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511 North Third St., Richmond, Va.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK, A MILLION DOLLAR CORPORATION, BACKS OUR GUARANTEE.

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ALL OF THE FACILITIES OF OUR PROGRESSIVE BUSINESS INSTITUTION ARE YOURS FOR THE ASKING. We will give you information and will serve you along Business Lines.

Begin the NEW YEAR by Opening an Account WITH US.

OUR OFFICIALS ARE POLITE, OBLIGING AND RELIABLE. WE ENGAGE IN BANKING ONLY ALONG CONSERVATIVE LINES. OUR OFFICERS ARE COMPETENT. OUR SERVICE IS STRICTLY FIRST CLASS.

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INTEREST ALLOWED ON AMOUNTS AGGREGATING \$1.00 WHEN THEY REMAIN SIXTY DAYS AND OVER. INTEREST IS COMPUTED DURING THE MONTHS OF JANUARY AND JULY.

WE PLACE OUR BANKERS' MONEY-ORDER DEPARTMENT AT THE SERVICE OF THE PUBLIC. THE RATES CHARGED ARE THE SAME AS THOSE OFFERED BY THE POST-OFFICE AND THE EXPRESS COMPANIES.

STOP AT THE MECHANICS' SAVINGS BANK AND GET THEM. WE HAVE FIRE ALARM CARDS FOR THE CITY OF RICHMOND, WHICH MAY BE HAD FOR THE ASKING. LADIES CHECK-BOOKS MAY BE OBTAINED FROM THE CASHIER.

TO DEPOSITORS WHO CARRY THE AMOUNT OF \$25.00 AND OVER THEY ARE FURNISHED FREE OF CHARGE.

BY SPECIAL ARRANGEMENT WITH OUR NEW YORK CORRESPONDENT, THE NATIONAL PARK



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BANK, WE WILL ISSUE LETTERS OF CREDIT TO FOREIGN COUNTRIES. WE CHARGE NO MORE THAN YOU PAY IN NEW YORK OR ELSEWHERE.

OUR VAULT IS PROVIDED WITH THE LATEST BURGLAR PROOF APPLIANCES. OUR TIME-LOCK IS A FEATURE AND ADDS TO THE SECURITY OF ALL DEPOSITS.

ADD TO THIS THE BURGLARY INSURANCE WHICH WE NOW AND HAVE ALWAYS CARRIED AND YOU NEED HAVE NO UNEASINESS WHEN YOU PLACE YOUR FUNDS IN OUR KEEPING.

OUT OF TOWN ACCOUNTS SOLICITED. YOU CAN PLACE YOUR MONEY SO THAT YOU CAN WITHDRAW IT AT ANY TIME YOU MAY DESIRE.

OUR CHECKS ARE AS GOOD AS GOLD ANYWHERE IN THE UNITED STATES. OUR BANK IS REGULARLY INCORPORATED AND IS UNDER THE SUPERVISION OF THE VIRGINIA STATE CORPORATION COMMISSION.

INFORMATION ON ANY BUSINESS PROPOSITION WILL BE GLADLY GIVEN BY EITHER OUR PRESIDENT OR CASHIER. IF YOU HAVE MONEY TO INVEST, WRITE US ABOUT IT. DISTANCE FROM THIS CITY DOES NOT FIGURE AND WE STAND READY TO SERVE YOU.

CALL AND SEE US OR WRITE US ABOUT IT.

Notes Discounted and Collected. Money Loaned on Real Estate.

The Animals At Christmas

S AID Santa Claus, "Tis Christmas eve (The animals looked pleasant), And each of you will now receive His yearly Christmas present. But I'd be glad if every guest Would mention what he'd like the best."

The Tapir said: "That pleases me. I'll state succinctly, therefore, If I may be so bold and free— The only thing I care for Would be those matches on the shelf, With which I'd like to light myself."

His wish was granted. Then up spake A timid little Acker: "Sir, but a trifle it will take To make my Christmas gladder; A slate and pencil, if you please, Would let me do my sums with ease."

The Reindeer said: "You may believe I'd be a happy fellow If I were sure I would receive A good sized umbrella; And also I'd like four goloshes And a rubber mackintosh."

The Pig a fountain pen desired; The Cow tin horns requested; The Horse, for a new hat acquired, His gratitude attested. The Caterpillar said: "I am Proud of my caterpillarskin."

So all of them were gay and glad, And they were happy, very; They liked the presents that they had And waxed exceedingly merry. Dear humans, at your Christmas feasts, Pray take a lesson from the beasts. —Carolyn Wells in Reader.

HIS CHRISTMAS SERMON.

An Aged Wayfarer Who Taught a Curate Contentment.

An English clergyman declares that the best Christmas sermon he ever heard was preached by a woman—and in three words!

"In my little parish, under the sweep of the Sussex downs," he says, "I was walking swiftly home one night buffeted about by the gray clouds of driving rain that the fierce south-wester swept landward from the sea when a poor, helpless, aged woman asked me for a trifle for a night's lodging.

"Curates are supposed always to be poor. It was Christmas time, and I had just parted with my last sixpence at a lonely hamlet where work was scarce. Still I could not leave my stranger in the street, so I asked her to come with me to my lodgings.

"She shambled along through the mud with her streaming clothes and clouted boots, and we entered my little room. My thoughtful landlady had made my table ready. A plate of hot toast was standing in the fender; the kettle sang vociferously, as if impatient to be used; in front of the fire stood my slippers and an easy chair.

"To my surprise, my poor, worn, haggard companion raised her dripping hands and burst into tears with the words, 'Oh, what luxury!'

"That was the best Christmas sermon I ever heard, and the only one I

have never forgotten."—Youth's Companion.

Christmas Day in Russia.

In certain parts of Russia the children at Christmas eve begin playing pranks that are as odd as they are amusing. Chief among their drolleries is that of disguising themselves as animals and in the assumed costume of wild beasts disporting themselves through the neighborhood. As many skins as possible are secured, and in these the leading boys are clad. Wolves, bears, ostriches even, are represented. All of the boys gather in one party, those who are not posing as brutes forming a train for the escort and display of the pseudo menagerie. Some act as keepers, holding their disguised companions in check, while others startle the quiet of the night by rude strains drawn from harsh and primitive musical instruments. Torches are borne, and in the fitful light, opposed by black shadows, the scene is at once grotesque and vivid.

A Thoughtful Husband.

What is more touching at the holiday season than to see an old man planning a pleasant surprise for his aged wife? "I's tryin' ter raise money enough ter git my wife a new dress for Christmas, sah," said Uncle Ebony to Mr. Featherstone.

"Ah, I see. You want me to give you some clothes to do, uncle, eh?" "Well, no, sah. I 'ought perhaps you could git de old lady a job at washin', sah!"

Christmas Presents.

The giving of presents on Christmas day undoubtedly owes its origin to a general idea to carry into practice the biblical mandate, "Peace on earth; good will to men." At first the great lords made presents to their retainers, and the season was marked by universal charity. By degrees the practice of Christmas giving spread until now everybody gives his or her friends presents.

A Recipe For Plum Pudding.

Crumble a pint of breadcrumbs from the center of a stale loaf and pour over them a cup of scalded milk; when cool add three-quarters of a cup of sugar, a teaspoonful of salt and the yolks of four eggs beaten together; chop a half pound of suet and thoroughly mix with it a half pound each of raisins, currants and almonds; add a teaspoonful each of cinnamon and nutmeg, a third of a teaspoonful each of cloves and mace and the whites of the four eggs stiffly beaten; serve with hard sauce.

Encouragement.

Jack (litterly)—I suppose that young Richman who comes to see you so often will give you such an expensive Christmas gift that you won't want the trifling present I can afford to buy you? Marie (cooly)—No. I think you had better save your money for—future contingencies, Jack.

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N. A., S. A., E. A., A. AND A.



This organization is one of the most powerful in the country and its progress has been phenomenal. The Grand Lodge of Virginia has jurisdiction over all of the cities and counties in this state. Thirty males are required to organize a new lodge. The benefits paid constitute one of its strongest features, but the principles are greater than anything else. Founded on Friendship, based on Charity and established on Benevolence, the respectable, upright people of the state will find it an order worthy of their heartiest support.

It pays an endowment and burial benefit of of \$200.00 for all ages. It pays \$4.00 per week sick dues. The badge costing 75 cents each is the only absolutely necessary regalia. For information concerning the organization of lodges, apply at the main office.

The Courts of Calanthe

Is the Female Department of the Order. It requires a membership of thirty persons to organize a court. Its members are pledged to exhibit Fidelity, exercise Harmony and prove Love one for the other. It pays an endowment and burial benefit of \$150.00. It pays \$3.00 per week sick dues. The only expense for regalia is the cost of the badge, 50 cents and a rosette, costing 25 cents for funeral occasions.

THE BANDS OF CALANTHE or Children's Department also constitutes a feature and persons cannot do better than to enter the little ones into this mystic circle. The expense is nominal and the benefits all that could be expected. It pays from \$1.00 to \$1.50 sick dues and death benefits of from \$30.00 to \$40.00. If you have no Pythian Lodge or Court or Band in your neighborhood, organize one.

For all information concerning the Children's Department address, Mrs. ANNA TAYLOR, W. M., 120 W. Hill St., Richmond, Va. JOHN MITCHELL, JR., 311 N. 4th St., Richmond, Va.