

## EVER HAVE TROUBLE WITH THE HOT WATER SUPPLY IN YOUR HOME?

Get a Copper Coil Gas Fired Water Heater and your hot water troubles will be at an end. With this device in your home you are absolutely sure you can get hot water in a hurry and at a low cost at any hour of the day or night.

**PRICE \$16.00**

Installed in your kitchen ready for use provided there is a flue outlet in kitchen. 5 per cent. discount for cash. Payments if desired. Satisfactory operation guaranteed or no sale. Phone us. We'll send for your order.

**Rochester Railway and Light Co.**

34 Clinton Avenue North  
Bell Main 3960 Home Stone 125

Mirrors - Plate Glass - Table Tops - Windshields

**Clark Paint, Oil & Glass Co.**

131-133 State St.  
Rochester, N. Y.

Everybody Knows



Saves You Money

Bell Phone Main 1108 All Work Guaranteed  
**Wetzlau Vulcanizing Co.**  
"The Tire Hospital"  
TIRES AND SUNDRIES  
837 Lake Avenue

Furniture Movers

PIANO MOVERS  
**Sam Gottry Carting Co.**  
OFFICE, POWERS BLDG

RALPH H. MOWLE  
Bell Phone 2827 Mairr  
General Blacksmithing and Horse Shoeing  
Carriage Repairing and Painting  
Wagon Building Rubber Tires and  
Lamps and Interfering Horse's Specially  
475-477-479 Dewey Ave.  
Corner Emerson

McConaughy & Smith  
Dealers in  
**COAL**  
1880 East Ave Rochester, N. Y.

### CONVENTION OF L. C. B. A. Delegates from All Parts of Rochester Diocese Will Attend.

The Ladies' Catholic Benevolent Association will hold a diocesan convention in Convention Hall at 7 o'clock on the evening of October 7th. About eighty representatives from all parts of the Diocese of Rochester will be present. A musical program will be given, and it is expected Bishop Thomas F. Hickey will make an address. "Supreme officers" of the order, two of whom are residents of Rochester, will be in attendance at the convention. A luncheon for the delegates will be served at the Hotel Seneca at 1 P. M., on the day of the convention.

### Bishop Conaty Dead.

San Diego, Cal., September 18. The Right Rev. Thomas J. Conaty, D. D., Bishop of the Diocese of Monterey and Los Angeles, and former rector of the Catholic University of America at Washington, D. C., died today in a cottage at Coronado, where he had been for the last week. Bishop Conaty's health had steadily declined since his arrival at Coronado and his death was not unexpected.

### May Apply.

Possibly the following from the Minneapolis Daily Journal may convey a subtle hint to the New York state faddists who would pamper and coddle the criminal, whether he be first offender or a habitual and hardened offender, but we have our doubts:

There is legitimate prison reform and there is such a thing as rational treatment of criminals, making for their welfare and moral betterment. But the prison should not be so comfortable for the prisoner that he is better off in it than out of it, as in France. Nor should the prison merge its function as a place of punishment in its function as a place of reform. After all the criminal goes to prison to be punished primarily and only to be reformed secondarily.

If a criminal is not to be punished, what is to be done to him? Is he to be pampered and petted and sentimentalized over, to enjoy a better living and much more consideration than the average

respectable citizen who has to hustle? Is he to be appealed to as a gentleman, a man of honor, and by his sympathetic response to avoid the major or harsher portion of his punishment? Is explanation to be omitted because a man repents or seems to repent, because he promises never to murder or to steal again? Nevertheless is there not food for serious reflection in the editorial quoted?

### Why Omit God.

Clifford Roe, president of the American Bureau of moral education, announced this new purity plan, speaking at the International Purity Congress in San Francisco last month: "Some insist the solution must be medical and psychopathic, others say that laws and police only are efficient in the matter, while still others put their whole faith in economic education and social hygiene. While all these are necessary and helpful, the supreme appeal must be greater than all these, it must be appeal to morality—moral education."

In the past our efforts have been largely centered upon the school teacher, the doctor, the lawyer and the minister. Our plan is to bring the facts before the great masses of the people—the farmer, the business man and the laborer. The message of purity, therefore, is not only preached today from the pulpit, but likewise from the Chautauquus and lecture platform and in club rooms and the auditoriums of great commerce associations.

One cannot resist asking this question: Have Mr. Roe and his ilk never heard of God?

### How It Works Out.

"I'll never forget the favor you have done me," said the man who doesn't mind asking for what he wants. "Don't say that," replied the cold blooded person. "When a man keeps brooding over an obligation he's almost sure to get resentful. Instead of appreciative."

### He Was.

"Jane, what time is it?" called down the late father. "I don't know, pa. The clock isn't going." "But I am," spoke up the young man, who would take a hint—Detroit Free Press.

### Paradoxical.

She—These functions are so unnatural, people pretending to be something that they really aren't. He—Well, that's natural—Puck.

E. W. Edwards & Son

## SILKS, VELVETS AND PLUSHES



### 89c Chiffon Faille for 69c

36 inches wide and bright lustrous finish, in shades of gray old rose, Russian green, Copenhagen, navy, brown, also black.

27-inch Corduroy in shades of navy, African brown, Russian green, wisteria, taupe, crow blue, and old rose. Special for this sale \$1.00

\$1.39c yard—40-inch Satin Charmeuse, Crepe de Meteor and Crepe de Chine, and 36-inch check Silks in the two-tone effects; one of this season's most wanted silks for dresses and separate waists.

### \$1.25 Silk and Wool Poppins for 98c

40 inches wide and a fine lustrous finish in shades of navy, tan, nut brown, new green, old rose, taupe, Copenhagen, also black.

\$1.49 yard—50-inch Suiting Plush in shades of brown, navy, green and gray; this Plush is suitable for a suit or separate coat. Worth \$3.00; at \$1.49.

\$1.00 yard—Five pieces of 35-inch black Chiffon Taffeta, a rich deep black and lustrous finish for dresses and skirts. Our \$1.25 quality at \$1.00.

Silk Dept. Second Floor The Edwards Store

E. W. Edwards & Son

### REPORT OF THE CONDITION OF

## The Central Bank

OF ROCHESTER

At the Close of Business on the 25th day of September, 1915

RESOURCES	
Stock and bond investments, viz.:	
Public securities (book value, \$905,029.23), market value	\$ 808,839 23
Private securities (book value, \$192,616.68), market value	191,806 68
Real estate owned	None
Mortgages owned	88,639 14
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	250,709 50
Loans and discounts secured by other collateral	2,721,269 70
Loans, discounts and bills purchased not secured by collateral	2,000,793 02
Overdrafts	637 35
Due from approved reserve depositories, less amount of offsets	\$886,442 68
Due from trust companies, banks and bankers, not included in preceding item	166,742 41
Special	1,042,185 09
United States legal tender notes and notes of National Banks	192,127 30
Federal reserve notes	47,540 00
Cash items, viz.:	3,020 00
Exchange and checks for next day's clearing	45,346 13
Other cash items	4,822 88
Customers' liability on acceptances (see liabilities, per contra)	None
Other assets, viz.:	
Furniture and fixtures	\$24,000 00
Accrued interest entered on books at close of business on above date	24,735 99
Accrued interest not entered on books at close of business on above date	9,800 00
	\$8,635 99
<b>Total</b>	<b>\$7,584,760 95</b>
LIABILITIES	
Capital stock	\$ 250,000 00
Surplus on market values	\$ 160,000 00
Surplus on book values	188,486 78
Undivided profits	338,486 78
Deposits:	
Preferred, as follows:	
Due New York State Savings Banks	105,000 00
Due New York Savings and Loan Associations, and Credit Unions and Land Bank	None
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository	None
Deposits by the State of New York	130,000 00
Deposits by the Superintendent of Banks of N. Y.	25,000 00
Other deposits secured by a pledge of assets	None
Deposits otherwise preferred, if any	None
Not preferred as follows:	
Deposits subject to check	6,183,633 54
Time deposits, certificates and other deposits the payment of which cannot legally be required within thirty days	75,875 00
Demand certificates of deposit	33,098 01
Other certificates of deposit	None
Deposits withdrawable only on presentation of pass books	None
Cashiers' checks outstanding, including similar checks of other officers	75,946 02
Certified checks	7,797 95
Unpaid dividends	87 50
Due trust companies, banks and bankers	230,550 35
Extend total deposits	6,916,988 37
Bills payable, including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise	None
Rediscouunts	None
Acceptances of drafts payable at a future date or authorized by Commercial letters of credit	None
Other liabilities, viz.:	
Mortgages on real estate owned	None
Reserves for taxes, expenses, etc.	3,512 50
Reserves for dividend payable October 1, 1915	4,250 00
Accrued interest entered on books at close of business on above date	46,223 80
Accrued interest not entered on books at close of business on above date	14,300 00
Estimated unearned discounts	11,090 00
	78,286 80
<b>Total</b>	<b>\$7,584,760 95</b>

# Red Cross "Marvel" Range

FOR GAS

AND COAL

Snow, rain, shine hot weather or cold—damp or dry—for sudden changes of temperature, you must have sudden changes in your kitchen fuel! The Red Cross "Marvel" burns gas or coal, and changes instantly from one to the other. You're ALWAYS snug and comfortable, regardless of the outside weather, if you own a Red Cross "Marvel."

Takes only 30x45 inches of floor space. Has all the cooking and baking capacity for BOTH gas and coal that you'd find in a SINGLE-fuel range of the same size! A marvel of compactness, efficiency and convenience. The easiest range to clean, care for and operate.

In spite of the EXTRA FEATURES, such as lift top, reverse flue system, automatic gas dampers, full-size unobstructed oven, removable burners, eight-hole top and many others the price of the Red Cross "Marvel" is only \$67.00. Compare as carefully as you like with other Ranges of similar type costing more—and you will come back to the Red Cross regardless of price!

Don't wait for winter. Put in this handy two-fuel range NOW when the changeable weather makes it twice as useful.

**KENNEDY & CO.**

22 South Avenue

**H. B. GRAVES**

78 State Street

**HENRY LESTER**

150 W. Main Street