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 Reserve
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 Total Assets, over
 80,000,000

 Reserve 3,400,
Total Assets, over 80,000,
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attained, they creep from their summer abode of green foliage to the dark ground—because their green patched livery would be fatally inappropriate when this migration occurs, we find them just before their descent assuming a jacket of brown that harmonizes admirably with their new tenement; while some other caterpillars discard their modest dress of brown for one of green, when the background against which they are seen is one of leaves.

The caterpillars of the large Emerald moth afford the most striking phenomenon, they being sometimes brown and sometimes green, depending upon the surroundings in which they live.

Not every insect is a fac-simile of a leaf, or a twig or a piece of bark. Every meadow in summer swarms with a winged host blatantly heralding its existence by col s that must seem cordial invitations to its enemies. Why is it that they are not attacked? Because these gaily decorated denizens of the air are horribly distasteful to insect epicines, and frequently endowed with the most nausieous qualities. They find their salvation in advertising themselves, boldly and flamboyantly. Their colors are danger signals not to be disregarded. The Magpie moth caterpillar is gaudily spotted with orange and black—a little experimental tasting has taught every bird, lizard or frog to avoid the creature that wears these colors. And thus red and black lady birds, yellow striped hornet wasps, and a host of insects preserve themselves by brazenly proclaiming their offensive tastes or odors or dangerous stings to all the inimical world.

Other insects that would prove delicious morsels to greedy foes have not

is granted by a warning garb. They have actually mimmicked obnoxious species protected by garish hues in order to escape death themselves, and this with such amazing accuracy that not only is the enemy completely tricked, but even the collector. In the jungles of the Amazon species of butterflies are found that mimic species Heliconidoe. These are all as distinct as horses and cows, and yet the one species is a photographically exact counterfeit of the other. The Heliconidoe possesses an atrocious odor and are vile to the taste. So free are they from attack that they flap lazily along, perfectly secure in their sickening attributes. The mimmickers so cleverly copy the markings, form of wings, and heavy flight, that spiders drop them from their webs, and small monkeys reject them, despite their palatability.

Many a defonceless insect resorts to the expedient of terrifying its enemies by its likeness to a dangerous animal. or by suddenly assuming a horrible aspect. The principle is about the same as that of frightening a child by grimacing at it. Like this gentle parental method of correction it fails as often as it succeeds. The most successful terror inspiring masker is probably the "hickory horned devil," a perfectly harmless caterpillar of the Royal Persimmon moth of the Southern States but so fiercely threatening in appearance that it enjoys an unenviable reputation for deadliness.

If all insects were permitted to live the world would be devastated by them... It happens however that their enemies likewise multiply in geometrical ratio, been slow to profit by the immunity that so that a proper balance is maintained.

INNOVATIONS OF THE NEW CUNARDER

The ocean theatre has come at last. What will probably be known in ocean theatrical circles as the "Cunard first night" will be a memorable event on the maiden voyage of the Aquitania.

The stage has been erected in the first-class lounge, and is so constructed as to be suitable not only for concerts but for dramatic pieces of the light drawing-room or curtain-raiser type. Scenery is provided, and there is a green room and special dressing rooms for the artistes.

Two other surprises on this Cunarder are an art gallery and what may fairly be called a museum. The official descriptions which the Cunard Company is about to distribute to the world state that the ocean traveller may stroll through the art or Long Gallery as it will be termed, and study at his leisure its beautiful pictures and objets d'art. "Museums, picture-galleries castles and other buildings in the United Kingdom and Europe have opened their doors, and their treasures have yielded inspiration for the adornment of this .mighty ship." A representative was assured by a Cunard official who had just returned from an exploration of the Aquitania at Clydebank that this description is no exaggeration. Many of the features are copied from the famous Long Gallery at Knowle, Lord Sackville's seat at Sevenoaks, Kent, and there is a touch of Christopher Wren and the Kensington Orangery about the whole con-

struction. For the first time an Atlantic liner is to have precious exhibits of china, lacework, old prints of historic interest and all manner of objets d'art which will adorn the Long gallery. Part of the history of English shipping will be writ large on the walls. Particularly appropriate will be the old prints of English seaports in the early part of the eighteenth century, such as Liverpool, the birthplace of transatlantic steam navigation; Deptford, where the "goodlie shippes" of the sixteenth and seventeenth centuries were built; Greenwich, with its Royal Hospital for Seamen; Plymouth, one of whose indissoluble links with the new world is the Mayflower; Bristol, the home of Sebastian Cabot and of William Penn's father.

The more personal side of eighteenth century history will be represented by

the admirable series of engraved portraits, such as that of Prince William Henry, third son of George III, who visited New York in 1781-82; that of Nelson, and those of Handel, Samuel Foote, David Garrick, John Kemble, and Edmund Kean.

There is a quaint old barber's shop on board reminiscent of Beau Nash and the gay Georgian days of Puffs and powders. The outside of the shop is an exact model of an old English hairdresser's, but this pleasing illusion will be shattered when the traveller enters and sees all the modern paraphernalia of the hairdresser's art.

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Unless the food you eat is digested it adds to the burden the digestive organs have naturally to carry. This often means a nervous breakdown.

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