

# Report of the condition of Lincoln National Bank OF ROCHESTER

At the Close of Business May 1st, 1915

### RESOURCES

|   |                 |
|---|-----------------|
| Loans and discounts   | \$ 9,519,322.93 |
| Overdrafts, unsecured   | 3,156.28        |
| U. S. Bonds deposited to secure circulation (par value)                                       | 820,000.00      |
| U. S. Bonds pledged to secure U. S. deposits (par value)                                      | 75,000.00       |
| Other bonds pledged to secure Postal Savings  | 74,674.25       |
| Bonds, securities pledged as collateral for State or other deposits (Postal Savings excluded) | 310,000.00      |
| Securities other than U. S. Bonds (not including stocks) owned, unpledged                     | 2,518,832.78    |
| Stock in Federal Reserve Bank   | 50,000.00       |
| All other stocks, including premium on same   | 113,105.42      |
| Real estate owned   | 21,181.19       |
| Due from Federal Reserve Bank   | 280,000.00      |
| Due from approved reserve agents in New York, Chicago and St. Louis                           | 696,119.81      |
| Due from approved reserve agents in other reserve cities                                      | 1,403,604.86    |
| Due from banks and bankers other than above   | 1,048,047.82    |
| Checks on banks in the same city as reporting bank  | 4,811.09        |
| Exchanges for Clearing House  | 134,372.02      |
| Fractional currency, nickels and cents  | 6,332.05        |
| Notes of other National Banks   | 349,680.00      |
| Federal Reserve notes   | 21,235.00       |
| Lawful money reserve in bank:   |                 |
| Total coin and certificates   | 249,052.00      |
| Legal tender notes  | 278,355.00      |
| Redemption fund with U. S. Treasurer (not more than 6 per cent on circulation)                | 737,487.00      |
| Due from U. S. Treasurer  | 41,500.00       |
|   | 7,000.00        |

Total..... \$18,245,022.40

### LIABILITIES

|   |                 |
|---|-----------------|
| Capital Stock paid in   | \$ 1,000,000.00 |
| Surplus Fund  | 1,000,000.00    |
| Undivided profits, less expenses and taxes paid                   | 562,553.67      |
| Circulating notes   | 814,697.60      |
| Due to approved reserve agents in New York, Chicago and St. Louis | 82,839.76       |
| Due to approved reserve agents in other reserve cities            | 116,373.65      |
| Due to banks and bankers other than above                         | 1,116,175.89    |
| Dividends unpaid  | 450.60          |
| Individual deposits subject to check                              | 12,582,902.28   |
| Certificates of Deposit payable on demand                         | 281,111.63      |
| Certified checks  | 23,288.79       |
| Cashier's checks outstanding                                      | 1,571.69        |
| U. S. Deposits  | 61,765.42       |
| Postal Savings deposits   | 55,441.10       |
| State, county or other municipal deposits, secured                | 613,345.42      |

Total Deposits..... \$14,877,771.23

Liabilities other than those above stated..... NONE

Total..... \$18,245,022.40

State of New York,  
County of Monroe,  
City of Rochester,  
ss.:  
I, Peter A. Vay, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.  
PETER A. VAY, Cashier.  
Subscribed and sworn to before me this 4th day of May, 1915.  
CLARENCE S. GREENE, Notary Public.

Correct—Attest:  
E. FRANK BREWSTER,  
HENRY BARNARD,  
JOHN J. FRIEDERICH,  
Directors.

### Knights of Columbus.

At the the Second regular meeting May 21st, a large class of candidates will receive the First Degree. The Council officers will exemplify the degree. A full attendance is requested.

Chairman Wm. R. Punch of the Ticket Committee requests that returns for tickets for the last annual play be made promptly. This is very important, as this work must be closed and the committee discharged. Kindly make returns at once.

The Saturday evening Luncheons were discontinued on May 1st. The Luncheon now being served from 11.30 a. m. to 2 p. m. will be discontinued on June 1st.

The Third Degree exemplification will be given in the middle part of June. This is a good opportunity for members to send in applications. Those doing so this week can have their friends receive the three degrees within a few weeks time. This should appeal to all. There will not be a third degree given again before Fall.

The State Convention will be held this year at Poughkeepsie, N. Y., on June 1st and 2nd. This notice is given for the benefit of members who may desire to attend. Also for those who desire to give any suggestions to the delegates to the convention, who are the Grand Knight and Past Grand Knight Jas. P. Jones.

The next meeting of the 4th Degree Assembly will be held at the K. of C. Rooms on Thursday evening, May 21st. Important business to be transacted.

The Master Wm. T. Connor has set the date for the next Ceremonial to be at Onondaga Hotel, Syracuse, N. Y., October 10th, 1915. Applications may be had from the Secretary, M. D. Kavanaugh or from Comptroller H. K. Wheaton.

The Faithful Captain Sharkey will have a good speaker for the occasion.

On Friday evening May 14th a May Party will be held at the Club. This is a complimentary party for the members and their ladies. You'll be welcome whether you dance or not.

The Rochester Council has established the praiseworthy custom of attending the Holy Sacrifice of the Mass on Memorial Day (May 31st) for the repose of the souls of deceased Brothers. The mass will be said at Corpus Christi Church, Monday, May 31, at 8:30 o'clock.

### Knights of St. John Inspection

The different commanderies of the First Regiment, Knights of St. John, under the command of Colonel Frank J. Schwalb, were reviewed by officers in full dress uniform at a drill in St. Michael's Hall in Clinton Avenue North, on Thursday night. Battalion inspection and dress parade followed.

The Franciscan monastery at Washington has received from Jerusalem a fac-simile of the sacred "Stone of Unction."

Near Dayton, O., the Brothers of Mary have erected a new normal school.

The first printing on the American Continent was done in South America, as early probably as 1538. In 1537 "The Spiritual Ladder" was issued there.

Father Denis, pastor of St. Francis Xavier Church, Baltimore is teaching negro boys printing and wood-carving.

Ten Belgian Sisters will arrive at Rice Lake, Wis., to establish a hospital.

Fourteen Little Sisters of the Poor, of Brooklyn, N. Y., have sailed for England to proceed to do hospital work among the wounded soldiers.

St. Mary's congregation at Marathon City, Wis., presented its pastor with \$10,000 for a new rectory.

More than 15,000 men and women climbed Mt. Roubidoux, Cal., last Sunday, and knelt at the foot of the great Cross praying for peace.

In St. Joseph's Cemetery, Price Hill, Cincinnati, a Catholic public mausoleum has been completed and opened, at a cost of \$200,000.

Machine guns are said to be mounted in the two 525-foot high towers of the Cathedral of Cologne.

# WHY?

Has our business increased more than 25 per cent within a year, especially when everybody is crying hard times and no business?

## We Will Tell You WHY...

It is this--when times are hard and money scarce it is necessary that people should make their money go as far as possible. They buy of us BECAUSE we give them more for a dollar than they can get anywhere else in the city.

We serve them quickly, courteously and well, and always stand ready and willing to make good if they are not satisfied.

To our regular customers this ad is unnecessary.

But if YOU have never traded with us. Come to either of our stores this week and convince yourself that it pays to carry your goods home with you, and have the satisfaction of buying what you eat, from the cleanest and most sanitary markets possible.

Open Saturday Evenings Until 9 O'Clock

### Genesee Market

37-43 FRONT STREET  
Corner of Corlathian

### Public Market

33-35 SOUTH AVE.  
Just around the corner from Main Street



## The Next Bell Telephone Directory Goes to Press May 20th

This is the issue of this important book which is in circulation all summer, the season when Bell Service means so much in your home.

Your contract for a Bell telephone must be signed on or before May 20th to insure your name appearing in it.

You want the telephone service in your home that reaches the most of the other residence telephones in the City, so you may reach your friends.

Over 72.5 per cent. of all residence telephone subscribers in Rochester have Bell Service and 68 per cent have the Bell only. The answer is: You want the Bell.

Why not call Main 12000, Commercial Department today? Then your name will be listed in the new book.

## New York Telephone Company

95 N. Fitzhugh Street

### THE COAST LINE TO MACKINAC

DETROIT, CLEVELAND, BUFFALO, NIAGARA FALLS, TOLEDO, ST. HURON, ALPENA, ST. IGNACE.

A LAKE TRIP FOR REST AND RECREATION

Have a real vacation on the Great Lakes—the most enjoyable vacation in America. Daily service between Detroit and Cleveland and Detroit and Buffalo. Four trips weekly from Toledo and Detroit to Mackinac Island and return via the Mackinac Island Ferry. Special day trips between Detroit and Cleveland during July and August. Service between Toledo and Buffalo-Bay.

RAILROAD TICKETS AVAILABLE FOR TRANSPORTATION on D & C Steamers between Detroit and Buffalo or Detroit and Cleveland either direction.

Send for—Free Stamps for Illustrated Pamphlet and Great Lakes map. Address: L. O. Lewis, G. P. A., Detroit, Mich. Set of postage stamps mailed for free.

DETROIT & CLEVELAND NAVIGATION COMPANY  
Philip H. McMillan, Pres.  
A. Schantz, Vice-Pres.  
Genl. Mgr.



### New Rector at Hammondsport

Rev. Edward J. Dwyer, for several years pastor of the church at Hammondsport, has been appointed pastor of the Genoa and Scipio parishes by Right Rev. Thomas F. Hickey. He takes the place of Rev. John B. Doran, the former pastor, who recently was compelled to go to a sanatorium because of illness. Father Dwyer is a native of Auburn and has served as assistant in both St. Mary's and the Holy Family parishes. He was ordained a priest eleven years ago and was appointed assistant to Monsignor Hendricks of Ovid before being assigned to the Hammondsport parish. Rev. Victor Hurley, assistant pastor of St. Mary's church, Auburn, has been in charge of the Genoa and Scipio parishes during Father Doran's illness.

### Four Thousand Miles.

A thousand miles up the mighty St. Lawrence, a thousand miles along the great lakes, a thousand miles across the open prairie, a thousand miles over a sea of mountains—4,000 miles where nation meets nation and sovereignty meets sovereignty, but never a fortress, never a battleship, never a gun, never a sentinel on guard! Four thousand miles of civilized and Christianized internationalism that is North America's greatest achievement.—James A. Macdonald in American Review of Reviews.

### Rochester Phone. Stone 1914 L.

### W. SEWARD MARSHALL

High Art  
OLIVES AND OLIVE OIL  
Importer Bottler Jobber  
155-157 St. Paul St.

### Albert H. Hatmaker

For  
HARDWARE, PAINTS,  
OILS AND GLASS  
1053 Main Street East  
Rochester, N. Y.

### Wind Shield Glass

Set while you wait  
Mirrors and  
Re-silvering  
Desk and Table  
Tops  
HASKINS GLASS CO.  
Cor. Court & Cortland

### FARE \$3.00 DAILY BETWEEN BUFFALO & CLEVELAND



The Great Ship "SEANDEE"

The largest and most costly steamer on any inland water of the world. Carrying 1000 passengers.

CITY OF ERIS — 3 Magnificent Steamers — CITY OF BUFFALO

BUFFALO—Daily, May 1st to Dec. 1st—CLEVELAND

Connections at Cleveland for Cuba, Puerto Rico, Bay, Tampa, Detroit and all points West and Southwest. Reduced fares reading between Buffalo and Cleveland are good for transportation on our steamers. Ask your ticket agent for tickets and full particulars.

Respectfully colored sectional picture chart, showing both at terms and intervals of the Great Ship "SEANDEE" and on receipt of five cents to cover postage and mailing. Also call for our 24-page illustrated descriptive booklet free.

THE CLEVELAND & BUFFALO TRANSIT CO., Cleveland, Ohio

### The New York Medical and Surgical Institute

O-h-h! Do you know  
—"Delivery Free!"



### BALL'S Quick Shoe Repair Co.

66 Clinton Ave. N.  
Main 2571-W Stone 8053

Our specialists of twenty-five years experience treat all chronic diseases: catarrh, asthma, bronchitis, dyspepsia, kidney, heart and liver complaints, skin diseases, throat, ear and nose, female weakness. Electric and hot air baths, with latest appliances for rheumatic and nervous troubles. Consultation free. Mail correspondence given prompt attention. 9 Cumberland Street near N. Y. Central Depot, Rochester, N. Y.

### Wind Shield Glass

Set while you wait  
Mirrors and  
Re-silvering  
Desk and Table  
Tops  
HASKINS GLASS CO.  
Cor. Court & Cortland

