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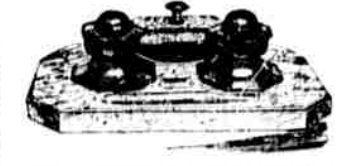
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NO gift you can make will better express the permanence of Christmas and the permanence of sentiment than a Tecla Necklace shedding its soft iridescent beauty into the Christmas memories of a lifetime!

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In Polished Bronze and Carrara Marble. Imported

Desk Sets

A CHOICE collection of Desk Sets, recently imported, is now ready for inspection. Marbles and metals, tooled and painted leathers, richly embroidered brocades and tapestries, are among the materials employed.

Useful as they are ornamental, these desk appearances are especially suitable for holiday presentation, their moderate cost making them highly desirable and deservedly popular.

From \$25 Upward
THE ROSENBAUGH GALLERIES
THIRTEEN TWENTY WALNUT ST.

7 PER CENT GROWTH IN LIFE INSURANCE

158 Companies Report \$9,300,000,000 New Business for Ten Months

1922 DEATH RATE LOWER

New York, Dec. 7.—The American people are buying \$9,300,000,000 of new life insurance this year, according to the reports of 158 companies submitted at the sixteenth annual convention of the Association of Life Insurance Presidents here today.

This is \$600,000,000 more than was bought in 1921. This increase is regarded by the leaders of the convention as reflecting improved business and economic conditions generally throughout the country for the current year.

The new life insurance this year will show an increase of nearly 7 per cent over the production of 1921, and will place the total life insurance in force on American lives at the end of 1922 well beyond \$30,000,000,000.

This survey of the new business recorded in the United States this year was presented to the convention by Frank H. Davis, second vice president of the Equitable Life Assurance Society, of New York, who said:

"A record of the current sales of life insurance is now considered a necessary integral factor in constructing a satisfactory barometer of national business conditions. An approximation of this year's business, therefore, must be of especial interest in measuring the recovery from general economic depression."

"To secure as accurate a survey of this year's situation as possible all of the life insurance companies writing business last year were requested to submit estimates of this year's business based upon two months' actual and two months' approximate business. Reports have been received from 158 companies, which wrote 98 per cent of the total new business paid for during 1921. These reports aggregate \$9,300,000,000. Applying to the 2 per cent not heard from the same ratio for new business as experienced by the 98 per cent heard from it is estimated that the total insurance paid for during 1922 in the United States and Canada will amount to \$10,200,000,000 as against \$8,700,000,000 for last year."

Life insurance death claims, up to November 1, show that the United States and Canada are this year experiencing a death record almost identical with that of 1921, which was the best in public health history.

A survey of these claims covering the first ten months of 1922 among 20,000,000 insured persons was submitted to the convention by Dr. Augustus S. Knight, medical director of the Metropolitan Life Insurance Company of this city.

This year's experience with a low death rate is considered all the more remarkable, the report states, because the first quarter of the year began with a much higher mortality than did the corresponding period in 1921.

Two successive low mortality death rates are regarded as more than a coincidence, and are believed to be a forerunner of a distinct permanent improvement in national health conditions.

Agricultural Growth Shown

Portrayal of the remarkable expansion of American agriculture, up to November 1 of this year, was given in original investment statistics of life insurance companies submitted by President William W. McInerney, of the Massachusetts Mutual Life Insurance Company, of Springfield, Mass., and showed that the farm mortgage loans held by American life insurance companies have doubled in less than five years and the total, \$1,418,000,000, is now in excess of the companies' loans on city property.

At the end of 1917, the report read, the farm mortgage loans of the life companies were \$720,000,000. Three years later, at the end of 1920, these mortgages amounted to \$1,080,000,000 and since then the figures have shown even larger relative gains. More than \$220,000,000 was added in 1921 and \$112,000,000 more up to November 1 of this year, making a total increase of \$692,000,000 in twenty-two months.

ASKS \$4000 FOR STORY KIPLING FORGOT HE WROTE

Legal Battle Probable to Prevent Publication of Manuscript

London, Dec. 7.—The efforts of a London bookseller to dispose of a hitherto unpublished Kipling manuscript which the author does not remember having written is likely to result in legal action to prevent the document from being published. The manuscript is "At the Pit's Mouth: Personal Recollections of Dutton Parkhurst, Translated From His Diary by R. K."

The price asked for the manuscript, which it is said Kipling produced thirty-eight years ago, is \$4000. The manuscript is written for the most part in parallel columns, one containing the story and the other instructions and suggestions from a person to whom the manuscript was sent for revision.

The statement of the present holder is that the manuscript was prepared when Kipling was a journalist in India and that after writing it he gave it to a woman author to "embroider" and have published. Since it is said, attempted to get Kipling's permission to publish it a few years ago, but he refused to "give permission for the publication of a work written by me more than a generation ago, which I cannot even recall," but he offered to buy it from her.

The manuscript is the earliest of Kipling's known to exist. It consists of a satire on Anglo-Indian society, and although in a series, the same as the stories in "The White Winkie," it resembles the latter only slightly.

SANITY TEST FOR SPEEDERS

Indianapolis Mayor Says Violators Will Be Put in Padded Cells

Indianapolis, Dec. 7.—A sanity test will be made on all persons arrested for speeding, Mayor Shank announced yesterday. Judge Wilcox in City Court gave a number of speakers light time.

Persons arrested, the Mayor said, would be held in jail until examined, the State law providing that persons held for sanity tests cannot give bond. The Mayor said they would be placed in padded cells.

Lincoln's Photographer Dead

Bellingham, Wash., Dec. 7.—(By A. P.)—J. G. Stewart, a neighbor and friend of Abraham Lincoln in Springfield, Ill., in the '50s, died at his home in Hamilton, aged eighty-eight years. Stewart was Lincoln's photographer at Springfield and served as a photographer with the Union Army during the Civil War. He had lived at Hamilton since 1891.

FROM STARVING RUSSIA TO PLENTY



Mrs. Feige Rozimanskina and her daughter Sophia, who can hardly realize the long days of fasting and misery are over at last. At right the girl holding what passes for clothing material in the Soviet country

Sick Woman Leaps to Death
Cleveland, O., Dec. 7.—(By A. P.)—A fall from a fourth-story window of an apartment house this morning brought almost instant death to Mrs. Clara V. McKenna, thirty-five, widow, who had been suffering from a high fever and delirium accompanying bronchial pneumonia.

RUSSIAN WOMEN DROP SACK CLOTH FOR REAL GARB HERE

Mother and Daughter Reunited With Relatives After Long Facing Black Starvation and Rags in Native Country

There will be no more shoes made of wrapped rags and dresses of flour-sacking for Feige Rozimanskina and her daughter, Sophia, they say.

They are now drinking real tea, instead of a liquid made of carrots or red beets; and they have again tasted sugar, which they had not eaten for four years.

For they have come to America—which means to them not only their Promised Land, but a reunion with their daughter and sister, and their cousins, whom they have not seen for twelve years.

Long ago, when Mr. and Mrs. Louis Paul, who now live at 2530 South Philip street, left Russia, their families were happy and prosperous. Then came the war and the black days of starvation and struggle. Mr. Paul's family was killed. His wife's mother and two sisters were dying of hunger and cold.

Time passed, and the amount which Mr. and Mrs. Paul were saving grew and grew. They sent the Rozimanskina family presents, and, one day, the money for the passage of the mother and the unmarried sister was sent on its way to Russia.

The boat which brought them over arrived last Wednesday, and Saturday night Mr. Rozimanskina and her daughter reached Philadelphia with Mr. Paul—and Mrs. Rozimanskina saw her daughter and her eight-day-old grandson.

Already Loves America
Now Sonia has a beautiful blue sport coat, and upstairs in her room is the soft, silky material for a dress. A neighbor, Betty Gold, is going to be married next month, and Sonia is

Even the memory of that trip to Ellis Island caused Mr. Paul to wipe his hands. "I forget my citizenship papers," he said.

U. S. AGENTS HUNT BLACK-HAND GANG

Two Prisoners Charged With Sending Dynamite and Threats Through Mails

Federal agents today are searching for two alleged blackhanders, companions of two men captured yesterday morning and charged with sending threatening letters and dynamite through the mails.

Nicholas Cipparone, Twelfth and Catharine streets, and Paolo Franz, Dudley street near Christian, were arrested by Postoffice Inspector Hawkins, worth after an investigation covering six months.

They were arraigned before United States Commissioner Manley and held in \$25,000 bail for a further hearing December 10. A warrant then was issued for two other men, one of whom recently served a prison term for drug selling.

In the last six months the confederates have blown up the home of one victim who refused to pay tribute. Two others received packages containing dynamite. Gabriello Lorio, Seelyville, N. J., received such a parcel on May 12 and on August 17 a dynamite package was received by Joseph Manfredus, Camden.

On August 11 Gianni Giunta, Ninth and Hall streets, received a letter meant to terrify him into paying \$1000. Refusal meant death, he was told.

Assistant United States Attorney Bolger said he believes the Black Hand gang is composed of a number of parasites who have been making money in any easy way, such as going false and selling drugs.

PAYS COLOMBIA \$5,000,000

U. S. Sends First of \$25,000,000 Debt for Canal Zone Damages

Washington, Dec. 7.—The United States yesterday gave the Republic of Colombia a check for \$5,000,000, its first payment under the \$25,000,000 treaty, ratified in 1921 to cover damages incurred in the construction of the Panama Canal.

The payment was due September 30, but for some unexplained reason the Republic was not ready to receive it until today. The remaining payments will be made yearly in \$5,000,000 sums.

GLASTENBURY UNDERWEAR

SIXTY-FIVE YEARS A LEADER
Having elasticity, conforms to the figure. No binding, no cramping. Measures full size, giving the freedom required.

MADE IN Flat Knit Spring Needle, Fine Wools mixed with cotton. A Protection Against Chills and Sudden Chilling of the Body.

Guaranteed NOT to Shrink
Light, Medium and Winter Weights
Eight Qualities
\$1.75 to \$5.50 per Garment
Ask Your Dealer

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Sample Cuttings Free

JOEL BAILY DAVIS CO.
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UNION SUITS TWO PIECE

Service—
The **Torrington** ELECTRIC CLEANER

is designed and built to give years of faithful, dependable service. And it will.

If, through accident or otherwise, your Torrington ever requires the services of The Torrington mechanical or electrical experts for adjustment or overhauling due to accident or extraordinary use, you are invited to make full use of the experience and facilities of The Torrington Shop. We sell you The Torrington on the basis of your satisfaction.

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SO SMART, so well poised, and such utter comfort every minute of a busy day. There are dozens of models, and the one illustrated comes in Scotch Grained Trimmed Patent Leather or Black Calf and all Toney Brown Calf at \$10.

Sport Shoes begin at Seven Dollars.

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A new lot of novelty effects in silk and wool at \$2.
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Victrola No. 330 \$350
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