

**Happy-Go-Lucky Roberta**

By H. LOUIS RAYBOLD

(You'll never get married until you settle down," warned Aunt Julia, nipping off her thread and looking over her sewing glasses at her niece, who was executing a new dance step between her rocker and the kitchen range.)

"And I'll never settle down until I get married," flashed Roberta, "because then I'll sure enough have to."

"It's all very well to scorn my advice," said Aunt Julia severely. "But this going here, there and everywhere, first with one, then with another, doesn't get you anywhere. It's going steadily with one that does it."

But Roberta was not impressed. Marriage, as endured by her two older sisters, held no such alluring charms as to make her crazy to try it. At the same time that Aunt Julia was speaking her mind to her niece, Brennan's elderly practitioner was putting his hand on his successor's shoulder and telling him a few things that would be of advantage to him as he took up the work the older man was laying down.

"At first the place will doubtless strike you as a dead little hole," he said, "but remember, 'things aren't always what they seem,' and I assure you there's a good opportunity for the right man to build up a practice. Brennan's a coming town."

"Thanks, doctor," said young Douglas Campbell. "I'll try to make good."

And with his first patient, who happened to be Aunt Julia, the new doctor made especially good.

Roberta did not meet the much-talked-of Doctor Campbell until several weeks after his arrival. But long before she saw him she heard his name in the neighborhood.

"In fact," she said to herself one afternoon as he drove by the widow and roused Aunt Julia to flights of oratory in his behalf. "I'm getting a bit fed up with that man."

And then one night he came to supper. Possibly the doctor accepted that invitation the more readily because he had recently caught a glimpse of a decidedly good-looking girl at Miss Julia's.

Aunt Julia certainly prided herself on the doctor's acceptance, and she and Roberta's mother plotted to do themselves proud in the way of fried chicken and snowy biscuits and daisy plum jam and Lady Baltimore cake.

Roberta hung around and watched the preparations with amusement. So much fuss over a man young enough to be their son! She hoped he was worth it. "I suppose I can start the phonograph going after supper and we can dance," she suggested hopefully.

Both her mother and aunt turned to look at her. "Dance?" they questioned in unison. "You forget the doctor is a man," said Aunt Julia gently, "not one of your boy friends. And if you ever want to win the attentions of a really worth-while person, Roberta, you want to be less flighty. But I'm not sure it's in you, child," she finished, with a sigh. Roberta regarded her thoughtfully. Then she dimpled. Her aunt's words had the effect of a challenge.

Exactly five minutes before supper time the guest arrived. Supper was served on the dot. But Roberta was ten minutes late. And her entrance lost none of its effectiveness thereby. Her mother paused in the act of pouring the doctor's cup of tea—her aunt broke off abruptly in the middle of a flow of conversation. What had happened to Roberta?

In place of the curly mop of hair customarily adorning her well-shaped head she wore a coiffure so sleek and demure as to have become a Puritan maiden. Her plainest dress had been adorned of its fancy collar and turned in at the throat. Her very expression as she slipped into her chair, was of the butter-wouldn't-melt-in-her-mouth variety. And throughout the meal her conversation was limited to "Yes" and "No" and "If you please,"—quite a contrast to her usual lively, interested comments on things in general. After supper she gave her mother and aunt a chance to rebuke her by accompanying them to the kitchen as they cleared the table, but seated herself in the living room and made a great pretense of doing something with Aunt Julia's knitting needles.

Out in the kitchen her aunt and mother doing the dishes discussed her new ways and hurried their work that the doctor might not be left too long to his own devices.

But the doctor was not exactly bored. He was thinking to himself that there was a mistake somewhere. Suddenly across his mind flashed, apparently irrelevantly, the words of the old doctor, "Things aren't always what they seem!" The words of the doggerel hummed in his brain.

Turning to Roberta, "Do you enjoy dancing?" he asked suddenly.

"Enjoy dancing? Dancing?" accented Roberta. Then, politely, "Do you?"

"I should say so," said the doctor. "I can't tell you how I've missed it."

"I didn't suppose a grave personage like a doctor ever did anything so frivolous as dance," commented Roberta primly.

"Try me and see," said the man, smiling and nodding at the phonograph in the corner.

Her request Roberta hesitated. She had intended to carry her blazer down, just to prove she could. But the doctor's glance was too inviting. She slipped her knitting into a work

basket she jumped up, put on a record and pushed the lever.

"Music!" said Roberta's mother, as she put away the last plate.

"That box that!" said Aunt Julia, hanging up her dish towel. Together they peered in through the door. What they saw was Roberta in the arms of their caller whirling about in such close quarters as to invite bumps and bangs from chair legs and table corners, but evidently oblivious to the fact.

The two women tiptoed to the kitchen. "He likes her!" said one. "She likes him!" said the other. "And, you know," continued her mother, "I was so provoked when she came in with that rig on. Here you and I had gone to all the work of showing her what a real man was like, and hoping he'd take to her a little. But I guess it's all right now."

That it was all right, was evident about a year later when Aunt Julia and her sister were called upon to fashion all sorts of lovely garments for a bride-to-be. And it was not unnatural that they took unto themselves entire credit for the match.

But Douglas and Roberta, discussing on the last night of their engagement their favorite lovers' comminatum, "When did you first know you loved me?" decided that no earthly agency had brought about their happiness. It was fate—destiny—the decree of the gods. "It's funny that the first question you asked me was if I could dance," said Roberta suddenly.

"Oh, not so very," said the doctor off-hand, thinking of the dear way Roberta's eyelashes curled at the ends, "although, of course, I knew you could."

"You did?" cried Roberta in astonishment.

"To be sure," said the doctor. "I was in Nortonville on a call and on my way back I looked in at the lawn club dance, and the prettiest girl on the floor, dancing with her head thrown back, her eyes full of the joy of living, they told me was Roberta Dean. And I said to myself, 'That is the sort of girl a serious-minded old codger like me ought to marry—a happy-go-lucky couple to go down the path of life with, lightening the cares along the way.'"

"And I didn't fool you at all," reproached Roberta. Then, with a toss of her head, "I don't care!" she said, and held up her lips to be kissed.

**TITBITS FOR THE EPICUR**

**Island of Cuba Contributes Fig Bananas, Coco Frio, and Other Appreciated Delicacies.**

We only get that fairy fruit, the fig banana, which is one of the joys of a visit to Cuba, when a northward bound passenger or an enterprising member of some crew persuades the steward to help him bring us a little cargo of them, a writer in the New York Evening Post writes. Dealers in fine fruit are always glad to receive them in any quantity, for they are so plentiful in appearance and rich in flavor that they are sold as soon as seen. They are no bigger than your finger.

Cuba, alas, is most noted for delicacies that could in no wise be brought to New York. To enjoy coco frio properly you must sip the milk of a freshly split cocconut—which an epicure has described as "palely sweet"—out of the shell through a straw, while you sit beneath palms on a hill above the blue harbor. And again de vana—It must be made by siphonizing squeezing of dead-ripe pineapples, just gathered. Save in Cuba, one never realizes what pineapple juice can be.

But guava in many different forms are ours. Guava paste is the most familiar but guava jelly and guava cream are obtainable, too, and at a few delicatessen stores may be found guava skins in glass jars preserved like any other fruit. The seeds have all been taken out in kitchen fashion, and only the delicate outer part is left. For pleasant as the aromatic, rather a stringent taste is in the raw guava, they would be bulky and unpalatable in a guava canned.

These guava skins are a very unusual delicacy, and their rich brown has an inviting look. They are Cuba's specialty as far as that land of fruits is represented in New York.

**An Intelligent Fig Tree.**

Fig trees are extremely sensitive to cold, the slightest touch of "Jack Frost" being sufficient to kill the trees. Seldom do they bear or mature fruit above the latitude of Louisiana, writes George Parke in the American Forestry Magazine. But a fig tree, planted beside a mud-and-stick chimney of a negro's cabin near Jackson, Miss., clung closely to the warm surface passing round between the side of the building and thence to the top, above which the shoots are seen like a crown of emerald. Thus the tree endured the frost and occasional snow of a severe winter, bore fruit and thrived amid inhospitable surroundings.

**Why Coins Are Struck.**

The principal reason why coins are struck instead of cast is that molten metals contract on cooling. Thus counterfeit coins, which are always cast, show fatal variations in size, which authentic shaped coins do not. Secondly, it is impossible to get the same sharpness of delineation as in stamping, and lastly when the stamping machine is once set up the process of striking coins is cheaper and more rapid than that of casting ever could be.

**A Fake Paw.**

He—I know by your face that you are the dearest, kindest, sweetest, loveliest girl in the world.

She—Oh, Jack, how can you tell?

He—I read between the lines.

She—Sir!

**One Hundred Forty-Second Semi-Annual Statement**  
of the  
**Monroe County Savings Bank**  
Incorporated 1850  
January 3 1921

Resources	Liabilities
Bonds and Mortgages .....	Due Depositors .....
United States Bonds .....	Interest Accrued .....
State Bonds .....	Reserved for Taxes .....
County Bonds .....	
City Bonds .....	
Village and Town Bonds .....	
Railroad Mortgage Bonds .....	
Banking House and Lot .....	
Interest Accrued .....	
Cash in Banks and Trust Companies .....	
Cash on Hand .....	
Loans on Collateral .....	
Bankers' Acceptances .....	
<b>\$28,871,225.18</b>	<b>\$28,871,225.18</b>

Interest credited Depositors December 1, 1920, for the previous six months, at the rate of four per cent per annum.

*For the accommodation of depositors who may desire aid in preparing their Federal and State income tax returns, one of this Bank's expert accountants will always be at hand to render such assistance as is desired*

**Trustees**

Cyrus F. Paine	Joseph Michaels	Wm. V. Hamilton
Rufus K. Dryer	William Carlson	W. Osborne Ashley
William B. Lee	Martin F. Bristol	Jeremiah G. Hickey
P. V. Crittenden	Wm. A. Hubbard, Jr.	Charles F. Wray
Edward Bausch	Wm. C. Barry	J. Allen Farley

**Officers**

Rufus K. Dryer	President	William Carlson	Secretary and Treasurer
Edward Bausch	Vice-President	Frank C. Fenn	Cashier
P. V. Crittenden	Vice-President	William B. Lee	Attorney

**Monroe County Savings Bank**  
35 State Street  
Rochester, N. Y.

**FILET-IRISH AND CUT WORK**



to fit the fashionable neck lines stores are showing this exquisite collar of Filet-Irish and cutwork embroidery that fastens, eddly enough, at the back.

**STOCKINGS TO MATCH SHOES.**

Knitted Hosiery of Heavy Silk Much in Demand for Wear With Sports Clothes.

Stockings this year are being worn to match the shoes or the dress, but more frequently the shoes. The type color which was worn so much in Paris last season has not attained the same popularity here, and today the popular fancy is either for black or for brown, fawn, gray or tete de negre. Of these negre is undoubtedly the most popular.

With sports clothes knitted stockings of heavy silk are much in demand, and these are invariably ribbed. Cashmere hose in heather mixture in the one-and-one rib are much liked, but the brightly colored fleecy hose are only a passing fancy in some quarters and will certainly not be universally adopted.

That sports shoes this coming spring will match in color the sportswear worn with them is a prediction recently made by some of the leading shoe houses, but there are occasions of course for which they cannot be worn. Among the afternoon slippers one notices a great many brocade ones, either strapped or with colonial tongues, finished off with ribbon bows or headed bronze buckles.

**TO WASH DELICATE FABRICS**

Soapbar, Starch Water or Bran Water Advised by Government Home Economics Specialists.

When the action of soap is likely to injure a delicate color, use soapbar, starch water, or bran water, advise home economics specialists of the United States Department of Agriculture.

Soapbar, although not a soap, when heated in water will form suds. To prepare it for use, boil for ten minutes a cup of the bark with 1 quart of water; then cool and strain the liquid. The "soapy" water may be used full strength for the sponging or diluted for washing; half of this amount is enough for 1/2 tub of water. Since the liquid is brownish it should be used only on dark colored goods.

Starch water is especially good for cleaning delicate cotton fabrics. This is usually made by adding thin starch paste to the wash water. Water in which rice has been boiled, if it is not discolored, may be used instead. If it is not desirable to have the material starched slightly, it must be rinsed in bran water.

Bran water, made in the same way as soapbar solution, is useful with colors that are likely to fade. It does not give suds, but cleans like starch water.

In trimmings we have as great an attitude as in materials. Plush-like fabrics are profusely used in lieu of fur. Most unusual are the effects obtained by the application of huge plush flowers to suits and dresses. They may cover an entire suit skirt and reappear on the jacket at the hips, collar and cuffs. Enormous puffs of plush are used to form large collars as well as to edge the bottoms of coats.

In contrast to these heavy trimmings are the airy French flower-girdles that young girls are wearing on their party frocks. They are seen on silver or delicately tinted ribbons, and the most exquisite color effects are obtained through their use. The flowers may be strewn along the edge of a ribbon girdle which is little more than a thread of color. Small, dainty flowers such as moss rose buds and marguerites are chosen for these girdles. The silver ribbons with picot edges in color make attractive girdles of this sort. The color of the edge is brought out again in the flowers scattered over the ribbon.

**Golden Brown Oxfords.**

A golden brown is the preferred shade for street oxfords.

**No Wonder.**

"How do you do, sir?" esulted the suave agent at the door. "I am offering to the few persons in each community who are of sufficient culture to appreciate it this valuable literary work, which undoubtedly—pardon me, but what is the matter with the lady at the telephone there? Is she having a fit or—"

"That's my wife," replied honest Farmer Fumblegate. "She is listening in on the party line while a lady who stutters is relating in confidence to another lady who is deaf the details of a right revolting scandal."—Kansas City Star.

**A New Version.**

Seven-year-old Joseph had been going to Sunday school for almost three months and during that time had heard several Bible stories. His mother was boasting of his ability to relate them, while his grandfather waited rather impatiently. He was ready to start on a trip downtown and Joseph was going with him.

Then all at once Joseph, too, grew impatient. He was in grandfather's car and could not discover the reason for grandfather's lingering. So he shouted, "Hurry up, grandpa, or we'll be too late to go. You're as slow as Moses was when he built the ark."

**Small Son of Adam.**

It was Robert's first day in school, and he was having a good time talking to the little girl that sat next to him, when his teacher called him up to her and sat him on her knee till she had finished the lesson when she said to him:

"Now, Robert, are you not sorry you made so much noise that Miss Clarke had to call you up and sit you on her lap?"

Robert snuggled up to her and looked up into her face, and, smiling, said: "No, I like it."

**Safety in Delay.**

Mrs. Bacon—What is your husband ranting about in the kitchen?

Mrs. Egbert—He's expressing his opinion of the cook.

Mrs. Bacon—Dear me! I should think he'd be afraid to speak to her in that way.

Mrs. Egbert—Why should he be afraid? You know she left yesterday.

—Yonkers Statesman.

**Why Not?**

"Hubby, here's a dog store."

"Well?"

"I want a Peke."

"I don't mind indulging you to that extent. Take a good look."—Louisville Courier-Journal.

It was not for their famous wives many men would never be heard of.

**CALLED FOR AN EXPLANATION**

**Parrot's Remark Aroused Certain Justifiable Suspicions in Breast of Returned Lover.**

He was a young man and he had been abroad for a great many years "making a name" for himself, but he came back to the old land, to the little gray home entirely surrounded by water, with the keen knowledge that now, at last, he could take the girl he loved in his arms and kiss— Mind your own business, readers!

But he was greatly troubled by a small thing that happened whilst he was waiting for his sweetheart to come downstairs, and he queried her as follows:

"Gladys, I sent you that parrot as a birthday present, did I not?"

"Yes, but surely, Percy, you are not going to speak of your tokens as if—"

"It was young and unable to speak at the time, was it not?"

"Yes, and it has never been out of this room."

"And there are no other young women in this house?"

"No. Why, what on earth do you mean?"

"Simply this, madam. When I—when I kissed your photograph on the table there, while waiting for you, that wretched bird, imitating your voice said: 'Don't do that, Stephen—please don't!'"

**KNOW WHAT WOULD HAPPEN**

John, for Once, Thought of an Effective "Comeback" During a Little Matrimonial Tiff.

Judge Gary of the United States Steel corporation was discussing marriage.

"Many a marriage which began as a pure love match," he said, "develops into an eternal wrangle. Haven't you seen marriages wherein the contracting parties do nothing but argue and fight and contradict each other over trifles from daylight until dark?"

"I remember dining once with such a menage. When the soup came on they started an argument about the price of parlor carpet or some such ridiculous matter, and the serving of the fruit saw this argument at its height.

"Then the wife interrupted herself to say to her husband plaintively: "I don't know what would happen, John, if you ever agreed with me on any topic."

"I'd be wrong," said John. "I'd be wrong."

**Question.**

"That musician plays many things by request." "I wonder if he'd entertain a request to keep still."