

# MERCHANTS BANK of Rochester

Accounts of Business Houses and Individuals  
solicited.

We do a general banking business and loan to costumers on approved credit and collateral.  
We issue letters of credit on Europe through the banking houses of Kountze Brothers and  
Brown Bros. & Co., New York.

Resources : : : : \$2,775,773.87  
Capital and Surplus : : : : \$225,000.00

## OFFICERS

Percy R. McPhall - - - - President  
Thomas J. Devine - - - - Vice-President  
George Weldon - - - - 2nd Vice-President  
John C. Rodenbeck - - - - Cashier

# Rochester Savings Bank

Cor. Main St. W. & Fitzhugh St.

ORGANIZED 1831

Resources Jan. 1, - \$21,927,946.96  
Surplus " - - - 1,890,179.05

Money to loan on bond and mortgage in sums  
of \$10,000 or less at 5 per cent.; over \$10,000  
at 4 1-2 per cent.

Deposits made on or before the first three bus-  
iness days of any month will draw interest from  
the first day of that month.

Hobart F. Atkinson, President  
Henry S. Hanford, Treasurer  
Thomas H. Husband, Secretary

## Comparative Statement Of The Central Bank of Rochester

### Resources

	Jan. 1, 1905	Jan. 1, 1906
Loans	\$1,782,844.45	\$2,506,473.21
Cash and due from banks	324,277.00	571,449.63
Stocks and bonds	324,448.30	243,739.33
Furniture and fixtures	4,000.00	3,500.00
Real Estate	22,540.00	14,815.00
Bonds and mortgages	47,295.00	31,910.00
	\$2,505,404.75	\$3,371,887.17

### Liabilities

Capital	\$200,000.00	\$200,000.00
Surplus and profits	175,849.74	205,025.37
Deposits	2,128,542.35	2,965,910.08
Reserve for Taxes	1,012.66	951.72
	\$2,505,404.75	\$3,371,887.17

### Officers

Benj. E. Chase, President  
John H. Gregory, Cashier  
George Wilder, Vice-President  
H. H. Clapp, Asst. Cashier

## VACUUM OILS

Are used in every corner of the world where wheels  
turn.

They are used most because they LUBRICATE  
MOST.

Manufactured Only By

# Vacuum Oil Company,

Rochester and Olean, N. Y.

## ALLIANCE BANK

ROCHESTER, N. Y.

Officers For 1906

Hobart F. Atkinson, President,  
James G. Cutler, Vice President,  
Albert O. Fenn, Vice President and Cashier,  
John P. Palmer, Assistant Cashier,  
Thomas E. Lannin, Assistant Cashier,  
Charles L. Barton, Assistant Cashier.

Capital - - - - - \$275,000.00  
Surplus and Undivided Profits \$289,105.93  
Deposits - - - - - \$7,532,493.17

### Directors

Hobart F. Atkinson, Pres. Rochester Savings Bank	Fernando E. Rogers, Williams & Rogers
James G. Cutler, Cutler Manufacturing Co.	Abram J. Katz, Stein Bloch Company
Hiram W. Sibley, Capitalist	James S. Watson, Capitalist
George Eastman, President Eastman Kodak Co.	Thos. W. Finucane, Pres. U. S. Independent Telephone Co.
Albert O. Fenn, Vice President and Cashier	Walter S. Hubbell, attorney
Charles E. Angle, Treasurer Mosley & Motley Milling Co.	Henry A. Strong, Treasurer Eastman Kodak Co.
John C. Woodbury, President Woodbury Whip Co.	A. M. Lindsay, Sibley, Lindsay & Curr Co.

## Commercial Bank

47 Main Street East  
Rochester, N. Y.

Capital - - - - - \$200,000  
Surplus and Undivided Profits \$202,000

### OFFICERS:

C. H. BABCOCK, President  
L. P. ROSS, Vice-President  
R. BANNARD, Assistant Cashier

### DIRECTORS:

C. H. Babcock	R. M. Myers
L. P. Ross	Josiah Anstice
Henry Willis	H. W. Davis
F. A. Sherwood	Edgar N. Curtice
Chas. J. Brown	M. F. Bristol