

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	
\$20,022,806.01	\$20,022,806.01

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
Total	\$21,193,617.76

LIABILITIES

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

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-or-is, as a rule.
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 Co-martyr.
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."
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. Hubbard, 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.
378 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. Tel. 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
Branch Office, 117 1/2 Washington St., U.S.

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.
Tech. Phone 2418 Bell Phone 127 A

RYAN & MCINTEE UNDERTAKERS
190 Main St. West
Home Phone 1464 Bell Phone 2292L

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. Stroger
Contractor and Builder
Repairing a Specialty
Roch. 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 2798
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
Powers 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 Mah

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 E. 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!