The Rochester Savings Bank VICTORY CLUB is composed of men and women who realize that these times make definite demands upon them as patriotic Americans. They know that the wise use of the larger incomes they are receiving is a definite part of their patriotic duty as well as a real opportunity to place themselves in a better financial condition than they have ever enjoyed.

The Rochester Savings Bank VICTORY CLUB helps them buy WAR BONDS—to get out of debt—to pay their insurance premiums and TAXES—to avoid needless spending and be ready for future opportunities. Its method is exactly adapted to their individual needs.

Use the form below to plan YOUR needs. Then join the Rochester Savings Bank VICTORY CLUB. Do it NOW. Come to either office and ask us for full details.

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Put your PLAN into ACTION
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VICTORY CLUB

To [illegible] I need for WAR BONDS	$	divide by number of payday	$ .....
For income tax	$	"	$ .....
For insurance premiums	$	"	$ .....
For [illegible]	$	"	$ .....
Other [illegible]	$		
TOTALS	$	Deposit in Rochester Savings Bank VICTORY CLUB	$ .....

$ 1 saved every week for 50 weeks becomes	$ 50.00
$ 2 " " " " " "	$ 100.00
$ 3 " " " " " "	$ 150.00
$ 5 " " " " " "	$ 250.00
$10 " " " " " "	$ 500.00
$20 " " " " " "	$1000.00

Keep buying SAVE FOR WAR BONDS *Keep buying*
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Masses In Afternoon Christmas Eve Permitted Again In Black-Out Areas

VATICAN CITY—The dispositions of the *Motu Proprio* granting the privileges of anticipating Midnight Mass on Christmas Eve remain in force this year, it has been announced here. The privilege was originally granted in a *Motu Proprio* dated Dec. 1, 1890, and was integrally renewed last year.

Applying to regions where black-out laws are in force, the *Motu Proprio* permits the Conventual or parochial Mass which is usually celebrated at Midnight to be celebrated during the afternoon of Christmas Eve, finishing at such a time that an interval will elapse between the end of the sacred rites and the moment when the blackout regulations go into effect.

The faithful who shall attend this afternoon Mass, even if they have communicated that morning, can receive Holy Communion again, provided they have been fasting for four hours. Hearing the Mass Christmas Eve afternoon fulfills the obligation of hearing Mass on Christmas. A priest who celebrates the Mass on Christmas Eve afternoon may say only two Masses, instead of the usual three, on Christmas Day itself.

War Spotlights Christmas Island

Christmas Island in the Indian Ocean which came into the news earlier this year with the report from Tokyo that it had been bombed by Japanese airplanes, has been described by a news bulletin of the National Geographic Society in Washington, D. C., as being "a lonely and lovely British sentinel" 230 miles south of the west tip of Java. Its chief importance to date, the society said, has been as a source of phosphate of lime. The 1,120 inhabitants of the island were all described as being employees of the phosphate company.

Christmas Island, the National Geographic Society asserts, "is the crest of a volcanic submarine mountain, built up over the ages, rising 15,000 feet from the ocean floor until now it looms 1,100 feet above sea level." Covering the island is a layer of coral limestone pushed up from the sea by volcanic forces.

The "most fearsome creatures" on the island it is stated, are "the large red 'robber crabs' which range over the island, always in groups." They are able to climb trees and feast on the palms. They have been known to attack sleeping men. Also found on the island, the National Geographic Society says, is a "sturdy and beautiful tree" which, when freshly cut, is described as having "the most disagreeable odor in the world." It is called the stinkwood tree.

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