

Rochester Business Institute

And the New Half Century

The R. B. I. wishes a Happy New Year to its thousands of alumni and friends.

For the R. B. I. the New Year holds the beginning of a new half century of work in business education, and its managers are looking forward to it with keen zest and enthusiasm. The R. B. I. is fifty years young. Years do not make it old. They only add to its strength and vigor. During the past fifty years the institution has trained nearly thirty thousand young men and women for service in the commercial world, and these students are scattered over the whole globe. In the next fifty years we hope it will be able to train twice that number. The steady growth of numbers in the school seems to warrant such a hope, and, at any rate, that growth has led the management to take one of the most important steps ever taken in the history of the institution; namely, the purchase of a spacious and admirably located site for a building which shall be the permanent home of the institution, and which shall provide amply, not only for the present, but for many future years.

The first year of the beginning of the new century will be marked by the inauguration of Commencement Exercises as a permanent annual feature. These exercises this year will be held in February. Due announcement and the date of the exercises will be given in the public prints.

The management is also planning a pleasant and interesting surprise for the business and professional men of the city in the matter of a new labor-saving appliance vital to present day office routine which will be introduced. They have recently sent a teacher to the factory where this appliance is manufactured and he will there be carefully instructed and prepared for the introduction of this latest feature before the end of the present school term. It is planned to give some demonstrations of the efficiency of this new appliance which will be open to the business and professional men of the city, of which due announcement will be made.

These new features simply illustrate the purpose of the R. B. I. to remain in the very front rank of wide-awake and progressive institutions, and to interest itself constantly in every matter related to the efficiency and well-being of the business of the country.

The present owners and managers of the school are Mr. S. C. Williams, president, and Dr. John F. Forbes, secretary and treasurer.

Mr. Williams came to the Institute as a teacher in 1889, and has been engaged in the active management since that time. A prior teaching experience of seventeen years in high schools and commercial schools had prepared Mr. Williams for this responsible service as principal and instructor. He is also the author of several of the well-known Williams & Rogers commercial textbooks.

Dr. John F. Forbes began his work in the R. B. I. in 1907 as lecturer in Psychology and Pedagogy in the summer school classes for the professional training of commercial teachers. The great value and vital importance of his work was apparent from the very start, and his interest in the institution gradually increased until 1910 when he became fully associated as the owner of a one-half interest in the school, and associate principal with Mr. Williams in its management, giving his entire time to the institution. Dr. Forbes has been a teacher for over thirty years, and had, prior to his coming to the R. B. I., organized, in connection with another institution, a successful commercial school. Both Mr. Williams and Dr. Forbes combine experience in administration and class instruction, and both are active in each of these respects. Their present schedule of daily work shows that they give twenty hours of actual instruction in the classroom each week. Both men have had valuable business experience; Mr. Williams as bookkeeper and office manager, and Dr. Forbes as manufacturer, a fact which gives to their teaching the practical value so important in the commercial school.

Associated with these men is a carefully trained staff of experienced teachers and specialists. The school is provided with six competent teachers of penmanship, eight teachers of bookkeeping, three teachers of advanced office practice, six teachers of shorthand, three teachers of touch typewriting, four teachers of English, three teachers of correspondence, two teachers of commercial law, five teachers of arithmetic.

The employment department of the school exercises the utmost care in selecting students best fitted for the positions for which the graduates of this school are so eagerly sought in the business world. Since 1905 the records of the employment department show that the calls for students trained in the R. B. I. exceed one thousand per year.

It may not be generally known in Rochester that the R. B. I. is recognized as having the most important summer school in this country for the preparation of commercial teachers. During July, 1912, one hundred and four commercial teachers attended the R. B. I. Summer School coming from seventeen states and the Dominion of Canada.

Students Entering Monday, January 6, will be in time for our Winter Term Opening.

There will be a large registration and new classes will be started in all the departments of the school. These departments include bookkeeping and general office supervision, stenography and typewriting, including the duties devolving both on the stenographer and the dictator of correspondence, the private secretary and the advertising manager and salesman. There is also a special department for preparation in the common branches, such as arithmetic, grammar, spelling, practical English, penmanship and letter writing, this department being maintained for the benefit of those who are obliged to discontinue school before laying the right foundation in these branches.

Offices Open To-day Y. M. C. A. Building

Our Lady of Perpetual Help.

The Young Ladies' Sodality of this parish held a Christmas party Monday evening, Dec. 30th. Refreshments were served at the church hall and games were played and an enjoyable evening was spent by all who attended.

The school will reopen Monday January 6th, 1913.

ST. MONICA.

Last Thursday morning at 7 o'clock requiem high mass was celebrated for the repose of the soul of Thomas Rahely.

Last Sunday evening a meeting of the Holy Name Society was held.

As next Sunday is the first Sunday of the month it will be communion day for the Rosary Society.

Emmet Guards

A very nice programme has been arranged for the installation of officers which will take place on Tuesday evening next. All members should make a special effort to be present as a general good time is looked for.

Successful Party

The E. O. W. Pedro club held a bowling party last Wednesday at Renner's alley's and it was voted a success. Although not experienced bowlers some very good scores were rolled. The club will play Pedro at the residence of Mr. and Mrs. E. J. Ryan, of Woodward St., on Wednesday evening.

Personal.

Mr. Wm. O'Brien of Montreal, Can., was visiting relatives here this week.

Mrs. R. Raymond of Buffalo, N. Y., is the guest of Mrs. Ryan of Woodward St.

Mr. and Mrs. Walter Golden of Kensington Street, entertained friends Tuesday evening with a New Year's party.

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Report of the Condition of

The Central Bank

OF ROCHESTER

In the State of New York, at the Close of Business, December 26th, 1912.

RESOURCES		LIABILITIES	
Stocks and bonds, viz:		Capital stock	200,000 00
Public securities, market value	1,000 00	Surplus, including all undivided profits	202,029 54
Other securities, market value	602,528 30	Unpaid dividends reserved for tax	6,540 00
Real estate owned	None	Reserves for dividends	4,000 00
Mortgages owned	11,993 13		10,540 00
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	148,825 00	Preferred deposits	128,000 00
Loans and discounts secured by other collateral	1,876,928 26	Deposits not preferred	5,112,688 96
Overdrafts	2,492,650 63	Due trust companies, banks and bankers	204,242 99
Due from trust companies, banks and bankers	646,824 22	Total Deposits	\$5,444,941 95
Special deposits	206,875 77	Other liabilities, viz:	200,000 00
Legal tender notes and notes of National banks	118,042 99	Cashier's checks outstanding	14,110 00
Cash items	28,754 24	Bills received and counted	None
Other assets, viz:		Mortgages on real estate	None
Furniture and fixtures	1,000 00	Accounts payable	None
Accrued interest earned	20,870 97	Accrued interest earned	1,481 00
Accrued interest not earned	10,000 00	Accrued interest net entered	11,700 00
	26,170 97		27,201 00
Total	\$6,102,969 00	Total	\$6,102,969 00

STATE OF NEW YORK, COUNTY OF MONROE, ss. Benjamin H. Chase, President, and Howard E. Clapp, Cashier, of the Central Bank of Rochester, a bank located and doing business at Nos. 3-5-7 Main Street, in the city of Rochester, in said county, being duly sworn, each for himself, depose that the foregoing report is true and correct in all respects, to the best of his knowledge and belief, and they further say that the usual business of said bank has been transacted at the location required by the Banking Law (Chap. of the Consolidated Laws as amended), and not elsewhere; and that if any report is in the form prescribed by the Banking Law, and is made in compliance with an official notice received from him, commanding the day of December, 1912, as the day as of which such report shall be made.

BENJ. H. CHASE, President.
HOWARD E. CLAPP, Cashier.
Subscribed and sworn to by both deponents, the 27th day of December, 1912, before me.

F. P. KIRCHNER, Notary Public.

Marrying Her Debts.

It sounds strange to talk of marrying the wife's debts, but that was a common practice in England years ago. It was before the married woman's property act of 1882. In contemplation of law the husband and wife were one, and the husband was that one. Then if the bride owed any debts before marriage they devolved on the newly married husband, and he had to pay the piper. This led to some extraordinary farces being enacted. Women who were overloaded with debts actually got rid of them by marrying some poor bankrupt, imprisoned for debt. These men did not mind whether they were liable for hundreds or thousands, and the "wife" usually paid the "husband" a few pounds for the protection of his name, and then she would snap her fingers at her creditors and gayly set about incurring fresh debts. The law which settled and removed this sort of thing deserves a better title than the colloquial one of "a hase."—London Answers.

Baseball is Business.

Professional baseball is a business and millions of dollars are invested in it by business men. They make fortunes out of it, but they pay their players higher salaries than 900 out of every 1,000 of them could earn at any other line of work during a similar number of months each year. From a baseball player nothing is required but that he be able to play a good game under any conditions. Many stars in

the old days were able to do more than sign their names and read big print. A better educated class of men are in the game today, but they are getting more money for their services than they could earn if they followed any one of hundreds of different professions. And remember, that many of them stepped right out of college into good paying baseball positions. Could they have done as well financially had they entered banks or tried their hands at the law or medicine?—Ed A. Goewey in Leo He's.

A Test.

"You still doubt me?" inquired Algy.
"Test my love. Bid me attack wild beasts, defy savages, scale Mount McKinley, descend into a volcano—any thing, no matter what—I will do it."
"Very well," replied the doubting girl.
"Go and ask papa"—Fun Magazine.

Bright Boy.

Farmer (on one side of the hedge to boy on the other side)—Now, then, my lad, didn't I tell you not to let me catch you here again?
Boy (preparing to run)—Ah, right; don't make a fun. You ain't ought me yet!—Tit-Bits.

Had Him.

Hubby—You could make me happy if you would only exert yourself a little.
Wife—But you told me when I accepted you that I'd make you the happiest man on earth. How can I improve on that?—Boston Advertiser.

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