's Right, for instance, was meant for a topnotcher, but his disposition was always against him. He was a man eater from an early age and had to be muzzled. He had the conformation and the power to run fast and all day, but he turned cranky and mean and crafty early in his career.

"Ordinarily he'd stand stock still at the barrier, or wheel when the barrier drew up, or if he got off he'd sulk if the boy tried to kick him a little to make him overtake his flying field, and then, just to show that he could do it if he wanted to, he'd take after the field and catch his horses easily, and then, having done that much, he'd pin his ears and chuck it as if somebody'd hit him behind the ear with a beer mallet.

"Another one of the unconscionable rogues was Blues, the really great horse owned by Frank Farrell. From every angle Blues was a ripper, but Farrell lost tens of thousands of dollars on him, both in bets and in tossed stakes, because the horse had a mean mind and wouldn't give up the best he had in him more than once or twice a year.

"Then going further back, there was Keenan. Keenan was one of the greatest racehorses ever produced in this country but he turned from a sweet dispositioned colt into one of the soured rogues in American turf history almost in a night, without anybody ever being able to offer an explanation. He raced not only in the United States but in England and in India, and the profoundest student of the idiosyncrasies of race horses was never able to dope it out how Keenan was going to run after he had taken it into his head to join the sulker's brigade. Once they got Keenan all sweetened up while he was racing in India, and entered him for the great Indian cup, which is run at Calcutta. His trainer gave it out that Keenan was acting as pretty as a seminary girl at her graduation exercises and as it was known that the famous rogue was on edge they made him a top-heavy favorite for the race.

"Keenan rogue got off in front and just thinned along in that position, leading by eight or ten lengths to the very middle of the stretch, and at that point he was going as easy as a slag train bound down a steep grade and all brakes off. Then he suddenly pinned his ears and began to fall his tail up and down, and then he stopped so suddenly that his boy almost went over his head. Keenan, an indifferently permitted every other horse in the race to pass him, and it was estimated that the story of his renewed sweetness of temper, which his trainer really believed in himself, cost the Calcutta bettors that day something like a million of our money.

"Still another great American racehorse that developed into an utterly impossible rogue before being shipped from this country to race in England was the Dwyers' shifty Sly Fox, that raced around the New York tracks nine or ten years ago. It was toward the latter part of his three-year-old career that Sly Fox developed the sulky disposition that afterward made him so notorious in England. He'd been campaigned a lot during his first two years on the turf, and when he began to curl up under steady racing his trainer did the usual things that are tried to nip the sulky bug in horses from the beginning.

"As soon as he faced the flag in an actual race, however, he'd begin to prop himself like a billygoat, that thinks he can stop a trolley car, and then the bettors who'd gone to the horse on the theory that he might act as nice in a race as in his gallops had to groan in spirit to see Sly Fox get left at the post almost every time.—New York Sun.

DEADLY FOR OF RATTLESNAKES.

Performance of a King Snake Which Was Tamed in a Mining Camp.

That a small, harmless little snake, scarcely larger round than one's finger and only 15- or 20 inches long, should be called the "king snake" seems rather odd, but the little fellow has earned the name, says the Youth's Companion. A pet king snake in a mining camp out on the desert mountains east of San Bernardino, Cal., was named "King." He soon learned his name, and when called would come crawling rapidly out from various hiding places, such as crevices in the stone walls of the cabin, under the bed, among clothes, and from his favorite place in the coat pocket of Jim, one of the miners.

One day Jim was going down an abandoned shaft. When he had nearly reached the foot of the ladder he heard a slight rustle, and quick as a flash King jumped out of his pocket and dropped to the bottom. There was a thrashing sound and also the noise of a rattlesnake's rattle; then all was quiet. Jim waited a moment or two before going further down, and as it was too dark to see well, he struck a match and lighted his candle and held it cautiously down. There lay a dead rattlesnake, and King coiled beside him, watching him earnestly.

Another day, as the boys were talking in the cabin, Jim looked out through the door and saw a very large rattlesnake slowly crawling up the sandy arroyo about 30 or 40 feet from the cabin door. King was called immediately, and quickly came out from under the bed. Jim took him on the palm of his hand and stepped to the door to show the rattler to him, but King saw him, and sprang from Jim's hand quick as a flash. Then ensued one of the oddest battles, which showed how King earned his name, and why rattlesnakes are so terrified when they see a king snake.

King sped like an arrow after the rattler. The rattler saw King, and at once put all the energy he had in to his speed. He saw King coming, and knew that he would soon overtake him. His only safety lay in coiling and if possible striking King with his fangs.

The rattlesnake had just time to raise his head about six inches when King overtook him. It looked as if King was going on by the rattlesnake. But when the middle of King's body was opposite the head of the rattler, with a motion too quick to be seen, King wrapped his entire length round the rattlesnake. King's head was next to the rattler's but so tightly was King coiled around that the rattler could scarcely move even his jaws. His tongue ran out and death came almost immediately.

PALSY AND DIAMOND CUTTING.

A Dread Disease Which Attacks Workers Due to the Alloy Used.

Many people are unaware that a considerable danger menaces the cutters of diamonds in the form of that dreaded malady, lead poisoning. In the cutting of diamonds, the gem to be operated upon is fixed in a "dope," consisting of a hemispherical brass pan at the end of a rod of thick copper wire. The stone can then be set in any desired position relatively to the cutting wheel by bending the copper wire. The cutting wheel or disk, which revolves extremely rapidly, is fed by a polished medium, consisting of pulverized diamond and olive oil. As the work proceeds the diamond is constantly wiped with the bare hand to clear it of this medium and ascertain how far the cutting process has progressed. The diamond is set in the dope by means of a solder which is an alloy of lead and tin. This is heated until it is pressed into the dope and smoothed by means of the fingers around the projecting diamond, which is thus held firmly in place. One setter handles about two hundred dops every day, and both he and the diamonding polisher get numerous particles of the lead alloy into their fingers and the palms of their hands, and sooner or later lead poisoning is apt to result. The government of the Netherlands has offered a prize of six thousand florins for a medium which shall replace the lead alloy for fixing the diamond in the dope. The medium must be sufficiently cheap to be adopted by the diamond setters, and it must fulfil the various conditions of the work. The present alloy, being a good conductor, allows the heat of polishing to be drawn away by the copper rod, whereas an ordinary cement would itself become melted.—Chambers Journal.

A Responsive Doll.

The power to see the "light that was never on land or sea" is a possession to be prized, and fortunate is the child able to endow her doll with a soul. "My dolly isn't a plaything!" said a little girl indignantly. "She's real folks!" The New York Times tells of two children who planned to possess dolls that were just as much alive.

The children had saved their own pennies to buy the desired dolls. They wanted them very much, and although they were only ten-cent dolls, the directions given for the purchase were minute and particular.

"Now, papa," said one little girl, "don't just buy any doll you see. Take it up and look it right in the eyes, and if it looks as if it loved you, then you can buy it."

The children had saved their own pennies to buy the desired dolls. They wanted them very much, and although they were only ten-cent dolls, the directions given for the purchase were minute and particular.

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