

MORGAN G. BULKELEY, President

AETNA

LIFE INSURANCE COMPANY

OF HARTFORD, CONN.

ORGANIZED 1850

Complete Protection Policies.
Progressive Life and Endowment Policies.
Endowments with Life Income at 60 or 65.
Group Insurance; and all other plans of Life Insurance; Participating or Non-Participating.
Double Indemnity and New Disability Provisions.
Aetna Policies Care for Every Contingency.

—FOR DETAILS APPLY TO—

EDWIN B. NELL, GENERAL AGENT

612 to 618 GRANITE BUILDING

JAMES JOHNSTON AGENCY

INCORPORATED

INSURANCE

No. 204 GRANITE BUILDING

Phones—Home, Stone 77; Bell, Main 77

JAMES JOHNSTON, President
GEORGE W. COLBURN, Vice-Pres.
WM. J. FRECKLETON, Treasurer
AUSTIN F. GRAB, Secretary
ROBERT F. WERNER, Asst. Secretary.

OUR BIRTHDAY

OCTOBER 3rd, 1920.

To Our Friends—

This is our Twenty-fifth Anniversary. May we extend to you our cordial greetings.

.. MONROE ..

CO-OPERATIVE FIRE INSURANCE CO.

Dean G. Crippen, Pres. Hon. Geo. A. Benton, Treas.
E. S. Bohachek, Secretary

HEALTH INSURANCE IN BISHOP'S PROGRAM

Washington, D. C.—The enforcement of the new health insurance act in England and the recommendation of a similar law in the United States by a number of State Commissions, labor unions, Governors, Boards of Charities, and other individuals and organizations calls attention again to the passage on social insurance in the Bishop's Program of Social Reconstruction. Opposition of great force has developed against social insurance, but the probability is that, just as with Workmen's compensation, the opposition will be defeated and will defend after a time the measures once opposed. Since social insurance can be applied best in the United States at the present time within the States, an opportunity of helping to put in effect the suggestions of the Bishops' Program is open to a great many people.

The Bishops' Program reads as follows: The State should make comprehensive provision for insurance against illness, invalidity, unemployment, and old age.

So far as possible the insurance should be raised by a levy on industry, as is now done in the case of accident compensation. The industry in which a man is employed should provide him with all that is necessary to meet the needs of his entire life.

Any contribution to the insurance fund from the general revenues of the State should be only slight and temporary.

No contribution should be exacted from any worker who is not getting a higher wage than is required to meet the present needs of himself and family.

The administration of the insurance laws should be such as to interfere as little as possible with the individual freedom of the worker and his family.

Any insurance scheme, or any administrative method, that tends to separate the workers into a distinct and dependent class, that offends against their domestic privacy and independence, or that threatens self-reliance should not be tolerated.

The ideal to be kept in mind is a condition in which all the workers would themselves have the income and the responsibility of providing for all the needs and contingencies of life, both present and future.

RESERVED FOR ANOTHER DAY

English Officer's Escape From Awful Death Proved It Was Not His Time to Die.

A British officer, who was attached to one of the military missions in this country, tells of the escape a friend of his in India had from a mad elephant. The brute had been making mighty efforts to wrench up the stake to which it was chained and at last it succeeded. With the first desperate bound forward the heavy ankle chains, frayed and worn in one link, had snapped asunder, and with the huge stake trailing behind it the elephant charged down on the camp with a scream of fury.

The cry was raised, "Run, run, Sahibs, the tusker has gone mad! He has broken loose!"

The white men started to their feet and ran. The servants fled in all directions. One man was overtaken and killed, another was seized and flung into the river, and then the maddened beast vented his fury on the tent.

From the other shore of the river the Brits could see the elephant who had thus scattered them. In a perfect frenzy of rage, kneeling on the shapeless heap of cloth, furniture and poles and digging his tusks with savage fury into the hangings and canvas in the very abandonment of rage.

Then they realized that their friend and companion, McIntyre, had been left in the tent. They held their breath and dared not look into one another's faces. Everything showed as clearly as if it had been day. They saw the elephant tossing the strong canvas canopy about. Thrust after thrust was made by the tusks into the folds of cloth. Raising his huge trunk he would scorch in the very frenzy of his wrath, but at last he staggered to his feet and rushed into the jungle.

And then to the joy of the onlookers a muffled voice was heard from beneath the tent folds: "Get me out of this, you fellows, or I'll be smothered!"

In trying to leave the tent McIntyre's foot had caught in a rope and the whole falling canopy had come down upon him, hurling the table and a few cane chairs over him. His escape had been miraculous. The brute in one of his savage, purposeless thrusts had pierced the ground between Mac's arm and his ribs, plowing his Afghan coat into the earth.

Why carry a gun when you go hunting for work?

It is the early edition that catches the bookworm.

Silent votes do most of the talking on election day.

NOW KNOWN TO BE CLOUDS

Up to Year 1900 the Projections on Mars Had Been Thought to Be Mountains.

The first observers of projections on Mars had attributed them to the same cause that produces projections on the moon—that is, mountains. Such they were said to be in France and at Lick. This view, however, was in 1882 disputed by W. H. Pickering, who considered them to be not mountains, but clouds. This view was supported by A. E. Douglass, who observed them in 1882 at Flagstaff, Ariz. The mountain theory of their generation was shown to be untenable and their ascription to clouds proved to be the correct theory in December, 1900. Only a single projection was visible in 1900, 1903 and 1905. As a mountain does not change its place, and as nothing was seen where something had been visible, the phenomenon was proved to not be a mountain peak. Now the only other thing capable of catching the light before it reached the surface would be something suspended in the air—that is, a cloud. Deductions, therefore, from the rarity of the phenomenon alone showed that the projections must be clouds. Furthermore, the projection was smaller after the lapse of 24 hours. The something that caused it was not only not attached to the soil, but was moving and dissipating as it moved along. Clouds are the only bodies known to us which account for these metamorphoses. Clouds, then, and not mountains, are the explanation of the projections of Mars.—"Mars and Its Canals," by Percival Lowell.

LONG LOST USE OF WINGS

Ground Parrot, Found Only in New Zealand, Interesting to the Student of Evolution.

The wingless birds of New Zealand are particularly interesting to the nature student as illustrating the process of evolution. Nowhere but in their native land could these birds have survived, and, therefore, nowhere else would they have become wingless. New Zealand is the only region on earth where there are no destructive animals. Being unable to fly, the birds could not, of course, have escaped from any swift hunting animals such as abound in all other lands. It is interesting to note that the kakapo, or ground parrot, once had the use of its wings, but being a grass seed feeder and finding no enemies on the ground gradually ceased to fly and eventually lost the use of its wings entirely, though it can run very swiftly. These birds are so gentle and so unconscious of having any enemies that if a person sits down near one and keeps quiet it will presently tuck its head under its wing and go to sleep. The kakapo breeds but once in two years, and the mother bird carefully hides the nest from her mate, though why she does so is unknown, the male showing no desire to harm the eggs or young birds. In this infrequent breeding is demonstrated nature's thoughtfulness—having no destructive enemies the kakapo would multiply to too great numbers if the breeding season occurred as frequently as with other birds.

Raising Bamboo in Louisiana.

The department of agriculture tells the people of this country that experiments in Louisiana show that Chinese and Japanese bamboo may be grown there and that the cultivation of some varieties may be profitable.

Mention is made, for instance, of *Phyllostachys pubescens*, which one may eat as a salad when the shoots are six or eight inches above the ground, or which may be used for timber later, as the "shoots" reach a height of from 60 to 70 feet in three weeks.

The bamboo, we are told, may be used in building operations or for telephone poles or spars, hence it is recommended as a source of wealth to those who live in southern Louisiana. It may be profitable to them, but folks in the North feel that the Louisiana residents will find it more profitable to continue to raise sugar cane and the price of sugar, remarks the Hartford Courant.

Owls Lodge in Oxford.

Owls, as is proper in the case of birds of such renowned solemnity and secluded habits have always exhibited a particular liking for Oxford, where more than one college, but particularly Worcester, has its colony.

Recently they have established a new colony in the ivy-covered walls of the Bodleian library and the Tower of the Five Orders, in the Old Schools quadrangle.

Members of the Bodley staff now occasionally find relaxation from their duties by rescuing the young birds which find their way down on to the pavement of the quadrangle, and are unable to fly up to their nests.—Westminster Gazette.

Washing Rugs.

When either rugs or small carpets require washing dissolve four ounces of good white soap in four ounces of boiling water. When cool, add five ounces of glycerin and two ounces of chloroform. Bottle and cork well for use. When needed add one teaspoonful of the preparation to a pail of tepid water and wash the carpet with a flannel and soap in the usual way. One wash will have a wonderfully cleaning and brightening effect. Stretch out on a flat space, tightly nailing the corners, or sides if necessary.

If you need INSURANCE of any kind—CALL—

McKAY & KONDOLF

and you will be well taken care of

Stone 389 25 MAIN ST. EAST Main 261

\$100.00 A MONTH AS LONG AS YOU LIVE

In case you should become totally and permanently disabled before age 60 as a result of Disease or Accident. \$20,000 in case of your death before age 60 as a direct result of an ACCIDENT OF ANY KIND

Does your Life Insurance Policy make those provisions in addition to the usual benefits? It does IF it is a \$10,000 Policy containing our new Waiver, Disability Annuity and Double Indemnity Clauses. (Policies of other amounts make similar provisions)

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

"The Company of Modern Insurance Service"—Established 1860 under the laws of the State of New York.

Ernest B. Houghton, Manager
705-706 INSURANCE BUILDING
ROCHESTER, N. Y.

Phones—Main 1315; Stone 2187

The best of personal service will be gladly rendered by any one of our brokers or agents:

Ernest B. Houghton
Walter F. Frien
Verne L. Stout
Harry B. Crowley

James J. Nugent
F. J. Hopson
James V. Crowley
Alfred A. Williams

Local Office 705-6 INSURANCE BUILDING
Phones: Main 1315; Stone 2187

GLENWOOD MARKET

711 LAKE AVENUE Bell Phone Main 5682

FRED PEPPER, Proprietor

LEONARD E. MILLER

.. MARKET ..

Manufacturer of Fine Sausage

Phone, Main 4681 1251 CLIFFORD AVE.

HEWER MARKET

602-604 LAKE AVENUE

RAAB & BARTEL

.. MARKET ..

Manufacturers of all Kinds of Fine Sausage

Phone, Main 1856-J 823 CLIFFORD AVE.