

THE ART OF SAVING

The Illusive Dollar That Burns Our Fingers.

LUXURY GROWS WITH SALARY

A Discussion of How, With Increase of Income and No Apparent Increase of Pleasures, Coin Still Takes on the Vanishing Qualities of Mist.

"It is easy enough to make money," said a business man the other day. "The hard thing to learn is how to save and how to spend it. The first year I was married I was earning three thousand, last year I pulled down four, and this year I am getting away with five. As I've said, it's easy enough to make money any man with average intelligence can do it but how in the world are you going to save it? I don't seem to be getting any more pleasure or comfort for the five thousand than I did for three. I also certainly don't put away any more than I did on the smaller salary, and the question that stumps me is, Where does the money go? There is certainly a leak somewhere. The whole trouble lies in the fact that I don't know how to spend it."

This situation is one that many a family faces. All may not be in circumstances as comfortable as those of the man mentioned above, but the situation is practically the same.

Family thrift is almost an unknown quantity in the average American household. Our men are famous for their generosity, and most of their wives run their households on the same generous scale. As the income grows larger the demands on it grow bigger, but so gradually does this change take place that it is almost imperceptible. A luxury or two here, a pleasure there, little things which seem of no consequence at the time of their indulgence, but mount up at an alarming rate at the end of a year.

It is quite true that a man might not be able to put his hand on a tangible thing which he is enjoying with a salary of \$5,000 a year that he did not have when his earning capacity was little more than half this amount. Extravagance creeps upon us so gradually that the increase it makes upon our incomes are hardly noticed at the time. It is only when we sit down and take account of our mode of existence that we realize we are spending more and getting less for the money.

Every sane man and woman wants to save. They know it is their only insurance against the future. No matter how well matters are at the present moment, every family stands the chance of facing a rainy day, and if they are wise they wish to be prepared for that dreary occasion. Sickness or loss of position has nothing like the dread for the man and wife who have a comfortable savings account tucked away in some bank as it has for the poor individuals who spend every cent as it comes in, draining the family exchequer to its last cent.

Perhaps you think it is impossible to save on the salary you are earning at present. In many instances, unfortunately, this is true. But whatever your income, sit down and make out a family budget that shall provide for a certain percentage of savings regularly.

UP TO DATE SMOCK.

What Flappers Like to Frolic In Is This Uniform.

Knickers and smock of black, linen madras or cool flannel make a likeable outfit for girls bent on outings.



HER CAMP TOGS.

This one is smocked at elbows and yoke, belted and fitted with shirred pockets that hold treasures well. The bloomers are the regulation design.

STALKED BY A GRIZZLY

By M. QUAD

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One spring several years ago a naturalist, a mineralogist and a geologist went up into the mountains of Montana for professional work and they took with them as guide, cook and hunter a well known character named Tom Larsen. He had hunted grizzly bears in old Mexico, New Mexico, Utah, Idaho, Nevada and Montana. One night by the campfire he told us the following:

"Down in the lowlands, where I was taking a rest after a hard winter, a millionaire from Boston, who had come out on some railroad business and brought an arsenal of guns with him to kill game, offered me \$500 for the pelt of a grizzly bear. The victim must be a big one, with fur in good condition and teeth and claws all right."

"After watching my hunting ground I spent two days cutting down trees and building me a stout cabin. I would make this cabin my headquarters and hunt the country for thirty or forty miles around."

"The grizzly is not a clean animal. He grows out a bad odor. The day when one has passed the winter out smells a Chicago slaughtering house. It was the scent of a grizzly that came to my nostrils on the evening of the second day of my arrival."

"I continued to hunt that grizzly for half an hour, but I could not get sight of him. He circled around me three or four times, and I am sure he came within 100 feet of me, and then he moved away so silently that not a twig rustled. Being tired out with my day's work, I went to sleep at an early hour, but along toward midnight I awoke all of a sudden and sat up on my bed of boughs. It was not so dark but that I made out an object sitting in the doorway which was not there when I turned in. A whiff of the rank odor reached my nostrils, and I knew that that object was Old Ephraim come back for another look at me. I grabbed for my gun, but he was off like a shot."

"About 5 o'clock the next afternoon as I sat smoking my pipe in the doorway that grizzly odor suddenly came to me again. I arose to my feet and looked carefully around me, but was unable to see anything of him. Suddenly he growled from the depths of a thicket. It seemed to me that he wanted me to know that he was near. It was a growl full of menace, and for a moment I thought it would be followed by his appearance, but he did not show himself. When he moved away it was as silently as on previous occasions."

"After this morning hunt I went down to a little cove where I hid my traps, the mules and my horse that they might browse around and not stray too far. I found them huddled together and trembling in fear. They had caught the smell of Old Ephraim, and perhaps he had shown himself, but why hadn't he inflicted an injury? There was a great deal of talk about it. As I sat there I saw a grizzly bear's paw print in the snow. I felt a little uneasy about the actions of that bear. I determined to be more than ever watchful for his presence. There was no breeze at all, and we stood an even chance regarding the bear's next question. I winked as softly as my eyelids and every minute or two I looked to see about me. After two hours I had neither seen nor heard anything suspicious. Then I took a rest against a big bowlder and figured that my enemy had dropped me for good."

"The next morning I was razing into the eyes of that old bear. He had been hiding behind the bowlder and walked out of his hiding place as cool as you please and like an old friend. It was a sudden bolt for me, but I did not lose my nerve. My rifle was leaning against the bowlder beside me, and I reached for it, but before I could bring it up to the bear uttered a great roar full of menace and murder that it gave me a chill. I desired in my efforts and failed him squarely, and the hard glint in his eyes gradually softened. I dared not move away, and he seemed to have no desire to do so himself. How long did we face each other? Well, it might have been three, five or ten minutes. I did not have a watch to keep time on it. By and by I found myself stepping backward and then turning and walking away."

"It was several good miles to my cabin, and I am telling you that Old Ephraim followed in my footsteps all the way. At any time during the journey he could have fastened his teeth and claws in me, but he made no attempt. When I reached the cabin he turned away and was seen only by sight. I sat down and called myself any name you wish, but there is a charming fox in a crowd of fifty times over. I had been in blue or red, and with a white shirt, I had a goodly amount of white made of silk. On the colored centers are applied fastening white buttons with long ears, cut out of white linen with embroidered black eyes."

"Next day I brought up the animals from the cove and packed my outfit on the boat. I did not make camp again until I was fifty miles away. I can tell you that Brown followed me a good ten miles on my journey, and when I turned back had his been a human face I might have detected a grin of satisfaction upon it."

"I had not yet pitched camp at a new place when an old she grizzly with two cubs snarped beside her, rushing down the mountain side with mouth wide open and eyes glaring, and I dropped the three of them with three shots. Oh, yes, the Boston man got his pelt sure enough, and though it was off the wrong bear, he didn't kick about that."

BRILLIANTINE TRIUMPHS.

Beautiful Suit of a Serviceable, Modish Material.

Navy blue brilliantine is featured in this Redfern model, the material being well adapted to the rippling folds. Fine white braided and buttoning trim the



GRACEFUL SILHOUETTE.

sleeves, high collar and girde. The basque front is also braided. Tiny blue ostrich tips make the steekup on the furban.

HEALTH FOR THE HAIR.

How to Keep Your Tresses Bright and Beautiful.

Fresh air is as necessary to the health of the hair as it is to the health of the lungs. The woman who is not guided by this truth has hair which, as a rule, is matted down and of an unattractive shade. The outdoor girl, whose coiffure is blown about by the wind, usually has a head-of-hair that is full of life and vigor, and its color is bright and glossy. The cause of this is the use of brushing with the shampoo and gentle massaging of the scalp will often make sickly hair healthy. Brush the hair for five minutes every night and massage the scalp briefly with the tips of the fingers. Then let the hair hang down unimpeded until ready to get into bed. In the morning while preparing to wash, comb the hair loosely on rainy days stand at an open window so that the breeze may blow the hair about and the sunning warm it. In cold weather stand in the sunshine for a short sun bath. When motoring or playing golf you should dress the hair loosely that it may have the benefit of the airing and the hair hangs loosely in the sun for a few minutes each day if possible. This treatment naturally bleaches the hair slightly. The wholesome effect upon it of the sun more than compensates for the bleach. For a blond this treatment is especially effective. It maintains the fairness of the hair as nothing else will. Close fitting hats and extra puffs and braids cause the hair to perspire and do not allow the air to circulate through it to the roots. Lack of air is responsible for so much poor hair among city women. There is no hair tonic that equals nature."

Latest Fad of Brides.

For blankets the latest brides take pleasure in embroidering in silk immense monograms the color of the satin ribbon with which the blankets are bound. The same monogram may be used for sheets or toweling, and a pair of handsome blankets so bound and embroidered will be welcomed by sight. For a younger baby's crib a cow and fifty times over. I had been in blue or red, and with a white shirt, I had a goodly amount of white made of silk. On the colored centers are applied fastening white buttons with long ears, cut out of white linen with embroidered black eyes."

Homemade Rag Rugs.

Take two or three of medium weight one and one-quarter inch wide strips of any color and fasten to prevent fraying edges. So wrong strip will be smooth top. Braid a strand forty eight inches long double and sew always carrying braid to left, hold full as you sew around ends shade colors, growing darker as you proceed. Braid only one round at a time, so there will be equal number as you braid as regards colors. Use No. 12 cotton thread for sewing.

INCOGNITO

By ELINOR MARSH

"A coach load of tourists were 'doing' the National park. There were young ladies and elderly men and women, but few young men. Indeed, the only two unmarried men were a couple of Englishmen, the one, Harrington, evidently a gentleman; the other Mudge, of the ordinary type of cockney, and an American commercial traveler named Meriweather."

"Meriweather took up with Mudge, and the two fell to talking of the disposition of rich American girls to buy British titled husbands. Meriweather was a bit of a wag and when one of the girls of the party asked for information about Mudge told her that he was Lord Angleford traveling incognito. 'But,' he added, 'he is not acknowledged to anything more than plain Alexander Mudge. There's no use trying to get him to do so, therefore I would not try if I were you.'"

"Nevertheless this young lady, Miss Gwendolen Stewart, who was of an age when it is sweet to do what is forbidden, addressed Mr Mudge as Lord Angleford, much to that gentleman's astonishment. Of course he denied the impeachment, but that had no effect on the young lady."

"Do you know," she said to Mr. Harrington, "that we have one of your countrymen, a lord, among us?"

"No," replied the Britisher, evidently much interested. "Which one?"

"He who calls himself Mudge."

Harrington suppressed a smile.

"You seem incredulous."

"Oh, I know nothing about the man. We are not traveling together. We are simply fellow members of this excursion by accident."

"Of course, now that you know that he is one of your privileged class, you will treat him with great respect."

"Certainly. I'll be very deferential," replied Harrington, with a twinkle in his eye.

"Meriweather did not inform Mr. Mudge that he had started the report about him, and Mudge was at a loss to discover where it came from. In spite of his denial he was treated by the whole party with deference, several of the girls vying with each other for his favor. However, Miss Stewart seemed rather inclined to favor Harrington. Harrington certainly seemed inclined to favor her. She had all the sprightliness, the humor, the independence, of an American girl and was withal comely. Excursions are especially adapted to love affairs, and in this case all these two required to fall in love was to be thrown together. The party remained in the park for some time and became quite like one family."

One day Mudge showed some attention to Miss Stewart. Harrington saw plainly that he was not in favor with her, but, pretending jealousy, said to her:

"What is it about a title that is so attractive to you Americans?"

"Why do you ask?"

"Oh, I observed how pleased you were when this nobleman incour joined you this morning. I felt like a penny alongside half a crown."

"His lordship is very agreeable," she replied, looking up at him as if by accident.

"Which do you mean, the lord or the man?"

"If there is enough of the lord to outweigh the man, what matters it?"

"The Anglefords are an old family, and, I believe, are large landholders in England. I fancy to be Lady Angleford a girl might marry a man of wood."

"Why discuss the matter? Quite likely Lord Angleford is expected to marry some nobleman's daughter in England, and none of us American girls who are not the Hon. Miss So-and-so will be invited to become my lady."

However, the next time Mudge slipped up to Miss Stewart she went back on all she had said, for she gave him the grand freeze, much to Mr Harrington's delight.

The next day several of the party, including Mudge and Meriweather, proceeded on their way.

The immediate party to which Miss Stewart belonged after leaving the park took train for the east. Harrington, who was going in the same direction, joined them, or, rather, he joined Miss Stewart, the affair between them having become by this time quite evident. During the journey his devotion to her rather increased than diminished, and by the time they reached the eastern border it was supposed they were engaged.

The truth was that Harrington had proposed, but Miss Stewart had deferred giving him an answer until her father had been consulted and Mr Harrington, standing in England socially and as a man could be investigated. He promised on reaching New York to bring a friend who would vouch for him, after which the vouch might be confirmed in England. The day after their arrival Harrington called with his friend who said:

"This is Edward Harrington, oldest son of the Marquis of Cragnmore. Such title dating back to 1542. His father, the Marquis, is one of the first noblemen in Scotland."

To Miss Stewart this was a surprise. She had doubted the nobility of Mr Mudge, but had not for a moment suspected that of Harrington. She amused her lover by saying:

"Tell that to the marines."

However, the claim was confirmed and Gwendolen Stewart is now the Marchioness of Cragnmore.



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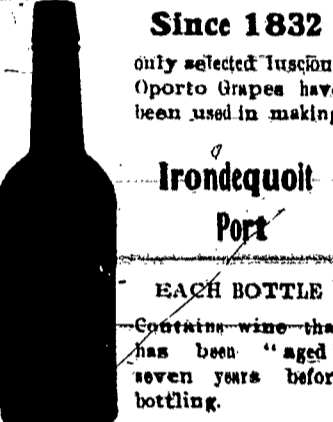
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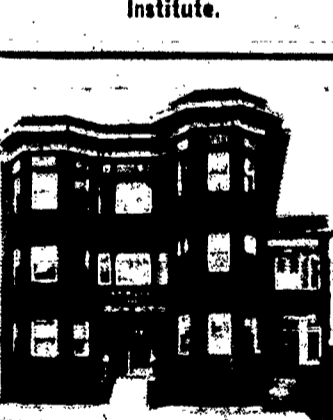
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