



The Man With the Bell Telephone Gets the Business

A sales expert said recently: "When your product is good and your price is right, success is simply a matter of making it EASY for people to buy from you."

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The man with the Bell Telephone Gets the business.

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Very Long Lived

By LOUISE B. CUMMINGS

Miranda, said her aunt, Miss Quackenbos, "I don't see any reason why you and Dan Perkins should be married at once instead of waiting for me to get out of the way and have you what I got. I tell you what, I'll do. I'm an old woman and not likely to live the year out. Dr. Baldwin says there isn't a sound organ in my shriveled old body. If you and Dan are certain you're going to get my property you'll feel more like getting married than if you're not. A bird in the hand is worth two in the bush. I'll leave you property worth \$10,000 on condition that you take care of me for the few months I have to live. You'll bind yourselves to give me \$500 a year. The money is invested at that rate you'll not be out a cent, and when I'm buried you'll have the whole thing."

Dan had a salary of \$1,200 a year, but with nothing laid up he had decided to marry Miranda, who had nothing, until he should make some accumulation. This offer of the aunt gave him courage, and the pair, having taken over the property and signed a bond to pay Mrs. Quackenbos \$500 a year so long as she lived, were married. A part of the estate was the dwelling in which the old woman lived. Being too large for her she moved out to spend the rest of her days with a sister, and the bridal couple moved in.

Now, this was an excellent arrangement. It gave the young couple a confidence they would not otherwise have felt. But they were prevented from making any use of the property until it was unencumbered by the annuity. Dan was disposed to refrain from encroaching upon the estate, but Miranda needed this and needed that, and when her husband objected she would say that her aunt was getting worse every day and surely couldn't live the month out. Then Dan would yield, and the desired articles would be bought.

But the old lady didn't die. After lying supposedly at the point of death for a long while she suddenly got out of bed and seemed more chipper than ever. Indeed, she announced that she was disinclined to mope and was going to start a chicken farm. This she did in a small way, and the interest she took in it improved her health amazingly.

Meanwhile Mr. and Mrs. Perkins were having a hard time to get on. The Quackenbos property gave them no income and had been an inducement to spend money that did not come in, as had been expected. Children came to them, and it seemed the more children and the older and more

experienced, they grew the more rigorous the old lady became. Of course they could not object to her remaining alive, but she spoke to them on the subject thus:

"Reckon you two think I'm going to live forever. It ain't my fault. I don't want to hang on any longer. I'm ready to go any time. After all, it won't do you any harm. You're certain at a time when you ought to be economical, and you'll reap the benefit of it all after I'm gone."

Then the couple would look at each other and sigh, knowing that their debts had already nearly eaten up the whole expected property.

The old lady hung on till the Perkins' debt exactly balanced the \$10,000 she had taken in exchange for the annuity. Then she died. They paid the funeral expenses \$300, which left them in debt by that amount.

Considering how unfortunate they had been in the old lady's being so long, they behaved very well. Indeed, they did not blame her. They blamed themselves for having drawn upon the property before they possessed it. They not only refrained from a cent, but Miss Quackenbos from designingly drawing them into a trap, but spoke kindly of her both in the domestic circle and to others.

Having buried the old lady, they put the property they had taken from her in the market to sell to pay their debts. Then one day they went to her quarters to remove to their house the few belongings she had left. Among these articles they brought away a tin box. It was locked and they did not have the key, but since there seemed to be something in it Dan tried to open it. Within they found a bundle of papers and pass books. Miranda opened one of the books and found that it showed a credit at a savings bank of \$307.50. Then she opened another and it showed a credit of \$2,742.48. A third more than doubled these two together.

Dan unfolded a document, which proved to be a deed to a dwelling and another to a business block. All this property was in Miss Quackenbos' name. The Perkins couple began to open their eyes. The old lady had evidently possessed more property than she had conveyed to them. But who had inherited what these vouchers stood for?

They began to empty the box in a search for a will. Pass books, deeds, certificates of stock and bonds were picked out and strewn the floor. Then Miranda, running over the indorsements on a bundle of papers, exclaimed: "Here it is! Last will and testament!"

Unfolding the paper with trembling hands she cried: "To my beloved niece, Miranda Quackenbos Perkins."

An improved Outlook. "Jones is looking much better these days."
"What has he done—bought a new suit of clothes?"
"No, a new pair of glasses."—Richmond Times-Dispatch.

HAITI, LAND OF OPPORTUNITIES

Its History One of Incessant Revolutions.

PRESIDENT WILSON has said that there must be peace in Haiti, that the wars there which have extended through more than 100 years must stop. The order meant that the few hundred foreigners who are interested in Haiti and its about 1,400,000 Haitians. It was an order which had been expected by the foreigners on the island and by the Haitians, and it has been followed by something which Haitian politicians and dwellers along the Port au Prince waterfront have said would never come as long as a white soldier stood on Haitian soil.

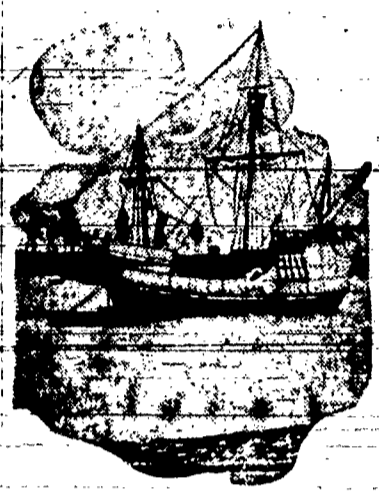
The good ship Santa Maria, a reproduction of the craft that carried Christopher Columbus safely over the troubled Atlantic in 1492, is now anchored in the Hudson river off New York city, her bottom so rotten from neglect that she will be unable to make the trip through the Panama canal to the Panama Pacific exposition, as was planned.

THE SANTA MARIA IS WATERLOGGED

Replica of Columbus' Flagship Unable to Make Fair.

The good ship Santa Maria, a reproduction of the craft that carried Christopher Columbus safely over the troubled Atlantic in 1492, is now anchored in the Hudson river off New York city, her bottom so rotten from neglect that she will be unable to make the trip through the Panama canal to the Panama Pacific exposition, as was planned.

The Santa Maria, together with the Nina and Pinta, proudly crossed the ocean under her own sail in 1492, the gift of the Spanish government to the Chicago's world's fair, in commemoration of the 400th anniversary of the discovery of the new world. After the



THE SANTA MARIA

fair they were left at Chicago and no one paid any attention to them, so that their timbers gradually decayed. After being stored for more than a score of years a moving picture company reconstructed the vessel for a portrayal of the discovery of America. Two years ago Captain Charles E. Stephenson, an ex-Harvard rowing coach, submitted a plan for taking the boat on an exhibition cruise through the great lakes, down the St. Lawrence, along the coast, across the gulf and through the Panama canal to the fair. The plan was accepted. The boat soon showed their unseaworthiness, and two of them had to be left behind. The Santa Maria was too waterlogged to travel under her own sails.

Besides the interest attached to the ship itself, it is stored with valuable relics of four centuries ago. Chief of these is a great anchor from the original Santa Maria, which was grappled for off the coast of Cuba in 1880 by order of the Spanish government. Although much decreased in size from rust and age it is still in good condition. Guns and cannon, crossbows, calivers and other military equipment of the early days are in evidence aboard the ship, while in the hold a reproduction of the hospital and prison wards of the ship shows the hardships which the gallant mariner endured.

WORKERS AT GALLIPLI.

The Allied Forces Have Many Artisans Who Are Kept Busy on Peninsula. The illustration shows a number of civilians, carpenters and mechanics hard at work on the Gallipoli peninsula, for numbers of civilians as workers accompany the allied armies, as there is much to be done besides the



Photo by American Press Association

ARTISANS AT WORK IN DARDANELLES. The allied forces are making strenuous efforts to finish their business at the Dardanelles as soon as possible, and before Germany has a chance of releasing any of her troops in Poland to form a junction with the Turks via Serris. Just before the fall of Warsaw Enver Pasha, the Turkish war minister, expressed the hope that Germany would now fulfill her promise and come to the rescue of Turkey. It has been rumored that Japan is getting ready to send troops to aid the allies, but this report has not received official confirmation.

Report of Condition of Lincoln National Bank

OF ROCHESTER At the Close of Business September 2, 1915

RESOURCES	
Loans and discounts	\$9,123,414 37
Overdrafts, unsecured	1,196 32
U. S. Bonds deposited to secure circulation (par value)	890,000 00
U. S. Bonds pledged to secure U. S. deposits (par value)	75,000 00
Other Bonds pledged to secure Postal Savings	74,874 25
Bonds and securities pledged as collateral for State or other deposits or bills payable (Postal Savings excluded)	210,000 00
Securities other than U. S. Bonds (not including stocks) owned, unpledged	3,019,287 62
Stock in Federal Reserve Bank	60,000 00
All other stocks, including premium on same	176,861 38
Real Estate owned	21,568 99
Net amount due from Federal Reserve Bank	281,000 00
Net amount due from approved reserve agents in New York, Chicago and St. Louis	933,111 78
Net amount due from approved reserve agents in other reserve cities	1,362,629 22
Net amount due from banks and bankers other than above	960,919 11
Exchanges for Clearing House	89,298 86
Outside checks and other cash items	6,876 98
Fractional currency, nickels and cents	9,068 30
Notes of other National banks	254,000 00
Federal reserve notes	55,030 00
Legal tender notes	380,740 00
Total coin and certificates	\$557,086 00
Redemption fund with U. S. Treasurer (not more than 5 per cent on circulation)	937,326 00
Due from U. S. Treasurer	41,600 00
	5,098 00
Total	\$18,547,673 18

LIABILITIES	
Capital stock paid in	\$1,000,000 00
Surplus fund	1,009,000 00
Undivided Profits, less expenses and taxes paid	558,238 23
Circulating notes	816,997 50
Net amount due to approved reserve agents in reserve cities	\$ 162,337 60
Due to banks and bankers other than above	865,429 36
Dividends unpaid	320 50
Individual deposits subject to check	13,534,143 10
Certificates of Deposit, payable on demand	239,900 51
Certified checks	12,824 07
Cashier's checks outstanding	1,040 54
United States Deposits	44,603 52
Postal Savings Deposits	64,806 09
State, County or other Municipal deposits, secured	163,232 16
TOTAL DEPOSITS	\$15,142,437 45
Liabilities other than those above stated	None
Total	\$18,547,673 18

STATE OF NEW YORK, COUNTY OF MONROE, ss.
I, Peter A. Vay, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
PETER A. VAY, Cashier.
Subscribed and sworn to before me this 5th day of September, 1915.
FRED E. WILKES, Notary Public.

Corrected Attest:
EDWARD BAUSCH,
EDGAR N. CURTICE,
W. C. BARRY,
Directors.

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Just one such instance furnishes ample justification for installing a

LION OR VULCAN GAS FIRED WATER HEATER

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PRICE: \$16.00 Installed
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