

Incorporated 1850

# MONROE COUNTY SAVINGS BANK

33 @ 35 State Street  
Rochester, N. Y.



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## A Merry Christmas To All!

With the advent of Fall comes Thanksgiving, the first of the Holidays, when everyone is looking forward to pleasant times. We therefore extend to our old Friends and Customers

### Our Best Wishes for a Joyous Holiday

and beg to call their attention to our Superior Goods. They are smooth to the taste; pure and healthful—nothing compares with them for family or medicinal use. If you want something that is good try one of the following brands of our Specialties:

Old J. R. C. Rye Whisky, Rochester Club and North King.

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## THE CHRISTMAS BEARS.

By GERALD PRIME.

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ISABEL was having it out with her father. It was only a few days before Christmas, and she should have been at peace with herself and all mankind in general, but she wasn't. She had been telling herself all this particular day that as soon as her father came home she would put her case before him in a light so convincing that he would be brought to admit that he had been a little too arbitrary. Her scheme had not worked. She was beginning to realize painfully that her effort to gain her point had resulted in confirming her father in his opinion that it was a man's privilege to rule in his own house, especially when the woman of it was his only daughter, a girl of twenty, who could not be expected to know her own mind.

"You know perfectly well," said Isabel, with a final heroic attempt to snatch victory from the jaws of defeat, "that Jack and I have been—have been good friends for a long time. The only reason he hasn't spoken about it—to you—is because he has been waiting until he was in more of a position to do so."

"Then it's mighty lucky for him that he concluded to postpone it," declared Tom Truesdell testily. "Romance is all very well for those who can afford it, but Jack Goodale doesn't belong to that class. I pay him a fair salary, and I admit he earns it. But I don't see how he expects me to accept him as a son-in-law. How could he ever provide for a wife as extravagant as you? Absurd!"

"He has a little money, and he may make a lucky deal some day," she persisted in spite of the frown on her face.

"Do you mean that the young man intends to gamble in wheat?" he asked ironically.

"Why shouldn't he?—You do, don't you?"

Tom Truesdell snorted impatiently. "No," he retorted. "I do not gamble. A gambler risks his property. I never risk anything. I know how the market is going because I make the market. There is a difference, Isabel."

Driven to desperation, Isabel played her last trick. "The man you want for a son-in-law," she said, "is no better off financially. He has nothing but his debts to distinguish him."

He smiledardonically. "If I want him for a son-in-law," he returned decidedly, "I am well enough off to afford him. I grant you Gerald Van Ingen has very little means, but he has something that the Truesdell family needs a good deal more. He has position."

"He's an empty makeshift," declared Isabel wrathfully.

"He isn't very brainy, I suppose," her father admitted. "He'll be all the easier to manipulate on that account. That ought to appeal to you, Isabel. But I haven't made up my mind yet. Mr. Van Ingen is coming to lunch with me tomorrow, and I shall make a study of him. He certainly ought to do great things for us socially."

Van Ingen was punctual at Truesdell's office on the following day. As he entered the busy place he found the bustle very disagreeable to his nerves. Two makeshift desks were shouting perplexing fractions into telephones, and there was an uproar quite unfamiliar to the young man's ears. All at once Truesdell rushed into view, almost overturning his distinguished visitor, and without even an apology shouted in a voice that seemed peculiarly disagreeable: "Here, Goodale! Get a move on and sell all you can—10,000,000 bushels to-day. Keep a cool head, man!"

Having given his commands, Truesdell turned to his visitor. "You'll have to excuse me," he said. "I expected a quiet day, but the bulls are on the warpath, and I'm having the fight of my life. Goodale will be back present-day, and he'll tell you all about it. Come in tomorrow and I'll blow you to that luncheon—if I have money enough left to pay for it."

The excited operator was away before the startled young man could put a word. He couldn't understand why so rich a man as Truesdell was supposed to be should agitate himself over his business. What was amiss? The idea was so irritating that he found a trifling consolation in the fact that his wooing had gone no further.

Just then Goodale returned, and Van Ingen felt it due to himself to learn something of the condition of affairs. His ideas of business were exceedingly vague, but he nerved himself for the undertaking.

"Mr. Truesdell seems to be unusually excited today," he began. "I can't help thinking something must be up."

"Something is up," Goodale admitted quietly. "Wheat is down."

"Oh, I see," said his rival, with a dazed look which belied his assumption of intelligence. "Mr. Truesdell has been dealing very heavily lately, I believe."

"Very heavily indeed," Goodale agreed promptly.

"Many people will be very hard hit," "Very hard indeed."

Van Ingen concluded that he had solved the problem. He thanked his informant rose languidly and proceeded to his club, inwardly grateful that he had escaped a terrible possibility.

While he was eating his luncheon a man whom he knew emerged from behind his paper and came over to his table.

"Heavily panic in the wheat market," he observed rather noticeably. "Hope you're not scorched, Van."

"No money to play with, dear old chap. I've just left a man up to his eyes in it—Tom Truesdell. Know him?"

"Well, rather!" the other replied. "I have just dropped a cool \$10,000 in the pit. If your man Truesdell has been equally out of luck he must be looking forward to a rather gloomy Christmas. It means millions to him."

An hour later Van Ingen went into the writing room and penned a note to Mr. Truesdell to the effect that some unexpected and important business would compel him to forego the pleasure of a further discussion of the contemplated alliance.

On Christmas eve Goodale and Van Ingen met face to face on the street. The latter would have passed without a sign of recognition, but Goodale grasped his hand and greeted him cordially.

"I am afraid you people must have come out of your deal rather badly," Van Ingen stammered.

"Not at all," declared the other resolutely, with a final wring of his one fine rival's hand which made him wince. "We were bears. The lower the price went the more we made. About a million is the figure."

Van Ingen smiled feebly and murmured his congratulations.

Christmas.

His Holly was and marriage.

And all resentment from your heart. Sing the accessories which show.

And in this joyous day have part. Her help to him you take would wrong.

And good to him you would send. Lift up your heart in joy and song.

And sing the Christ back to your side.

NILBERT SHERMAN.

## SOMETHING NEW FOR CHRISTMAS

By ELIZA ARCHARD CONNER.

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W HEN I look our brains to chase up something new to give our friends at Christmas," in the manner they look their brains to think of something to give us. We say to ourselves, "Rich old Aunt Rachel ought to put up something handsome this year, the old lady 'mudgeon'!" Rich old Aunt Rachel in her turn says to us: "I suppose, these regularly given presents that you give your friends, that they'll be glad to have some new thing that'll make me like and respect me to give them gifts worth forty times as much. They're a nuisance. Every year I turn them somebody expecting me to get up a Christmas present. I wish these holiday hangers on were at the north pole!"

The whole scheme of Christmas giving has been perverted till it means only one of three things—either barrier, unwilling almsgiving or tipping. Scroungers, deserving or otherwise, poor relatives, charity societies, people too lazy and shiftless to earn comfort for themselves, all expect something. The effort to fill these expectations causes a drain that makes most people look forward with dread from one Christmas to the next. Here in out of ten Christmas presents are nowadays forced from the grudging donor just because the recipient expects something. Moral: said man sink to no meaner level than to expect a Christmas present.

Yet with all earth's giving there is nothing nobody ever thinks to be slow unless it is some man or woman, usually a woman, who has been tried in all ways by sorrow, hardship and affliction, who has looked on this world's treasures, and seen them melt away and has learned there is nothing left to such a true, weary, tired soul has come the full knowledge that the only Christmas present worth while is the one the Christ Child came to earth to bring. Still the Christ Child's gifts are on the earth. I mean my life. Goodale will be back present-day, and he'll tell you all about it. Come in tomorrow and I'll blow you to that luncheon—if I have money enough left to pay for it."

The excited operator was away before the startled young man could put a word. He couldn't understand why so rich a man as Truesdell was supposed to be should agitate himself over his business. What was amiss? The idea was so irritating that he found a trifling consolation in the fact that his wooing had gone no further.

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## Useful Christmas Gifts



GLADIES BACKCOMBS  
Ask any woman who ever received one of our Combs and she will tell that it was a most acceptable gift, because it fits well and always admired. Again we supply you with the Jeweled and Fancy Combs at the Most Reasonable Prices.

JEWELLED BACKCOMBS with Inlaid Gold Trimmings \$1.00, \$1.50, \$2.00, \$2.50, \$3.00 and \$4.00 each

RHINESTONE BACKCOMBS \$2.00, \$1.00, \$1.50, \$2.00, \$2.50, \$3.00 and \$4.00 and upwards

RHINESTONE COMBS Consisting of back and comb \$1.00, \$1.50, \$2.00, \$2.50 and \$3.00 per set

JEWELLED HAIR BRUSHES \$2.00, \$3.00, \$4.00, \$5.00, \$6.00, \$7.00, \$8.00, \$9.00, \$10.00, \$11.00, \$12.00, \$13.00, \$14.00, \$15.00, \$16.00, \$17.00, \$18.00, \$19.00, \$20.00

JEWELLED HAIR RINGS \$1.00, \$1.50, \$2.00, \$2.50, \$3.00, \$3.50, \$4.00, \$4.50, \$5.00, \$5.50, \$6.00, \$6.50, \$7.00, \$7.50, \$8.00, \$8.50, \$9.00, \$9.50, \$10.00, \$10.50, \$11.00, \$11.50, \$12.00, \$12.50, \$13.00, \$13.50, \$14.00, \$14.50, \$15.00, \$15.50, \$16.00, \$16.50, \$17.00, \$17.50, \$18.00, \$18.50, \$19.00, \$19.50, \$20.00

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32 inch, \$3.50  
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38 inch, \$5.00  
40 inch, \$5.50  
42 inch, \$6.00  
44 inch, \$6.50  
46 inch, \$7.00  
48 inch, \$7.50  
50 inch, \$8.00  
52 inch, \$8.50  
54 inch, \$9.00  
56 inch, \$9.50  
58 inch, \$10.00  
60 inch, \$10.50  
62 inch, \$11.00  
64 inch, \$11.50  
66 inch, \$12.00  
68 inch, \$12.50  
70 inch, \$13.00  
72 inch, \$13.50  
74 inch, \$14.00  
76 inch, \$14.50  
78 inch, \$15.00  
80 inch, \$15.50  
82 inch, \$16.00  
84 inch, \$16.50  
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Proper Hair Dressing  
At Rauber's  
Of course, the best way to get the most out of your hair is to use the best hair dressings. We can give you the best and a perfect result for the least money.

Tarzan's Hair Dressing  
At Rauber's

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