

MENG-SHAFER-HELD CO.
 MANUFACTURING FURRIERS
 ROCHESTER BUFFALO



Christmas Furs

When you select a Gift of Furs there are three reasons why "Meng-Shafer-Held" Furs should be your choice.

You have the most varied assortment from which to make a pleasing selection.

You are sure of good value at a reasonable price.

And—of the greatest importance—you can rely implicitly upon the quality. And fine quality does not necessarily signify high price—for the prices of "Meng-Shafer-Held" Quality Furs are often lower than the "reduced prices" to be had elsewhere for furs of doubtful quality.

Fur garments in the latest models developed in Raccoon, Marmot, Pony, Muskrat, Bay Seal, Squirrel, Nutria, Beaver, Hudson Seal, Australian Opposum, Alaska Seal, Eastern Mink and other fashionable, durable furs. The prices range from \$65 to \$2000.

Small Furs in Scarfs, Capes, Chokers, Muffs in Fox, Wolf, Mole, Lynx, Skunk, Fitch, Mink, Stone Marten, Hudson Bay and Russian Sable, and other popular furs.

The prices range from \$65 to \$1200, with a wonderful showing of scarfs for Christmas Gifts at from \$10 to \$37.

GIFT UMBRELLAS

Our Umbrella Departments have attractive displays of Umbrellas for Men and for Women. All the latest styles in handles Velour Hats, Caps, Gloves, Umbrellas, Bakelite, Amber, Leather, Natural Wood and Silver inlaid Coats, Fur Collars for Overcoats, Fur Caps and Fur Gloves. The prices range from \$2 to \$18.

Christmas Gifts for Men

You will find at the "Meng-Shafer-Held" Stores complete stocks of Soft Hats, Stiff Hats, Velour Hats, Caps, Gloves, Umbrellas, Fur Coats, Fur-lined Coats, Fur Collars for Overcoats, Fur Caps and Fur Gloves. The prices range from \$2 to \$18.

GLOVES FOR MEN

All of the fashionable shades in Mocha, Buckskin, Reindeer and Capeskin are represented in our stocks at prices ranging from \$2 to \$6. Gloves lined with knit wool, fleece and fur at prices from \$3 to \$9.

MENG-SHAFER-HELD CO.
 INC.

12-14 Main St. West—11-15 State St. and 182-186 Main St. East
 Powers Block. Opposite Alliance Bank.

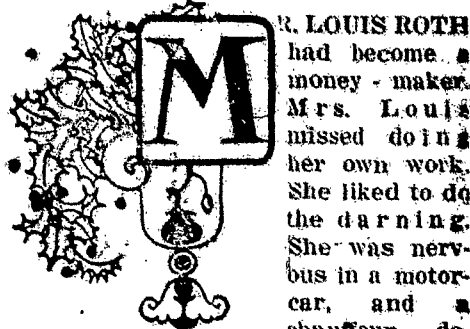
ROCHESTER

Also at 501-503 Main Street, Buffalo, N. Y.

An Unasked-for Gift

By MARY GRAHAM BONNER

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Mrs. LOUIS ROTH had become a money-maker. Mrs. Louis missed doing her own work. She liked to do the darning. She was nervous in a motor-car, and a chauffeur depressed her. She had tried having one once, but she not only felt like a fool when she "dolled up," as she expressed it, but she was frightened when she saw the chauffeur's look of disgust when she told him she had no calls to make and no shopping to do except to the corner store.

She didn't care about going to a smart hotel for tea in the afternoon. Now and again she liked to have a "bite" in a pastry shop. Louis was a musician. He was one of the most popular of dance conductors. He made money from royalties on his popular songs—a great deal of money. She had been often told that musicians were temperamental firts. But the ones she had seen were not. They liked cigars and pinocchio and fat checks. That wasn't so temperamental. Neither was there anything temperamental about the music publishers and the friends of Louis who came in of an evening for cheese and crackers.

She was nervous when the maid broke dishes, though she knew there was lots of money to buy more. She was naturally a careful housekeeper, and the money had come a little too late or else she was one of the rare kind who couldn't spend it! Very rare, but not at all pleasant.

When she went to shows she fell asleep. She longed to dust behind corners and under the rungs of chairs. She loved to bake a good cake.

But prosperity was hers, and she didn't want to let Louis know how hard it was for her to be prosperous. He came in this time when Mrs. Louis was sitting stringing corn for the little tree she had bought. It was Christmas eve.

Louis was very evidently excited. He asked his wife to come into the little bedroom so no one would hear. Louis hadn't become used to talking before a maid. His wife noticed that



"It's Going to Be Hard on You," He Said.

he looked rather worried and troubled. "What's the matter?" A sharp thrill of pleasure went through her. Perhaps he had speculated, lost his money in Wall street, or on the curb. So many people did, she had been told.

Louis would be poor and she would darn his socks and get his meals, and they'd live in the old flat and keep the cozy red plush furniture. Louis had been talking lately of moving to better quarters.

He took her hands in his. "It's going to be hard on you," he said. "Oh, no," she answered, trying to repress the exultant note in her voice. "I'll be glad—"

She was about to tell him how oppressive the riches had been, how they had almost suffocated her. How much happier she would be to have to save money, rather than try to spend it for Louis' sake, to make him feel she enjoyed it.

"Wife," he said finally, "they want me to tour Europe. It's a great chance. There's big money in it, and the boys all want to go with me. Do you suppose, wife, I know you're awful seasick, and a poor traveler." His face looked worried. "But do you suppose you could stand the seasickness and all, for I'd be so lonesome leaving you home? They want me so much—and they know I wouldn't want to go without you—that they're going to pay your expenses and make that a little Christmas present for you!"

She gave a look at the beloved red plush furniture. Would there never be any rest from prosperity? Her fate was sealed.

"I guess I could stand it, Louis," she said bravely. But in her heart there was hopelessness. Money, Europe, riches and more riches, a limousine future and a street car soul! And a Christmas present of such a trip! And she, alas, would have so much preferred a street car ride and a sewing basket from the boys such as they had given her that first Christmas after she had married Louis, when they hadn't been rich!

FINANCIAL STATEMENT

CORNING TRUST COMPANY

CORNING, N. Y.

At the Close of Business November 15, 1921

RESOURCES

Loans and Discounts	\$923,510.76
Overdrafts	171.17
Bonds, Securities, etc.	788,101.85
Real Estate	159,578.10
Furniture and Fixtures	44,484.88
Cash in Vaults and due from banks and bankers	372,786.11
Exchanges and Cash Items	7,509.92
Customers' liability on Acceptances (see liabilities per contra)	7,550.00
Interest earned but not collected	13,247.94
	\$2,316,940.56

LIABILITIES

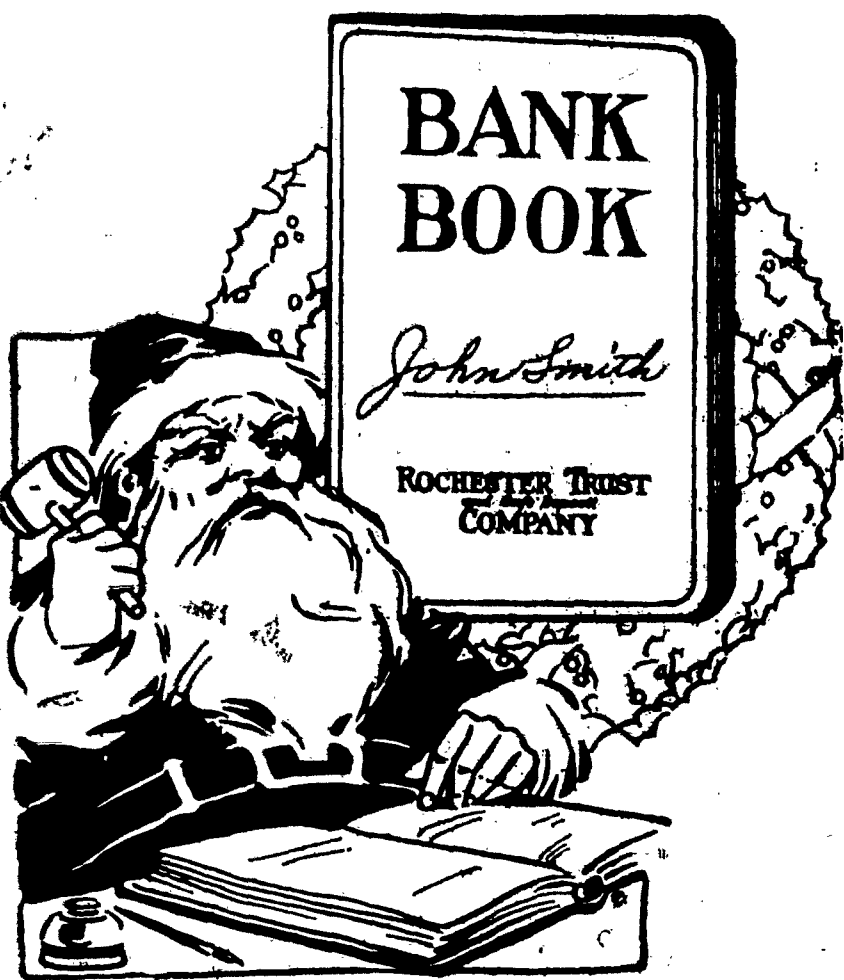
Capital Stock paid in	\$ 100,000.00
Surplus Fund	100,000.00
Undivided Profits	64,126.77
Reserve for Interest	24,957.28
Interest and Discount collected and unearned	3,141.44
Deposits subject to check	1,093,798.28
Certificates of Deposits	702,923.63
Other Time Deposits	214,771.28
Treasurer's Checks	2,369.77
Certified Checks	2,405.11
Acceptances of Drafts payable at a future date or authorized by commercial letters of credit	7,550.00
	\$2,316,940.56

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WILLIAM S. HEYNIGER	Vice-President
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P. J. HAUGHEY	Assistant Treasurer
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