

FIFTY-EIGHTH SEMI-ANNUAL STATEMENT  
OF THE  
**MONROE COUNTY SAVINGS BANK**

33 and 35 State St. Rochester, N. Y.

JULY 1, 1908

Resources	Liabilities
Bonds and mortgages - \$11,464,045.00	Due depositors \$18,684,455.40
Land Contracts - 6,975.00	Other liabilities 132,522.62
U. S. and bonds of states - 767,000.00	Surplus market value - 1,205,827.99
Bonds of cities - 3,129,260.00	
County bonds - 260,400.00	
Village bonds - 89,600.00	
Railroad mortgage bonds - 2,708,960.00	
Interest accrued - 823,758.54	
Real estate - 172,800.00	
Cash in banks and trust companies - 870,190.95	
Cash on hand - 289,816.52	
<b>\$20,022,806.01</b>	<b>\$20,022,806.01</b>

JAMES E. BOOTH, President DAVID HOYT, Sec. and Treas.

**CARPETS CHOICE PATTERNS DURABLE FABRICS RUGS**

Get Acquainted with Our Carpet Department. RESULT—SATISFACTION, ECONOMY

**RUGS**  
ALL SIZES  
CARPET SIZES A SPECIALTY

**CARPETS**  
ALL GRADES  
WIDE VARIETY  
PLAIN FIGURE  
PRICES

**LINOLEUMS OIL CLOTHS** Velvet Rugs, 27x54 \$1.18  
**STRAW MATTINGS GRASS MATTINGS**

**H. B. GRAVES** HOMES FURNISHED  
78 STATE ST. ROCHESTER N.Y.

**REPORT OF THE CONDITION OF THE ROCHESTER TRUST & SAFE DEPOSIT CO. ROCHESTER, N. Y. at the close of business June 30, 1908**

**RESOURCES**

Real Estate	\$ 475,000.00
Bonds and Mortgages	2,750,187.22
U. S. State, County, City and other Bonds	9,466,786.74
Overdrafts	.00
Time Loans	.00
Demand Loans	6,843,675.80
Cash in Banks	878,082.45
Cash on Hand	779,875.55
<b>Total</b>	<b>\$21,193,617.76</b>

**LIABILITIES**

Capital Stock paid in	\$200,000.00
Surplus (earned)	903,710.66
Deposits	20,089,907.10
<b>Total</b>	<b>\$21,193,617.76</b>

State of New York, County of Monroe, ss.  
I, Robert C. Watson, Secretary of the Rochester Trust & Safe Deposit Co., do solemnly swear that the above statement is true, to the best of my knowledge and belief.  
ROBERT C. WATSON, Secretary.  
Subscribed and sworn to before me this 30th day of June, 1908.  
T. D. BIDWELL, Notary Public.

**German American Lumber Co.**  
GET OUR PRICES  
134 Portland Ave. 888 Clinton Ave. S  
Both Phones, Home 1865, Bell 1246

**An Oldtime Outlaw.**  
Robin Hood is a traditional English outlaw and popular hero. He is said to have been born at Locksley, Nottinghamshire, about 1150. He lived in the woods with his band, either for reasons of his own or because he was outlawed.

**Where Crime Thrives.**  
Criminal records kept in New York County for six years shows that a trifle more than one-half of the persons charged with crimes are found guilty, while expert opinion is agreed that not two out of one hundred are innocent.

**Political Hypocrisy.**  
The politician who, on the eve of an election, knocks on the poor man's door, shakes his hand and kisses the baby, illustrates the maxim that hypocrisy is the homage that vice pays to virtue.—Toronto Star.

**Taxation on Guns.**  
In Texas the state imposes a tax of 10 per cent on the gross proceeds of the sale of firearms. None is, therefore, for sale. They are "rented" for 10 years at the regular price.

**The Use of Papers.**  
Cover floors with papers on stormy days or after scrubbing; they leave no dust like rugs do. Papers between mattresses and springs keep dust off the floor and save the mattresses.

**New York's Public Schools.**  
Few appreciate the magnitude of the New York public school system. There are over 515 schools, with more than 14,500 teachers, and about 600,000 pupils.

**A Big Milk Bill.**  
New York City gets a portion of its milk supply from as far as four hundred miles distant, and the product of 86,000 farms is drawn on to meet its daily wants.

**A Big Payroll.**  
The New York Central employs 50,000 men and between \$3,000,000 and \$3,500,000 is paid in monthly wages.

**Difficult of Access.**  
The foundation of the strong-room of the Bank of England is 66 feet below the level of the street.

**RUBBER FINGERS.**  
They're Common Enough Now, But Many Still Cut off a Glove Finger.  
When you cut your finger nowadays and wrap it up in gauze, you don't have to hunt for an old pair of gloves and lop off a finger to form the outer bandage of your wounded member; you simply go to the drug store and buy a rubber finger for a nickle.  
And yet many persons go on cutting off glove fingers. They have got into the habit of saving up old gloves for just such purposes of home surgery, and the habit sticks pertinaciously.  
Most of them don't know that you can get rubber fingers of all sizes. They are made to fit the baby who in his first adventures is pretty sure to find a knife somewhere and to acquire the knowledge that it cuts, and grownups, too, no matter how big the hand. And they are mighty convenient, for you put one on and it stays on, whereas you know a glove finger has to be tied on by strings passing over the hand and around the wrist.  
New devices to save time and bother are put on the market daily, but it takes some folks a long time to find out about them.—New York Sun.

**Golden Weddings.**  
Married couples look eagerly forward to their golden wedding anniversary, and immediately after its celebration one or the other as a rule, dies. This is due to superstition. If the golden wedding were celebrated at sixty-five years of married life people would live fifteen years longer than they do, ever looking forward in happy anticipation of its approach. Let's try it. Out of 1,000 couples only seventeen live to celebrate their golden wedding. Assuming that the marriage takes place at 20 years, this means a life of three-score and ten, the allotted space. The golden wedding is the crossing of the Rubicon.

**About the Potato.**  
The history of this vegetable affords a striking illustration of the influence of authority. For more than two centuries its use as a food was vehemently opposed. At last Louis XV wore a bunch of its flowers in the midst of his courtiers, and the consumption of the root became universal in France.

**House Refuse in Germany.**  
In certain towns in Germany householders are compelled by law to sort out their house dust. They have to provide three receptacles—one for ashes and sweepings, one for cooking refuse, and one for rags and paper. The rubbish is utilized by the town authorities.

**Electric Meat Saw.**  
The up-to-date butcher shop is now provided with an electric meat saw, and the old hand saw is relegated to the junk pile. In its place is a small hand saw driven by an electric motor, which severs all bones in a neat and expeditious manner.

**Whales and Dolphins.**  
About 40 different kinds of whales and dolphins are known, and although they live in the open sea and look like fish they are not fish at all, but are true mammals, breathing air and feeding their young on milk like cows and horses.

**Tobacco Smoke.**  
The smoke from the bowl of one's pipe is blue because coming direct from the red hot tobacco, it is very highly oxidized, but the smoke from one's lips is gray, because it is highly watered and hydrocarbonized.

**Costly Attempts.**  
It has become known that the three attempts made by Sir Thomas Lipton to capture the America's cup, the intrinsic value of which is about \$250,000, have cost him \$500,000 for yachts alone.

**Effect of Color on Dew.**  
The deposit of dew is greatly influenced by color. It will be found thickest on a board painted yellow, but not at all on red and black.

**Float the Wearer.**  
A suit of clothes which will float the wearer in case of accident at sea, has been patented by a Norwegian inventor.

**Mail Orders in the East.**  
Mail orders for merchandise are practically unknown in China and the East in general.

**An Intoxicated per-ot is, as a rule, no more fit to be at large than a lunatic. No one may say what he will do next.**

**The rock of Gibraltar is honey-combed with 70 miles of tunneling.**

**The Bank of England employs about 1,000 people.**

**England has about 13,000 square miles of coal fields.**

**Ninety-six per cent of the coal is produced north of the equator.**

**In many parts of Africa, gin is the only currency.**

**The average life of a ship is twenty-six years.**

**Blond people are rarely afflicted with cancer.**

**Five Minute Sermon**  
**The False Prophet**  
The word prophet means a person who, being inspired by God, announces future events and foretells what will take place in the remotest times in regard to the people and religion by the immutable will of the Lord. But the name was also given to all good and holy men who, in the name of God, taught religion to the people; who corrected, advised, and consoled them unto eternal life, as circumstances required.  
As plants are known by their fruit, so also are false prophets known by their works. Thorns will not bring forth grapes, nor can you gather figs from thistles. In the same manner a corrupt heart cannot produce good actions; and if a hypocrite does something now and then that is good in itself, you will in a short time discover the motive of his actions. A corrupt heart will strive to conceal itself, but its hypocrisy is revealed by its actions. The style of dress, conversation, recreation, amusements, friendships, etc., plainly show the true condition of the heart.  
Christ wished to teach us that it is not enough to abstain from doing evil. God expects that when we avoid evil we should also practice the Christian virtues according to our state of life and correspond faithfully with the graces we have received.

**Weekly Church Calendar**  
Sunday July 26—Gospel, St. Matt, vi, 15-21—St. Anne, mother of Blessed Virgin Mary.  
Monday 27—St. Pantaleon, martyr.  
Tuesday 28—St. Nazarius and Companions, martyrs.  
Wednesday 29—St. Martha, virgin.  
Thursday 30—St. Abdon and Sennen, martyrs.  
Friday 31—St. Ignatius Loyola, confessor.  
Saturday August 1—St. Peter's Chains.

**THE SLOT MACHINE.**  
It Doesn't Always Work the First Time the Plunger Plunges.  
"Did you ever notice how foolish a man looks after he gets stung by a slot machine?" demanded the server. "You know the chap who walks up, put a cent in the slot and then draws nothing when he pushes the rod.  
"Then he puts on that he was only testing the thing to see if it was working. He pretends he didn't lose his cent at all.  
"It seems to me a lot of these machines don't work right. I've noticed that lots of people put their money in and get no return.  
"Anyway the machines often don't work when the person who is trying for chewing gum is in a hurry to get an incoming subway train or something like that. Then the next person who comes along is apt to get two pieces of chewing gum for one cent.  
"I know persons who deliberately try the slot machines in the hope that a dilatatory cent will give a piece of gum free. Others look in the pan underneath to see if there isn't a piece of gum or candy there that the late user did not have time to get."  
—New York Sun.

**Thankless Advice.**  
Instruction in politeness to the general mob of passengers is never well received and never will be. Politeness begins at home. You cannot instill it into a man over 20 who serves the public, as he soon acquires a supreme contempt for his betters. People laughed at Catherine of Russia for prohibiting ladies from getting drunk at her levees, and gentlemen from actually striking ladies at those functions. But that insufferable prig, Lord Chesterfield, far outdid the powerful Empress. In one of his letters he tells his son: "After blowing your nose in company, do not look at the handkerchief." In the "American Chesterfield" the Yankees are admonished not to spit on the carpet.

**The Overfed Husband.**  
Prof. Carl Von Noorden, addressing a number of prominent scientists at Vienna on the subject of "Food and Nourishment," declared that the reason so many men begin to get fat immediately after they have been married is because their wives give them their favorite dishes on every possible occasion.—London Standard.

**The Fastnet Light.**  
The new electric Fastnet Light on Cape Clear, Ireland, is 750,000 candlepower. The cost was \$420,000. The focal plane of the flash is 150 feet above high water, and theoretically it is visible 16 miles. The foundations of the lighthouse are 20 feet thick.

**Chicago's Great Fire.**  
The Chicago fire occurred October 8 and 9, 1871. About 125,000 people were rendered homeless and over 20,000 buildings were destroyed. The loss was estimated at \$200,000,000, and the area of the burned district was about 1,800 acres.

**Business Directory**  
Organized 1841  
**ROCHESTER SAVINGS BANK**  
Corner Main St. and Pittsburgh St.  
Resources July 1, 1908 \$24,759,288.00  
Surplus July 1, 1908, - 1,441,534.68  
4 per cent interest allowed on accounts from One Dollar up to Three Thousand Dollars.  
Money to loan on Bond and Mortgages  
Robert F. Atkinson, President  
Henry S. Sanford, Treasurer  
Thomas H. Husband, Secretary

**MILLINERY.**  
Fine Showing of  
**Exclusive Spring Millinery**  
Call and inspect our display.  
**Mrs. M. Galligan Cullen**  
338 Main Street East

**CORSETS.**  
**MRS. SMALING**  
Elite Corset Shop  
A perfect fitting corset is a continual delight. You don't have to fit the corset as in ready-mades. We fit you.  
"B" MAIN ST. EAST

**ARCHITECTS.**  
**JOSEPH H. OBERLIES ARCHITECT**  
Home Phone 3667  
Office-838,840,842 Granite Bldg

**Eugene G. Sackett Co.**  
Manufacturers and Dealers in  
**Mantels, Grates, Chandeliers**  
Interior  
Tile and Marble Contractors  
164 South Ave. Rech. Phone 2746

**CLARK**  
Paint, Oil and Glass Co.  
131 State Street  
**DRUGS.**  
**THE ECONOMICAL DRUG STORE**  
Drugs at Cut Rates  
We also handle an up-to-date line of Post Cards and Stationery  
**M. R. Connor, 182 W. Main St.**

**J. K. Post Drug Co**  
Established 1889  
**Pure Olive Oil**  
50c per pint  
17 Main St. E. Next to Wilder Bldg

**MISS ELIZABETH MCGARTH**  
TEACHER OF  
**VOICE CULTURE AND PIANO**  
Studio 509 Central Building

**Malone's Orchestra**  
Latest music furnished for all occasions, any number of pieces  
John L. Malone, leader, also manager of the Park Band.  
70 Alexander Street

**Clothing**  
For Men Women and Children.  
Latest Spring and Summer Styles.  
**CASH or CREDIT**  
Home Phone 6029  
**G. W. BEELER 46-48 Reynolds Arcade**  
Up One Flight

**Two Strong Arguments**  
In favor of the renovating done at this factory is that your feathers and mattresses are sent home in excellent condition, and are thoroughly cleaned.  
Both Phones **GRAY'S** 17 MT. HOPE AVE.

**60 YEARS' EXPERIENCE**  
**PATENTS**  
TRADE MARKS  
DESIGNS & C.  
COPYRIGHTS & C.  
Anyone sending a sketch and description may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. Write for Patent Office free. Oldest agency for securing patents. Patents taken through Munn & Co. receive special notice, without charge, in the  
**Scientific American.**  
A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms \$3 a year in advance. Sold by all newsdealers.  
**Munn & Co. 311 Broadway, New York**  
London, England, in 7-8, Washington, D. C.

**Business Directory**  
**UNDERTAKERS.**  
Established 1872  
**L. W. Maier's Sons UNDERTAKERS**  
150 Clinton Ave. N.  
Phones 609  
**Thos. B. Mooney Funeral Director**  
REMOVED  
To 68 Edinburgh Street.  
Temporary Office, 263 Plymouth Ave.  
Lady Attendant.  
Rech. Phone 2418 Bell Phone 127 A

**RYAN & MCINTEE UNDERTAKERS**  
190 Main St. West  
Home Phone 1464 Bell Phone 3292L

**WINES AND LIQUORS.**  
For Pure  
**Ales Wines and Liquors**  
Send your orders to  
**Matthews & Servis Co.**  
95 STATE ST.  
Both Phones 2075  
Eastern Ry. No. 64 Kentucky Bourbons  
Bell Phone Main 30  
**Murray Importing Company**  
Incorporated  
Wholesale and Retail Dealers in  
**WINES AND WHISKIES**  
244 North St. Rochester, N. Y.  
**CONTRACTORS.**  
MY MOTTO: "Not cheap work, but good work cheap"  
**Chas. P. Strogen**  
Contractor and Builder  
Repairing a Specialty Rech. Phone 2332  
17 Columbia Ave., Rochester, N. Y.

**COAL.**  
**Geo. Engert & Co. COAL.**  
Principal Office and Yard, Telephone 257.  
306 Exchange Street

**BURNS AND COMPANY COAL**  
Office—Court & South Clinton  
Telephone 3798  
REAL ESTATE.

**W. B. Tuxill REAL ESTATE**  
904 German Insurance Bldg.

**MEDICAL.**  
**GENEVA** Cures Rheumatism, Stomach and all medicinal purposes  
**LITHIA** Uric Acid troubles  
**WATER**  
24 ELM STREET  
**TALKING MACHINES.**  
Home Phone 2089 Open Evenings  
**A. J. DENINGER**  
TALKING MACHINES  
Edison Headquarters  
\$1 down, \$1 week sends one to your home  
Every dollar counts at Deninger's  
335 NORTH STREET

**Furniture Movers Piano Movers**  
**Sam Gottry Carting Co**  
Pottery Bldg. State St. Entrance  
For Any Neglect of  
**G A R B A G E**  
Collection to Insure Prompt Attention  
Notify  
**GENESEE REDUCTION CO.**  
Foot of Falls Street  
Home 1769 Bell 1739 Main

**WHEN**  
Reupholstering, Repairing, Refinishing  
Your Furniture it pays to have it well done. Call up home phone 3949 and I will call with samples.  
**John B. Lenahan, 616 Main St. East**

**Patents**  
Inventor's book free  
This 64 page book gives full information about Patents, Copyrights and Trade Marks. Also contains cuts of 100 mechanical movements, and portraits of all the famous American inventors.  
Mailed free to any address.  
**OWEN & BROOK**  
Patent Attorneys, 918 F Street N. W., Washington, D. C.  
Reference, Dr. E. L. Schatz, The Catholic News Agency, this city!