

OF WHITE CREPE DE CHINE



The vogue for embroidery has full sway on this frock of white crepe de chine, which in all other respects is sweet and simple.

THE STRAIGHT-LINE DRESS

Garments Are Long Waisted, Often Without Any Belt, Skirt Being Gathered to Bodice.

The serge dresses are built on straight lines, long waisted, often without any belt, the skirt being gathered to the bodice. On a few models there is a narrow belt, starting from the sides and tied a little on one side. Trimming is mostly placed on the skirt, consisting of embroidery in modern designs, in silk or wool, or even in beads.

This embroidery is either of a color to match the material of the dress, or contrasting and chiefly of the type called "mousse," really a mass of tiny French knots or cut threads, as in carpet embroidery. Afternoon dresses are either with long and straight bodices and scarf belts, or made in one with girde. Sleeves are either long and wide or very short.

Tricorn Never Disappears.

The little tricorn which never really disappears from the fashion world is quite a pet of the spring mode. It is shown with the lace eye-veil draped about it and it is shown with the spray of paradise standing up at the front. It is trimmed with a coquette or a stiff little ostrich tip curling under the point of each side. It is a satisfactory little tulle hat at all times. And about that sprig of paradise—its sprouts out or drops off the hat at most unexpected places. Many times the dressy hat of all black has no other trimming.

FADS AND FASHIONS

For dressy blouses, sheer fabrics and crepe de chine are smartest.

A new frock of brown velvet is trimmed with lacquer red buttons. White satin and bands of emline appear together as a charming wedding gown.

A tricot blouse of canary yellow has the cuffs and lower part of the blouse run with metal.

An apron-shaped net veil has two deep points forming ends to tie around the crown of the hat.

One smart leather coat has collar and cuffs of oter and bands of embroidery in gold thread.

Silk fringe is used on one of the new serge suits. The fringe, in black, borders the coat of blue twill—fringe about two inches wide, hanging along the edge of the sleeves and the lower edge of the coat.

Fillet lace is treated without any respect whatever by the dress-makers this spring, for they dye it any color of the rainbow that suits their convenience. Sometimes it is jade green, again it is gray, and then it is red. It takes dyes well, and really is often very effectively used in these colors.

The black satin coats that are so smart for young girls this spring look for all the world like their grandmothers—or rather, their great-grandmothers, for no grandmothers of today's young girls wear garments like those. They are made with quilting in black or white for trimming. A deep border is quilted around the bottom sometimes, and sometimes a wide collar or a narrow collar and cuffs are quilted. They are quaint little coats, and look charming on a young figure.

Barring hats are much worn—that is, hats with trimming hanging down over one ear or both. That is just what they look like. One such hat is made of straw in tan shape, with the band about the head covered with big red stones like cherries, and with one cherry-like stone hanging pend-ent over each ear. This same down-ward droop to trimming is observable on many hats of the spring. The trim-ning is often in the form of a bur-geoning, and sometimes it is in the form of a feather ornament that

BRIDE SCOURGES HER MATE

Girls of Native Tribe of Portuguese West Africa Enjoy Their Last Hours of Freedom.

The marriage market is a recog-nized institution among the Kouvama people of southwestern Africa. They belong to the Bantu race, and the Ovambo tribe, inhabiting a little-known district of South Angola, Por-tuguese West Africa.

The marriage festivities, called Efundura, are divided into three stages, the first taking place in sow-ing time, and the last two during the autumn harvest season. The marriage-able girls dance before the whole tribe, and the men select their mates, but wait until the third stage before nam-ing them. After the second stage, in which the dancing by the girls has continued for two days and nights, the prospective bride has a dried palm leaf tied around her wrist by her pros-pective husband. He then hoists her on his shoulder, and carries her away about 20 yards. He puts her down, and female attendants give her two sticks with which to whip the man as he runs away. After this incident the brides all return to their kraals, cover themselves with white ashes, and go all over the country. During this trip they do pretty much as they like. They sing and dance and extort gifts from any men who have courted them. They also pounce on any man who as-saults them, and unite in beating him with clubs.

HOW BLAINE SAVED GARFIELD

Small Circumstance That for the Time Preserved the President From Assassin's Blow.

Due to the seemingly small detail that he was admitted promptly to the home of Secretary Blaine when call-ing the evening preceding the Presi-dent's assassination, James A. Gar-field probably owes his lease of life for 12 hours longer.

On the evening of July 2, 1881, the President, as he approached the Blaine home, was espied by the secre-tary, who was seated at a window. Blaine hurried to the door and had it opened when Garfield arrived at the threshold. In the light of evi-dence brought out at the trial, Gar-field was dogging the President's foot-steps that evening and intended to fire when he waited for the Blaine door to be opened.

Blaine walked home with the Presi-dent, and the assassin, again lying in wait, could not bring himself to fire in the dual presence. Before the two parted it was arranged that Blaine should accompany the President next morning to the railway station. The President intended to leave for Wil-liams college to attend an anniversary celebration.

Soon after the arrival of the presi-dential party at the waiting room of the old Sixth street station of the Pennsylvania railroad, Sixth and B streets, Guiteau fired the shot that caused Garfield's death.

Gasoline Respectability.

Gigantic society on the edge of the Sahara supports a magnificent garage. In towns, sprung up many hundred miles apart, in the wilderness of Brit-ish Columbia, isolated except for the two steel rails of the transcontinental railroad, the well-to-do import auto-mobiles for driving up and down the half-dozen miles which comprise Main street. Motoring is evidently an event of importance, even when a complete circuit of all the available roadway takes less than a half hour. Then there is always the pleasure and sat-isfaction to be found in repetition. In-deed, enthusiasm for motoring in sev-eral of these towns has led to the formation of automobile clubs, thriv-ing organizations which differ little from their prototypes in other places except in showing a shade more in-terest in varnish, let us say, and a shade less in gasoline.

Snake's Measmeric Power.

I had an experience with the meas-meric power of a rattler in southern California which may interest hunt-ers. I was out shooting California quail with a favorite dog of mine, an Irish red setter. I missed the dog when walking up a hill and whistled for him. Thinking he must have got a point, I walked back and looked down into the valley, where I saw him setting about 300 yards off. I thought it was very odd, for there was no cover there, and it puzzled me, as I knew there could be no birds there. So I walked up to the dog. When I got about fifty yards off I then ran in, watching him, and when about fifteen yards off I saw a big rattlesnake also swaying his head. I yelled at the dog, who then stepped back, and I shot the rattler, blowing him off the ground.—Letter in The Field.

Improvement on a Husband.

"Mamma!"
"Yes, my child."
"What is alimony?"
"Alimony, my daughter, is some-thing which is considered by many women as an improvement on a hus-band."

Baby Mine.

Tess—Mr. Brown is a mine of infor-mation.
Jess—Then he's yours.
Tess—But Mr. Dogg has lots of money—he is a mine of gold.
Jess—Then he's mine.

One Hundred Forty-Third Semi-Annual Statement of the Monroe County Savings Bank

Incorporated 1850
July 1, 1921

Resources	Liabilities
Bonds and Mortgages.....\$18,272,005.00	Due Depositors.....\$26,453,911.93
United State Bonds.....3,105,419.40	Interest Accrued.....86,121.60
State Bonds.....458,355.00	Reserved for Taxes.....9,000.00
County Bonds.....184,000.00	
City Bonds.....3,149,380.00	
Village Bonds.....82,297.50	
Railroad Mortgage Bonds.....2,154,250.00	
Banking House and Lot.....100,000.00	
Other Real Estate.....11,677.25	
Interest Accrued.....528,076.87	
Cash in Banks and Trust Com-panies.....597,870.98	
Cash on Hand.....132,269.25	
Loans on Collateral.....21,723.00	
Bankers' Acceptances.....100,000.00	
\$28,897,324.25	\$28,897,324.25

Interest credited Depositors June 1, 1921, for the previous six months, at the rate of four per cent. per annum.

Trustees

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

Officers

- | | | | |
|------------------|----------------|----------------|-------------------------|
| Rufus K. Dryer | President | William Carson | 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.

BEAUTY COMES BEFORE ART

Average Citizen Is Not a Student of What the Interior Decorator Puts First.

While there undoubtedly is an in-stinctive love for the beautiful in art and nature, the average man or woman does not greatly interest himself or herself in matters of art, says a writer in an Eastern journal. They do not study such subjects or seek information unless they become in-terested through some prime motive. One there is created an interest in and a desire for better things how-ever, they put forth every effort to learn more of those things that tend to beautify the home.

In most cases this interest can be aroused effectively through eye ap-pear. People must see things with their eyes. Comparatively few per-sons reason with their minds alone. Imagination and construction by men-tal process is not a common attribute. That is one of the reasons why the interior decorator is called upon by people who can afford to employ such expert service.

Incidentally, it has been aptly said that if the average interior decorator would descend from the high horse of lofty ideals and absurd fallacy of so-called "class" and let people know he can earn dollars in hundreds as well as in thousands, there would be a tremendous impulse and increase of real-ness in this honorable profes-sion.

Building Put Up to Last.

The old Quaker meeting house in Easton, Md., is among the oldest, if not the oldest, frame building stand-ing in the United States, writes Wil-liam C. Poole in the American Forest-ry Magazine. An occasional replacing of the shingles on the roof, and replac-ing of some of the weatherboarding, is all the repairs it has had. Its frame inside woodwork, and some of the weatherboarding are the same as when built about the same time that William Penn, who visited the build-ing, was trading with the Indians and laying out Philadelphia. The white population of the entire country then was not half as many as now live in one of its third-class cities.

This quaint old house claims dis-tinction as one of the oldest buildings in the United States, as it was erect-ed in 1683.

Coats may not make the man, but lawsuits make the attorney.

The man in the honey-moon is no creation of the imagination.

CURIOUS OLD GHOST STORIES

Napoleon's Visit to His Mother One of Many That Are Without Ade-quate Explanation.

Two curious ghost stories connected with Napoleon's death a century ago at St. Helena are told. The first was the emperor's vision of his dead wife, Josephine. Some days before his own death he told Montholon, who was one of his suite: "I have just seen my dear Josephine, but she would not embrace me; she tore herself away when I tried to take her in my arms. She sat over there, where I thought I saw her yes-terday. She has not changed always the same, always entirely devoted to me. She told me that we were about to meet once more, never to part again." It was noted that her name was the last word he uttered when he died.

The second, which is even stranger, is an account of a person closely re-sembling Napoleon in appearance and gesture who visited Napoleon's moth-er in Rome about the very hour of the day when he died in St. Helena. The stranger spoke of Napoleon to her as if he had just quitted him, and added: "At this moment he is delivered from his sufferings; he is happy."

Napoleon's mother at once spoke to those about her of this visitor, who was seen by three other persons in her palace, and search was made in Rome for anyone resembling him, without re-sult. She herself was convinced that it was the wraith of Napoleon. There was nothing terrifying in the vision—if it was a vision—but on the contrary, it produced in her a kind of ecstasy. She declared that the mysterious person "was like Napoleon in voice, figure and speech."

Outside Competition.

"Why is it so hard for a poet to make a living?"
"Others encroach on our preserves, explained the poet. "Doctors, lawyers, all sorts of men write poetry. Yet you never hear of a poet trying to write a legal brief or a prescription."

Springtime.

"The Lord loveth a cheerful liver."—Exchange.

It's difficult for a tight-fisted preach-er to hold his congregation.

When he has nothing to growl about the pessimist has a bad day.

The artist who can draw a salary has no cause for complaint.

Even the dignified man would rather bend a little than go broke.

Britons Have New Telephone.

A new telephonic device already in actual use in England is the laryngaphone, a transmitter in which a disk is placed against the throat of the speaker and the sound is transmitted by the vibration of the vocal chords, says a London dispatch to the New York Tribune. It is suitable for use in noisy factories and workrooms where the ordinary telephone mouth-piece transmitter would pick up the other sounds in the room and so pre-vent conversation.

In appearance the laryngaphone re-sembles the ordinary telephone except that there is a smooth rounded rub-ber disk instead of a mouthpiece. The receiver is the same and the messages are received in the ordinary speaking voice.

Land for Canadian Soldiers.

The forest reserves held by the Can-adian federal government and all sit-uated in the West, comprise an area of approximately 27,500,000 acres, and consist of tracts of land unsuitable for agriculture which have been set apart permanently for forest production. At the request of the soldier settlement board areas totalling about 480,000 acres were withdrawn from the re-serves in order to be made available for soldier settlement. For the most part these areas consist of small tracts of a few hundred acres, withdrawn from a number of different reserves. Only in the cases of the Riding moun-tain and Porcupine reserves were the areas larger, about 220,000 acres being withdrawn from the former and about 240,000 acres from the latter.

Dress and Insurance Rates.

Swiss women who wear short skirts and low-necked gowns will have to pay higher rates of life insurance than those who do not. The Swiss insurance companies have announced that in fix-ing the premiums on policies of wom-en's lives they will take into considera-tion the women's wearing apparel. The shorter the skirt or lower the decol-lete, the higher the insurance rate will be.

The Swiss companies justify this ac-tion on the ground of a great increase of illness and disease among their women clients which they claim is due to the wearing of short skirts and low-necked dresses.

There are just so many ideas; but there are 400,000 words.

Beautiful snow covers a multitude of disgraceful sidewalks.

The trip hammer doesn't travel far, but it makes many trips.

A Discrepancy.

Honey and Dear were married and went to visit Honey's parents in a lit-tle country town for their honeymoon. When Sunday came they went to church—of course, Honey was not particularly interested in the services, but he managed to stay awake. When the collection baskets started around he reached into his pocket and brought forth a nice, new, bright, shiny penny. Dear caught a glimpse of it.

"Oh, Honey, was it \$5 you put in?"
"Yes, Dear." Honey answered, and congratulated himself on establishing a reputation for generosity so cheaply. Just before the benediction the parson arose and announced:

"The collection for the morning to-taled \$4.87."
Married life was off to a flying start.

The Tourmaline.

The crystal, tourmaline, is capable of attracting small bits of paper and straw in much the same way as am-ber. This attraction is, of course, due to an electrostatic charge.

When the crystal is exposed to sun-light of a low temperature it loses its electrical charge, but regains it upon being heated again. If it has a nega-tive charge at first, it will have a positive charge when it is reheated.

Several other precious stones ex-hibit phenomena along this line, but tourmaline is the most interesting and spectacular of all.

Chile's Methods Changing.

At present, according to a consular report, Chile is passing through a transition period as regards both ad-vertising and merchandizing. Meth-ods borrowed from the United States are being adopted.

Broken hearts rarely add to the un-dertaker's income.

Anticipation is more fun than reali-zation—sometimes.

Self-love prevents many a man from hating a hypocrite.

It's difficult to make light of the shadow of suspicion.

Everybody in the world depends upon somebody else.

Waiting for rich relatives to die is a wretched way to live.

Talk isn't cheap when you hire a lawyer to do it for you.

Tongue-tied women might suffer from brain fog, possibly.

The giddy girl makes a merry com-panion but a sorry wife.