



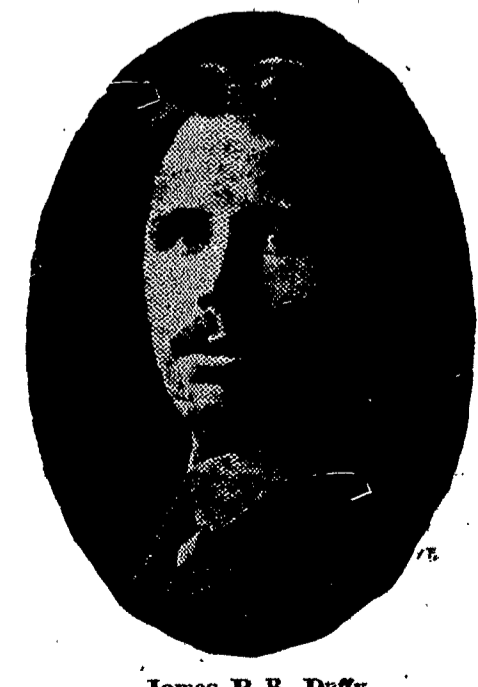
County Engineer McClintock.

The office of county engineer was created in the summer of 1903, and to fill this important position J. Y. McClintock was appointed. This new department has under its care all surveying and engineering work coming under the jurisdiction of the county. Mr. McClintock has had wide experience in engineering work and has been closely identified with the public affairs of Rochester. Born in Hallowell, Me., April 22, 1853, he received his education in the Hallowell Academy, Me., Wesleyan Seminary and at Bowdoin College. Upon completing his studies he immediately engaged in civil engineering work and in this avocation has been in many sections of the United States. His first appearance in Rochester was in 1880, when he assisted in building the municipal gas works. Later he was secretary of the Chamber of Commerce for three years. Mr. McClintock was business manager of the Bay State Historical Magazine of Boston in 1885. He returned to Rochester in 1891, being engaged by the Cutler Manufacturing Company. In 1902 he was city surveyor, and also the first city engineer. Mr. McClintock was Commissioner of Public Works during 1901-1902 and for years has been assistant superintendent of New York State forests.



Hon. Robert Averill.

Robert Averill is Assemblyman for the Fourth District and is now serving his second term. He was first elected in the fall of 1905, taking his seat in the Legislature January first of the following year. Born at Palmyra, N. Y., thirty-six years ago, Mr. Averill received his early education in the public schools of that town. He studied law in the office of the Hon. Charles McLouth, and completed his course in Rochester in the office of H. L. Barker, and was admitted to the bar in 1893. Shortly afterwards Mr. Averill formed a law partnership with ex-Judge Peter H. Vanauken and Francis S. Macomber, son of the late Justice Macomber of the Supreme Court, under the firm name of Vanauken, Macomber and Averill. On January 1, 1899, he was appointed Assistant District Attorney of Monroe County by District Attorney Warren, resigning that position some six years later to accept his present office of Assemblyman.



James P. B. Duffy.

One of Rochester's younger lawyers and connected with the Board of Education as Commissioner of Schools is James P. B. Duffy, of the

law firm of Perkins, Duffy & McLean. Born in this city November 25, 1878, Mr. Duffy received his early education at St. Patrick's parochial school and graduated from Nazareth Hall in 1893. The following year he was sent to Rochester Free Academy, from whence he went to Washington, completing his preparatory course in the Georgetown Preparatory School. In the fall of 1897 Mr. Duffy entered Georgetown University, graduating from there some four years later. He then entered Harvard Law School, from which he graduated June, 1904. Returning to Rochester in the fall of that year, he entered the office of Foote, Perkins & Havens and was admitted to the bar in November. On March 1st of the present year Mr. Duffy became a partner in the present firm of Perkins, Duffy & McLean. His entry into official life dates from October, 1905, when he was appointed by Mayor Cutler to fill the vacancy on the Board of Education caused through the death of Dr. G. G. Carroll. The city elections took place the following month and Mr. Duffy was elected School Commissioner for a four-year term.

Mr. Duffy is well known in Rochester social circles and is a member of the Genesee Valley Club and of the Oak Hill and Country Clubs.

Hon. J. B. M. Stephens.

County Judge J. B. M. Stephens was born in Middletown, N. Y., a little more than 46 years ago and at an early age went to Steuben County. He prepared for college at Cook Academy, Montour Falls, graduating from that institution in 1878. He taught school for two years and came to Rochester in 1880 and entered the University of Rochester in the class of 1884. Judge Stephens is a member of the Delta Kappa Epsilon Fraternity.

Judge Stephens studied law in the office of Harris & Harris and was admitted to the bar in 1886. He continued as law clerk for Harris & Harris until 1888, when he began the practice of law for himself. He had built up a good practice when he was appointed Special County Judge in 1904 to succeed George A. Carnahan, who had been elected Mayor of Rochester. Judge Stephens was nominated by the Republicans in 1902 and 1904 and was elected each time by a large plurality.

Until his appointment to the County Court bench, Judge Stephens never held public office. He had, however, been active in Republican politics, representing the Twelfth Ward in the Monroe County General Committee for several years. In 1898 he declined the Republican nomination for Alderman of the Twelfth.

Hon. John A. Barhite.

John A. Barhite, the nominee of the Republican party, was elected Special County Judge November, 1906. Mr. Barhite was born in Auburn, N. Y., in 1857 and received his education in the Canandaigua Academy and at the University of Rochester. After his graduation from the local college he studied law in the office of the late Theodore Bacon and was admitted to the bar in 1883. In 1885 Mr. Barhite formed a law partnership with George D. Reed, but the partnership was dissolved after two years. Since that time Mr. Barhite has practiced law alone and has become one of the most successful members of the Monroe County bar. Until his appointment as Special County Judge, Mr. Barhite had never held public office, his only previous venture into politics being in 1894 when he was elected a delegate to the Constitutional Convention.



Clarence V. Lodge.

Clarence V. Lodge has held the office of County Superintendent of Poor since November, 1894. During that period the expense of maintaining the County Almshouse has been materially reduced and in many ways Mr. Lodge has shown himself to be an able and conscientious officer of the county. Previous to occupying the present position Mr. Lodge acted as warden of the almshouse for seven years. Mr. Lodge was born in the ad-

joining town of Henrietta in 1853, receiving his education in the district school and at the Genesee Wesleyan Seminary. Previous to his entering public life Mr. Lodge followed the occupation of a farmer on the old homestead.

Hon. Selden S. Brown.

Until his election as Judge of the Surrogate Court, November, 1906, Selden S. Brown had never held any public office except local ones at his home town and village of Scottsville. He was born October 23, 1855, receiving his early education in the local school of Scottsville and at the Rochester Collegiate Institute. He was graduated from the University of Rochester in the class of 1879, and in the fall of that year began the study of law in the office of Horace McGuire and Walter S. Hubbell. He was admitted to the bar at Buffalo in June, 1882, and opened a law office in the Powers Building in Rochester on July 1, 1882. In February, 1886, he entered into partnership with Harry Otis Poole of this city, forming the law firm of Brown & Poole, which firm has since continued. Mr. Brown is a member of Alpha Delta Phi College Fraternity. He is also a member of the State Bar Association, the Rochester Bar Association and a member of the Genesee Valley Club of this city.

County Treasurer Hamilton.

John B. Hamilton has occupied the prominent position of County Treasurer for upwards of fifteen years. He was born in Avon, Livingston County, January 10, 1843, of Scotch parentage and was educated at the Quackenbush Collegiate School of New York City and Bryant & Stratton's Business College of Poughkeepsie, N. Y. He has been a resident of this section for the past forty-two years, during which time he has always been prominent in the political affairs of the county. He was a delegate of the Republican National Convention in 1888 and was nominated and elected to his present position in 1893.

Genesee Valley Trust Company.

The youngest of the city's trust companies but by no means the least in importance or reputation, the Genesee Valley Trust Company occupies to-day a prominent place among Rochester's financial institutions. The real security of a bank is the character of the men who direct it and the names which appear on the directorate of the Genesee Valley Trust Co. are those of well known Rochester men of recognized business ability and financial standing.

Incorporated with a capital of \$300,000 the company opened for business on September 3, 1901, having acquired for its offices that well known building under 21 Exchange Street for so many years identified with banking interests and having the reputation of being the oldest commercial building in Rochester. The company has been a success from the beginning and its growing reputation and increasing patronage from year to year have been extremely gratifying to those interested in its affairs. A new institution starts with all the advantages and improved methods which older institutions have only gradually acquired through long years of experience and experiment. The executive officers of the Genesee Valley Trust Company are all bankers of long experience and acknowledged ability, the president being Henry C. Brewster and associated with him are Charles H. Palmer, vice president and secretary, Frank H. Hamlin, vice president, and Herbert C. Howlett, assistant secretary.

The company offers every convenience and facility to its customers in their banking operations making it possible for them to draw or deposit their monies by mail without the trouble of presenting their bank books and enabling them to pay their obligations by checks without leaving their homes. Four per cent interest is paid on deposits for even months and the amount is not limited as in the case of savings banks. The last report of the company issued on the first of January of the present year shows resources of \$8,172,284.70.

Rochester Savings Bank.

Among the city's financial institutions none occupy a more prominent place or enjoy a larger measure of public confidence than the Rochester Savings Bank, the offices of which are located at the corner of West Main and South Fitzhugh Streets. It is the oldest Savings Bank in Rochester, having been established in 1831 and since its inception has gained a steadily increasing patronage by virtue of wise business management and conservative methods, over \$38,000 in individual accounts having been opened with it during that period. Savings Banks are institutions created for the purpose of encouraging thrift and the habit of saving

on the part of the people. They are under the constant supervision of the state and the classes of securities in which they may invest their deposits are named and limited by law. These securities are all edged, being first mortgages on New York Real Estate, United States and other high class bonds. Investment in stocks or industrial bonds is not permitted. Further, after crediting dividends, surplus earnings are allowed by law to be accumulated to the extent of fifteen per cent. of the total amount on deposit in order to insure to the depositor the full return of his principal and dividends, in event of loss arising from depreciation in the market value of the securities owned by the bank or from any other cause whatsoever. Thus absolute safety and protection are afforded the depositor.

The Trustees of the Rochester Savings Bank are all men of high character and reputation in local business circles who give their services gratuitously and do not in any way participate in the bank's earnings, surplus being held for depositors' benefit entirely. Hebert P. Atkinson is president and associated with him in office are Henry S. Hamford, treasurer, and Thomas H. Hubbard, secretary.

The present financial condition of the bank shows deposits amounting to \$21,823,000 and a surplus of over \$1,700,000.

Rochester Trust and Safe Deposit Company.

At the "Four Corners" in the heart of the business district of the city, is located that handsome new granite structure, the home of the Rochester Trust and Safe Deposit Company. Since its organization in 1888 the company has continued its growth in a measure that is very gratifying to the prominent business men who are interested in its affairs. The last semi-annual statement issued at the close of 1905 shows resources of \$23,507,770.34 and a surplus (earned) of \$1,103,186.01.

The company's funds are invested in the highest class of securities only, United States, State, County, City and other bonds and first mortgages on real estate. All real estate loans and investments are made after thorough investigation and only on the most approved collateral.

The trust department of the company offers special inducements to the public. It is the business of this department to take charge of estates and assume the guardianship of children to act as executor, trustee, administrator, registrar, etc., and as trustee for railroad and other mortgages. It also draws wills free of charge.

In the savings department interest is allowed at the rate of four per cent per annum, accounts being credited semi-annually. Special attention is given to the accounts of ladies and others who, from lack of experience, desire advice.

In the safe deposit department safes may be rented from three dollars and upward per annum and every facility and convenience are offered for the storing of trunks and boxes containing valuable articles.

The officers of the company are: V. Moreau Smith, president; E. Frank Brewster and William C. Barry, vice-presidents; Robert C. Watson, secretary; Taylor D. Bidwell, first assistant secretary; F. K. Ward, second assistant secretary; Austin H. Cole, superintendent of vaults. The board of trustees comprises some of the most prominent business men of Rochester bearing the highest reputation for character and integrity.

Monroe County Savings Bank.

Since its incorporation in 1850 the Monroe County Savings Bank has been steadily growing until to-day it occupies one of the foremost places among this city's financial institutions, having resources of \$18,134,974.34 and a surplus of \$1,476,818.70. Naturally it is best known among those Rochester citizens of more moderate means, those who are able to lay aside a portion of their earnings and who wish to be absolutely assured that they are in safe and competent hands, at the same time earning something. The Monroe County Savings Bank supplies both these wants. It is as sound as a banking institution can be and it pays as high a rate of interest as is possible under wise bank management. It is a noteworthy fact as evidence of its high reputation in the community that this institution made large loans in connection with the building of Catholic schools in Rochester.

At the head of the institution as president is James E. Booth, while associated with him in office are Rufus K. Dryer and Alexander M. Lindsay, vice-presidents; David Hoyt being secretary and treasurer. The bank's offices are located at 25 State Street.

Wm. J. and Geo. E. Montgomery. Prominent among our local building contractors is the firm of Wm. J. and Geo. E. Montgomery, whose offices are located at 308 Millwanger & Barry Building.

Mr. Wm. J. Montgomery has been identified with the building business all his life, as indeed were both his father and grandfather before him, his father having been looked upon as one of the pioneer builders of Rochester. The present partnership was assumed some seven years ago.

Among the large contracts assumed by the present firm may be mentioned the building of the officers' quarters and barracks at Fort Ethan Allan in Vermont for the United States government; the plant of the Kee-Lox Manufacturing Co. on Tremont Street and the William Church Home on East Avenue and William Street, both in this city. The firm have also engaged extensively in local building operations of a more minor character, having put up over a hundred dwelling houses within the past two years.

Four Significant Facts concerning

The Northwestern Mutual Life Insurance Company

Of Milwaukee, Wisconsin

First—It made the largest Net Gain of any company in the world during 1905.
Second—It made the largest Net Gain of any company in Wisconsin in its home State where supposedly it is best known.
Third—It made the largest Net Gain of any company in New York, "the Empire State" of the investigation.
Fourth—Notwithstanding the fact that a larger amount of new business was written than in any previous year and the transactions in all departments of the Company's activities were larger than ever before, the expense rate was the lowest of any year in the Company's history, and lower than any other company in the United States has reached during any year of the last ten, up to and including 1905.

The only inference that can be drawn from the above is that the Northwestern is furnishing the best secured life insurance at the lowest cost, and that the public in general is becoming a wiser of these facts.

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