

The Perfumery Industry.

Rochester has achieved an international reputation in the manufacture of exquisite perfumery. Its productions rival and in some respects surpass those of the great houses of Paris, the centre of the industry in Europe. There is as much authentic pleasure in the pervading of a subtly delicious odor as in the reverberating notes of a sweet strain of music, and how often may memory be awakened to some pleasant association of the past through the sudden diffusion of some exquisite product of the Perfumer's Art.

Prominent among our manufacturers in this particular industry are the houses of T. B. Dunn & Co., incorporated and Alfred Wright, incorporated.

A PROMINENT ROCHESTER HARDWARE HOUSE.

Mathews & Boucher.

One of the most prominent and progressive houses in the hardware business is that of Mathews & Boucher, which has been identified with the business development of Rochester for upwards of half a century. Originally established in the early sixties immediately after the great flood under the firm name of Love & Hamilton, its premises occupied the present site of the Democrat & Chronicle office. Developing with the city's growth each year has shown an increasing expansion and under the successive changes of firm name of Hamilton Bros. & Co. and Hamilton & Mathews has gradually grown to its present magnitude. The firm now occupy that large building, No. 26 Exchange Street, which extends back to Aqueduct Street, giving a depth to their store of 160 feet. Additional accommodation is also afforded by a large three-story annex contiguous to the main premises. The firm carry a general line of hardware, comprising everything in the way of house furnishing goods, refrigerators, cutlery, oil cloths, manufacturers' supplies, horse blankets, agricultural tools, carpenters' tools, tinners' supplies and builders' hardware. The large and varied stock is well distributed throughout the store and displayed in the most convenient and attractive manner. To one unacquainted with the store it is a revelation, and gives at once an idea of the magnitude of the business handled by this firm. From fifty to sixty employees are on its pay roll. The firm in addition to their retail business also do a large wholesale trade, selling to dealers in Western and Central New York and Pennsylvania. Mathews & Boucher also hold several important agencies for a number of large manufacturing concerns in special lines.

Robert Mathews and J. H. Boucher constitute the members of the firm.

HORSES RECEIVE EVERY CARE.

J. C. McKenzie, V. S.

Every horse owner knows that good shoes properly fitted are as necessary to develop the full working power of his horse as the care of the animal's health itself. Poor shoeing gradually wears down the animal. At Dr. McKenzie's horse shoeing forge, No. 19 Spring Street, horses are shod on the most approved principles of veterinary science, and efficiency and satisfaction are guaranteed. Dr. McKenzie also gives particular attention to lame forging and interfering horses and successfully treats corns, quitters and quarter cracks. A record of thirty years experience has placed Dr. McKenzie in the forefront of our veterinary surgeons and each year has seen the number of patrons increasing, for the horse lover is not long in searching out the man who will bestow the same careful attention on his patron's steed that he would give to one owned by himself.

In 1904 Dr. McKenzie held the position of chairman of the Horse-shoers' National Protective Association and has delivered lectures on the literature, science and anatomy of the horse.

The doctor is also well known socially as a man of wide sympathies and charitable disposition.

John Luther & Sons Co.

An old established business in the general contracting and building line is the John Luther & Sons Co., 162 North Street. Originally founded in 1865, the concern has been closely identified with the city's development and has grown with its steady growth. Able management, integrity and the faithful fulfillment of its contracts have earned for it a large measure of public confidence and patronage.

The business was incorporated in 1902, the following being the executive: John Luther, president and treasurer; Charles W. Luther, first vice-president; John W. Luther, second vice-president; and Charles M. Williams, secretary.

The Wolcott Co.

The concern now known under the name of The Wolcott Co., is the oldest and, for a great many years enjoyed the distinction of being the only distillery in New York State. The business was originally established in 1812 by Epaphras Wolcott at West Bloomfield, and fifteen years later transferred its quarters to Rochester, locating on River Road. From the date of its entry into Rochester until about the year 1880 the business was conducted by A. F. and G. P. Wolcott, sons of Epaphras Wolcott. In 1844 the present site at the east end of Clarissa Street bridge was chosen and the present distillery buildings erected. About the year 1880 the business was taken over by G. P. and James E. Wolcott, the firm being subsequently known as James E. Wolcott & Co. In 1900 the present company was incorporated with John F. Zimmer as president and general manager and are the successors of the last named firm. The company carry on the general business of distillers and importers and wholesale dealers in wines and liquors and have consistently maintained the old Wolcott reputation for the marketing of the highest class goods. They sell to both jobbers and retailers over an extensive territory, comprising New York, Pennsylvania, Ohio and the New England States.

Their plant comprising distillery, storage warehouses, offices and barns covers about an acre of ground and occupies both sides of Clarissa Street.

The increasing expansion of the company's business in the past few years is very gratifying to those interested in its affairs.

Lowest Death Rate and Highest Interest on Invested Assets.

The Union Central Life Insurance Company of Cincinnati for over 20 years has enjoyed the distinction of having the lowest death rate of any old life insurance company in the United States and during the same period of having earned the highest rate of interest on its invested assets. It also claims to furnish insurance at lower net cost than any other company. Its success is largely due to the ability and energy of one man, the late John M. Pattison, Democratic Governor of Ohio, who was identified with the corporation as president for a period of 21 years. His last annual statement, like those of former years, tells a story of gratifying strength and satisfactory progress. The Union Central to-day is recognized as one of the best exponents of life insurance, a recognition fully justified by its record. The statement shows total assets of \$55,619,517.39, a legal reserve of \$45,117,095, special surplus of \$7,720,267.00, and general surplus of \$1,824,992.50.

The local offices of the company are in the Granite Building, Nos. 802-804-806. Mr. H. R. Lewis being general agent.

Denniston & Co.

One of the most prominent firms in Rochester in the general contracting business is Denniston & Co., whose offices are located at 601 Ellwanger & Barry Building. The firm was originally located in Albany, N. Y., under the name of Denniston-Dyer Co., their subsequent removal to Rochester taking place some six years ago.

The energy and progressiveness shown by this firm have been in many respects remarkable and have earned for them a high reputation throughout the country. Some of the larger and more important contracts on which they have been engaged are the Ellwanger & Barry Building, the Cornwall Building on Main Street, the Cutler Building, the Gleason Manufacturing Plant, the St. Ann Home, Fort Ethen Allan in Vermont, government work at Port Totten, Long Island, the Central Public Market and many others. The personnel of the firm is Edward H. Denniston and Benjamin P. Wayne.

Merchants Bank of Rochester.

Among Rochester's many financial institutions none stands firmer than does the Merchant's Bank, located at East Main Street and South Avenue. The bank's rapidly growing business has necessitated the enlarging and remodeling of the original premises on no less than three different occasions, and its increased patronage during the past few years demands still larger offices.

The Merchant's Bank has always sought to maintain its reputation for the soundness and conservatism of its banking methods and has gained the confidence of the large retail merchant class of which its customers are largely comprised.

The present resources of the bank amount to about three million dollars with a capital and surplus of \$250,000.

Percy R. McPhail is president and John C. Rodenbeck, cashier, the bank having been under their management since 1901.

ELECTRICITY IN MODERN LIFE.

Fish and Horton Company.

Great strides have been made within the past number of years in the practical application of electricity to modern life. Commercially, it has been one of the most important factors in our industrial development. For the purposes of lighting, heating, the generating of power, for our systems of communication by telephone and telegraph, for our railroads, for driving the machinery in our modern mammoth factories, electricity is becoming of more daily universal use and is fast superseding the older agencies of gas and steam.

One of the city's most progressive firms engaged in the work of electrical engineering and construction is the Fish & Horton Co., located at 123 Mill Street. Established in 1899, it has already gained a high reputation for satisfactory and efficient service. Among the larger contracts with which the name of the firm has been associated are the lighting installation in the Rochester Trust and Safe Deposit Company's new building, the lighting of the Brick Church, the French Catholic Church, "Our Lady of Victory"; the lighting in commercial buildings, such as the Morgan Machine Co. and Aqueduct Building, and in the Corinthian Theater, also the Rochester State Hospital and the new garbage plant, also the installation of power plants for the Perry Knitting Co. and for the village of Livonia.

The company's business is rapidly growing, and year by year is extending its operations to other cities and towns within the state.

The firm make a special feature of repairing motors, generators and transformers. Frederick Fish and M. S. Horton comprise the personnel of the company.

Nunn Brass Works.

The business of the Nunn Brass Works was originally established by the late Joseph Nunn in 1876 and became incorporated under its present title in 1901. August W. Nunn, son of the original founder, being president and treasurer. The company manufacture a varied line of brass goods, their special feature being oil and grease cups for attachment to all kinds of machinery and which are shipped not only to manufacturers all over the United States, but also to Japan, Australia and India.

They also manufacture the American universal emergency coupling for fire hydrants and hose connections, the patent of which is owned by them. This device, which is now largely used by fire departments throughout the country, has proved a signal success and has largely contributed to the reputation of the company. It is attachable to hydrants and connects hose regardless of threads. Its practical value cannot be overestimated when one recalls how seriously the fire engines from Buffalo and Syracuse were handicapped in the big fire in the Sibley Building a few years ago owing to the impossibility of connecting their hose with the local hydrants.

The company's factory consists of a three-story building and annex, and employs only the highest skilled labor.

B. M. Hyde Drug Company.

The premises, Nos. 202-206 Main Street East, occupied by the B. M. Hyde Drug Company, have been identified with the retail drug business for the past 75 years. Sidney A. Newman, with whom the present business may be said to have originated, took over the place in the early fifties and was succeeded in 1892 by the firm of Hyde and Page, which firm some four years later became incorporated under the present title of the B. M. Hyde Drug Company with Mr. B. M. Hyde as president.

The company do principally a retail business and is one of the largest and most reputable in its line in Rochester. It does a large prescription trade, having gained a reputation in the community for using only the purest and highest quality of drugs and employing the greatest care and accuracy in the dispensing of them.

Its toilet department comprises the largest and most varied stock of toilet requisites to be found anywhere in the western part of New York State.

A special feature also is the soda water and ice cream counter, both products being of the company's own manufacture, and the fact that this department is the largest of its kind in the state outside of New York City is evidence of the public's appreciation of the high merit and wholesomeness of its products.

The company is the Rochester representative of the Rexall Remedies, and also the distributing agent for the National Cigar Stands Company of New York City.

Incorporated 1850

Monroe County Savings Bank

33 & 35 STATE STREET, ROCHESTER, N. Y.

Officers For 1907

James E. Booth - - - - - President
Rufus K. Dryer - - - - - Vice-President
Alexander M. Lindsay - - - - - Vice-President
David Hoyt - - - - - Secretary and Treasurer
William B. Lee - - - - - Attorney

4 PER CENT.

INTEREST PAID on all accounts of Fifteen Hundred Dollars and under. On all accounts exceeding \$1,500 at the rate of Three and One-half per cent. per annum on the whole account. Limit \$3,000.00.

Money to Loan at 4 1-2 Per Cent.

In sums of \$10,000 and over. All sums less than \$10,000, 5 per cent.

Resources, \$18,124,974.34

Surplus, \$1,476,818.70

Trustees

Cyrus F. Paine.
James E. Booth,
Pres't. Monroe County Savings Bank.
Alexander M. Lindsay,
Sibley, Lindsay & Carr Co.
Rufus K. Dryer,
James Cunningham, Son & Co.
Eugene T. Curtis,
Pres't. Union and Advertiser Co.
Elias S. Ettenheimer,
H. S. Ettenheimer & Co.
Henry A. Strong,
Pres't. Eastman Kodak Co.
William Hamilton,
Banker, Caledonia, N. Y.

Thomas J. Devine,
Burke, FitzSimons, Hone & Co.
William B. Lee,
Attorney
Edward W. Peck,
Secy. and Treas. Co-Operative Foundry Co.
Pharcellus V. Crittenden,
Brewster, Crittenden & Co.
Edward Bausch,
Bausch & Lomb Optical Co.
Joseph Michaels,
Michaels, Sterns & Co.
William Carson,
William and Charles H. Carson.
William Crawford Barry,
Ellwanger & Barry.

Banking Hours

Daily from 9 a. m. to 3 p. m. Saturdays from 9 a. m. to 12 m.
Saturday evenings from 5 p. m. to 9 p. m. for deposits only.

Without HOT WATER COST

Have your plumber install a furnace-connection this summer while he is repairing the furnace. DON'T forget and you will be happy.

"Get a Gas Range"