By HILDA MORRIS

siege of typhold that had deprived They had long walks together, picalc Peggy of her beautiful long hair. In functions, fishing trips, discussions of stend of a colliure of smoothly braid books. And ever recurrent was the ed straight tresses she possessed a boundary of Peggy's "sister Margaret" mass of short auburn corts which substances day they sat on the bank of tructed about six of her twenty-twoftle bittle creek, quiet. Carter berris years from her appearance. Every one and exted to be summoning courage to else thought the earls were becoming, will her something, and Peggy waited but Peggy, who had fest that her long "Do you know," he said at length braids were her or awaing glory, simply the to care a very great deal for condetested them. She could hard's watt stater. She never seemed to care about try at a rather quiet resort where she is or did for her. Why, from the very

words note for people.

It was early to May when Peggs went to Edgetall Inrin, and for two went on: weeks she was the ency hearder. She book. She injoyed being done, too, it bu't that at all a it's you I love. not ar all glad to heer that another me boarder was running, a roung mun leggy had been sitting with her curly She resolved to ignore han complete

flowever, it was impossible not to the glint of a smile in her eyes. start when she saw him that first eve-



"I Have Always Remembered Her."

had wanted to encourage him in the confessed

with a politely curious jet impersonal gaze, quite no if he find never seen that to cret for our because the her before. Pour chesked the greet catino ing that was on her light, and felt her welf turn red. She took her sent to silence, just opposite him, and it was not until Mrs. Adams, the proprietiess well " of the farm, bushed to to introduce them that either the looked again at

she proclaimed. "I hope the biscutte derstand the world over and proclaimed. "I hope the inscures. A Red Cross hirse, on service in a are all right. Do you like hope; or. A Red Cross hirse, on service in a breach to part to care for American

meet your sister at the university, very sich. Miles Avery? I know a girl who looked p lot like you, a little older -- "

It flashed across Peggy in a minute. alm right not to tell him at all !.

of dare say you did know my sister," she returned coolly. "Her name s Margaret Avery, and she was gradu-

"Where is she now?" he asked did after graduation Teaching?"

Fork. Carter Ferris subsided for a mo, those of her family.

b go rawing up the creek with me home with water-tight footwear and Falls residents his afternoon. Miss Avery? It's a food for thought.

ronderful day," said Carter the next aorning at breakfast.

orning at breakfast.

Peggy thought that she wanted to re"Marriage is no game of chance, you fuse, but she did not refuse. After know," observed the chronic quoter ward she told herself that it was just stepping on the same old pedal.

because she wanted to hear him talk "Chance, nothing," rejoined the mesk more about her "sistor" that she had little man as he looked cautiously about accepted. And she did hear him talk him. "A man hasn't a chance in the bout her sister. It was curious how world to beat that game."

the burself had forgotter And now nov- things he remoulered shout "jargeret Avery ! Why, even the time she tene taken part in a freshman play ours before, and the dress she used to went to class in her sophomore year. In spite of herself Peggy found that sarming a little bit toward

As the data went he Peggy and Car-They were chums in the real sense, for It was almost a year now since the they the ented to like the same things.

for the day when the could brush me, but I have always remembered them out to sufficient length and wear her. I never thought that I could her hat: done up ng in So sto was lose any other woman but -I've grown glad to spend the sun mer in the count to fare for you, Peggy, more than I

Peggy was silent, and presently

"It seemed somehow as though I had lived the country, the long rambies known you always. At first I thought among the bills rowing on the little it was just because you were so much like and long hours with her beloved like your sister, but I know now that Never before had she such a delight |don't suppose that you care, Peggy, we ful apportunity to be at me and do ex have not known each other long, but netly us the fibused. So she was if you could I want you to murry

ly and spend her days alone as usual she blied it there was something like

"Walt," she said, "I'm not sure that ning in the dising room. It was Car it isn't my sister that you love, after ter Ferris, whom she had known at all. - Perhaps if you saw her again the university. She had never cared you resid choose her. She is com--much for men and dances during her ling here tomorrow. Hefore you ask college career, but she had known that me to give you may answer you must wet Margaret."

an who came in to dinner the next vening . He did-not-want-to-meet inrested Avery. What he wanted was have dinner alone with l'eggy oposite litti, as he had done every eveing for several weeks

A young woman ant in Peggy's chair ith her back toward him. The auurn braids that were colled so monthly about her head were guite familiar, and he saw she were byneimmed speciacles and a mannish tock, just on Margnret Avery had alass wern them: But where was

He strade over to the table and ex ended his trand

"Good evening, Miss Avery | I'm aw-He storesed heathlevel by the scalle but twinkled at him through the speecles; bewildered also by the very triking to endiding hetween the nice ers. He had not remembered that Margaret had such unruly waves about ierg termitieren

"Why xon-you aren't Margaret vers "the exclabated at last. "You're What kind of game is this. 'eggy) I don't understand. And your

Whereupon Peggy explained to him he mystery of the curis and the aularn brolds, which, as every woman knows, are so easy to pin on if they linve been severed.

Carter Ferris cared for her. If she "It was mean of me, I know," she "But you seemed so sure and so much in fove with my staid old Now however he was tooking at her stater that I couldn't help being just i little life leatings of her I simply

> the over expert, electronist Who you blessed kenter the fixer t went not red in love with you may

That Touch of Sympathy This work is already down in tenck

Miss trees, this to Mr. Ferris and what our a longuage that is un-Paragraphs of Interest to Read-

"Jam," he mumbed his eyes in the "work did stiffed at the beside of an girl opposite. "I wonder if I doing trierloss colored boy who had been interesting. News of All Kind Gatherided not to decrease the salary of the "How are you feeling now, Jack-

"I'm feelin' a sight better now Of course those wretched ourle were thank tolk ma'am. Awhile back at to blame, she didn't in the least look thatt, when dev put out de lights an' like the same person. She were a do touse quit fussin' aroun de ward. I

muck and short skirt, too, and had gits to feetle so lonesome, I jest dispensed with the bone-rimmed specific condition conditions the psed to went in college three nights I sticks out my hand outen this, he should have recognized her, do best prof that there ale psalon in if he really cared. It would serve the next het ketches hold of it and him right not to tell him at all! holds it till I dreps off."

Last Word in Democracy.

The latest note in democracy has been struck by Lady Petre in England. She has decided that coupling is ha "Use never heard what she industry admirably suited to women. and since the shortage of leather has "No, writing She live in New tunde the question of footwear a some. Allegany county's farm bureau is what vevel one she has repaired all putting on a drive for members her com boots and shoen as well as tharles E Dickinson has bought the

ment, evidently to think over this piece. Lately addressing a crowd of women. Ferrets, may be used for rabbet of information. And before he had workers she produced the necessary bunting in Orleans county during Jantime to see any more Penge switched equipment out woully repaired several dary the conversation to the view the pairs of boots, including solitig heel. Miss Effen P Yates has assumed weather, and the beautiful country ing and patching. Those women in the country clerkship of Chautauqus bout Edgehill. Then she excused the crowd whose boots showed need of country. repair fook advantage of the "boots" Ningara counts has 280 persons on I wender whether you would care mended while you wait" offer and went probation, most of whom are Nagara

One Man's Opinion.

One Hundred Seventy-Fifth Semi-Annual Statement

of the condition of

## The Rochester Savings Bank

January 1, 1919

Assets	:	
Bonds and Mortgages	\$17,529,743.44	
Land Contracts		
Loans on Collateral	145,380.74	
United States Bonds	4,910,350.00	
(par value \$4,910,350)		
United States Certificates of	of :	
Indebtedness	1,200,000.00	
State Bonds (market value)	336,000.00.	
(par value \$350,006)		
County Bonds (market value	280,920.00	
(par value \$288,000)	<b>≈</b> 9.	
City Bonds (market value)	4,361,290.00	
(par value \$4,435,600)		
Village and Town Bonds	,	
(market value)	194,582.26	
(par value \$194,488.26)		
School District Bonds (mar		
ket value)	60,697.50	
(par value \$60,560.50)	•	
Railroad Mortgage Bond	8	
(market value)	5,893,060.00	
(par value \$6,846,000)		
Banking House and Lot	200,000.00	
Real Estate		
Interest Due and Accrued	426,154.98	
Other Assets	651.73	
Cash on Hand and in Banks	2,217,801.70	
Total \$37	7.791.412.41	
iviai <i>431,13</i> 1,412.41		

Liabilities	po e commence design	
Due Depositors\$	31,073,428,14	
Interest Accrued on Deposits	100,166.67	
Liberty Loan Deposits	1,085,852.38	
Bills Payable	3,100,000.00	
Interest Accrued on Liberty	•	
Loan Deposits and Bills		
Payable	59,653.07	
Reserve for Taxes	14,500.00	
Other Liabilities	600.00	
Surplus (market value) 2,357,212.15		

Total \$37,791,412.41

Number of Loan Subscribers. Number of School Accounts Number of Open Accounts...

TRUSTEES

Granger A. Hollister James S. Watson Hiram W. Sibley Erickson Perkins Josiah Anstice

Thomas W. Finucane Harold P. Brewster George Eastman James G. Cutler William S. Morse

J. Craig Powers Wm. A. E. Drescher Edward Harris Daniel M. Beach Henry S. Hanford

**OFFICERS** 

President Second Vice-President

Number of Depositors.

GRANGER A. HOLLISTER .... First Vice-President

.....Third Vice-President Secretary

ers of Empire State.

State and So Reduced in Size That 10 \$2,400 it Will Appeal to All Classes of

Glen Hold is the new master of for Jahuary

knowed in Holler Penn kan saisits telephone service

altiest impassible Canaddaigun will probabit have unicipal milk station.

Buffalo bakers announce the reducion in the price of bread There were 4,250 arrests in Nidgara

"alls during the past year Fred Hopkins of Walface is the new Steuben farm bureau president.

Holley ruins in Lockbort for \$15,000

The sale of hunting and trapping ifenses in the Castile section is grad-

ually falling off Jobs for 1.900 returned soldiers were found in Buffalo last week by the department of labor

Joint action by Dunkirk and Fredonia health boards is contemplated

School sessions in itoraevace county tarnt purent in ned one hour a day to make up for carrying on the work during 1919. The time lost through the flu.

Fruit growers of Geneva and vitticontinued mildness of the weather amounted to \$17.8%3.81% during 1918

District Attorney Brown of Steuben 11 you to \$2 tou by the board of super on New York streams and that I, 'visors

Ontario county supervisors have de. veloped ered From Various Points in the incoming county treasurer from \$3 000

tribution companies were loath to office Mr Couklin is at present a divilian vote gave Smith a plurality talk in Hugalo on the price of milk

Stockholders of the Marine National bank of Buffalo have voted unant mously to secure a state trust company charter

Up State Public Service Commissioner Jerome L Chency of Syracuse deputy under Attorney General C B Newton

The Fredonia Censor, a weekly pa Superintendent of Banks George per established in 1821, has been sold Skinner in his annual report. Anoth pose to reduce the price a cent a by the editor and proprietor. Louis ar amendment favored would be the quart to consumers this month by McKinstry, to Frederick ( Bickers of granting to state banks in certain up making a corresponding reduction in Fredonia

It is said to political circles that branch offices. Governor Smith has virtually decided

roe county officials and minor em ped delivering milk ployes were raised, the increase to date from Dec. 30

the position for years.

John P. Gelm, former chief of po-products. lice of Jamestown and at one time. Newspapers appointed by Judge member of the state industrial com-sheriff of Chautauqua county, drop C. W. Knapp to publish the court mission. Governor Smith has said ped dead in the postoffice in James notices in Wayne county for 1919 are that he will appoint a woman to this town. He was 78 years old.

bureau requested \$4500 be given it.

ty are beginning to norry over the a 2 18 pace constitute the Buffalo fact that one milk producer has been Road Drivers' Trotting association's tupplying milk that was 75 per cent Estates passing through the hands named classes for four stakes of es of the Monroe county surrogate tablished magnitude for next season has been shut out of the city, but the

New York state reports that 981,617 tion county had his salary increased from horsepower have been developed up-943,453 horsepower remains unde

Attorney General Charles D New-Representatives of the milk dis general in charge of the New York figures include the soldier vote. The deputy there

The Wayne county farm bureau Judge A T Clearwater, president for five days

Governor Smith has virtually occurred upon the appointment of Charles F farmers and the Merriti Soule comment, of Auburn as superintendent pany at Little Valley on account of tors' margin of profit would remain there not having been a settlement unational.

At a meeting of the Monroe county made on the price of milk Jan 1.1 State Comptroller Eugene m. itself. supervisors the salaries of many Mon Nearly all of the farmers have stop announced that he had reappointed

Stephen S. Reed of Bath has been plant and a large force at the Oneida ace; former Assemblyman William J. appointed by Surrogate-elect Edwin factory shared this year in the prof. Maler of Seneca Falls, Frederick, M. C Smith as clerk of the court, suc its of the company which ranks as Farwell of Batavia and James A ceeding himself. Mr. Reed has held one of the largest in the world, can Wendell of Fort Plain. ning fruits and vegetables and byWiard of Batavia has expired as a

see county has appropriated \$2,500 to Mail Mawark Caurier Sodus Record from as possible appointees

Wayne County Journal and William son Sentinel

Dr. rFank S Swain city health off-A 2 30 trot 2 30 pace 2 20 trot and tide of the board of health by the water to customers there. This man The conservation commission of health officer recommends prosecu-

. The plurality of Governor Smith over Whitman was 14.842 This was shown by the complete tabulation of the votes made-public by the state board of canvasers Mr. Smith's toton announced that he would appoint tal vote was 1.009.926, and that of Robert S Conklin as deputy attorney Governor Whitman was 995,094 These

and the New York state food admin of the commission of the state reseristration co-operated in conducting & vation at Niagara Falls, has written tractor school in Newark, the ses a letter to a New York newspaper sions opening Jan 6 and continuing suggesting as a memorial to New York soldiers and sailors who served in The granting of trust powers under the war against Germany, the creewill resign to accept the post of first certain restrictions to New York state tion and maintenance of a great park banks is among the amendments to at Niagara Falls "forever free to the the state banking law suggested by citizens of all nations of the earth."

Milk distributors in New York prostate cities the privilege of operating what they pay the farmers, according to a statement made in New York Trouble has started among the the Dairymen's league. This would

the following members of his staff: Seventy-five employes of the Burt William Boardman of Brooklyn, to be Olney Canning company at the Albion in charge of the New York city of

Lyons Republican, Savannah Times office. Frances Perkins of New York The board of supervisors of Gene Red Creek Herald, Wayne County and Julia Hildreth of Syracuse both

V. F John Albei Rayr

Perc

Percy Ge

**JAME**Ś

Saturd

Roch. P