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Supplies.

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Manufacturers of the

Snow Flake Lime and Cement Blocks

Wholesale and Retail Dealers in

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S. F. EHRlich, Manager. Rochester, N. Y.

TELEPHONE

ORIGIN OF THE SAVINGS BANK.

An Institution Suggested Many Years Ago.

A thousand million of dollars, a billion, is beyond the comprehension of the most of us, but that is less than the annual savings of the nation. How can it be invested safely? In many ways, according to our individual knowledge of financial matters. Right here is a point worthy of thoughtful consideration, for no one can be wise upon all subjects. One man knows how to manage a farm, another how to run a factory, another is a merchant, another a banker, each able to instruct others in his particular pursuit. Is it not wise to avail ourselves of their advice and direction? This is particularly true of the savings of wage earners and of those with little or no knowledge of finance. Do not be induced to invest your savings in mining or other schemes concerning which you can know little or nothing.

The thing of first importance is security; if the principal is lost there can be no income.

Of all the means ever devised to protect our savings there are none more secure or better managed than our savings banks, under the control of the state, and conducted by gentlemen who have made the care and investment of trust funds a life long study. These institutions are beneficent, not benevolent; created to encourage thrift; to build up self-respect by promoting self-support, and in every way are deserving of praise for the manner their business is handled.

Probably few know the original of the savings bank. It was first suggested and advocated by Daniel DeFoe, the author of that enticing story, "Robinson Crusoe." In recognition of DeFoe's services to mankind in suggesting the savings bank every reader of "Robinson Crusoe" should have a savings bank account, which cannot otherwise than prove to his advantage as well as increase the sphere of the savings bank's usefulness.

A HIGHLY ENDORSED COLLECTION SYSTEM.

The Snow Mercantile Agency was established September, 1898, as an incorporated company, the president, John F. Snow, bringing to the active management of the business a practical experience of over thirty years. The company, whose offices are located in the German Insurance Building, collect on the past due accounts of wholesale merchants, jobbers and manufacturers. They are fully equipped in every respect to render the most complete and satisfactory service to their clients, having bonded attorneys in every city throughout the United States and Canada. They also possess facilities for attending to all foreign collections. The company further guarantee payment of collections made through their attorneys wherever located, and has a well equipped legal department for every class of legal work.

A special feature is the legal department under the management of an expert lawyer where all branches of legal work are attended to, including settlements and adjustments.

The highly satisfactory character of the services rendered has gained for the company the endorsement and patronage of an increasingly large number of our leading commercial houses.

STAINED AND LEADED ART GLASS.

J. Henry Gustafson.

Success in high degree has rewarded the efforts of Mr. J. Henry Gustafson since he established himself in business at 77 Main Street West some seven years ago. The present premises are now located at No. 80 of the same street, the rapid growth of the business having necessitated the removal to larger quarters. Mr. Gustafson manufactures and deals in everything pertaining to stained and leaded art glass work and brings to the management of his business an intimate technical knowledge and long years of practical experience. Employing only high grade artists and giving all work his own personal supervision, Mr. Gustafson has built up a first class trade and has gained the confidence and patronage of the best people. Mr. Gustafson is prepared at all times to submit designs and estimates and any other information pertaining to leaded art glass to any one desiring it. Particular attention is paid to church work and memorial windows, both in figure

and design. A special feature is also made of artistic lamp shades and of beveled plates in metallic wash of copper and brass and German silver. Those who are connoisseurs in such matters are looking for quality and first class workmanship would find it to their advantage to pay a visit to Mr. Gustafson's workshops.

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, the first deposit of thirteen dollars was made July 2, 1831, and since its inception has gained a steadily increasing patronage by virtue of wise business management and conservative methods, over 338,000 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 gilt 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. Hobart F. Atkinson is president and associated with him in office are Henry S. Handford, treasurer, and Thomas H. Hubbard, secretary.

The present financial condition of the bank shows deposits amounting to over \$23,000,000; the number of open accounts being 53,724.

T. H. Marrion & Co.

One of the largest and best known marble works in the city is that of the above concern, located at 478 State Street.

The above company are manufacturers and dealers in all leading granites and marbles for monumental art and have worked up quite an extensive trade, their business operations extending all through New York State, as far South as Kentucky and as far East as Maine.

They make the very finest class of work only and have all the latest improved tools used in engraving and marking.

Their branch office and warehouse, quarries and works are located at Barre, Vt., with Mr. James T. Marrion as Superintendent. They employ a large force of men at their quarries at the above named place, besides a number of men at their retail business here.

They have a large list of the orders that were placed with them during the season of 1906 and will have a much larger list for the past season, which shows, plainly, that their business is rapidly increasing and their work turned out is very satisfactory. The members who comprise this enterprising firm are all wide awake business men and are thoroughly imbued with the "Rochester spirit" which dominates so many of our best people.

Costly Locks of Hair.

There is an exchange in Paris where one may purchase locks of hair which have adorned the heads of celebrities. Two dozen grown by Lord Nelson recently sold for \$625, and this was considered a rare bargain, since a much smaller number went for \$350. Nobody seems to care much for the hair of the Duke of Wellington, since his hair was product is quoted at only \$7.50 per lock. Napoleon, who had some that hung right in the middle of his forehead, is rated at from \$5 to \$100, according to demand, and Lord Byron rules fairly steady at \$97.50.

Wera & Gallagher

Rochester, N. Y.

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and

Old Folks' Home

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Rochester, N. Y.

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Spruce, Cypress, Southern Pine, Etc.

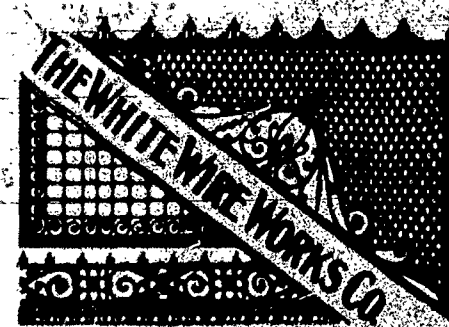
Rochester Office, 157 Railroad St.

Main Office, 126 Main St., N. Tonawanda, N. Y.

WM. J. WARD, Rochester Manager

S. E. WHITE, Pres.

J. O'CALLAGHAN, Sec. & Treas.



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