

"FREE BURNING"
HARD COAL
Egg or Stove \$6.00
Nut \$6.25
Pea \$5.00

"Derry" Coke
Egg or Stove \$5.75
Nut \$5.50

JENKINS & MACY CO.
Both Phones No. 81
Office Cutler Bldg., 42 East Ave.

Albert McLean
PIANO MOVER
Automobile Truck for City and Country
46 Comfort St.

JOSEPH ZICK
Maker of
Guaranteed Quality Traveling Bags
Buy from the Factory Stone 4545
12 Walnut Street

R. WILLIAMSON
Contractor and Builder
25 East Main St. Room 205

D. H. Alexander Company
Contractors
Mechanical Engineering
Automatic Sprinkler Systems
Heating and Sanitary Plumbing
Steam Power Plants
272 State Street
Rochester, N. Y.

F.W. Evans Coal Co. Inc.
Anthracite COAL Bituminous
431 SMITH STREET
Specialist on Diseases of the Heart
L. MILES, M. T. D.; M. S. D.
Mechano and Hydro-Therapy
42 Elwood Bldg.
Office Hours: 1:15 P. M. Daily

MANUFACTURERS OF
FLINT
OPEN AND BOTTLED

GO TO
Albert H. Hatmaker
For
Hardware, Paints, Oils
and Glass
1053 Main St. East
Rochester, N. Y.

SMITH & WITHINGTON
COAL
The Best Remedy
Jackson's Cough Syrup 25c
Geo. Hahn
Prescription Druggist
561 State Street

Thos. B. Mooney
Funeral Director
REMOVED
To 88 Edinburgh Street.
Temporary Office, 363 Plymouth Av.
Lady Attendant
Koch. Phone 3418 Bell Phone 137

RYAN & McINTEE
UNDERTAKERS
198 Main St. West
Home Phone 1484 Bell Phone 202

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

WURTZBURGER
50c Doz.
Delivered Anywhere in City

Onondaga Lager, Doz. 50c
Sparkling Ale, Doz. 50c
Porter, Doz. 60c
American Pilsner, Doz. 75c

J. J. MILLER, Distributor
263 Murray St. Rochester, N. Y.
Bell Phone Gen. 1735 and 648

American Union Laundry Co
308 Main St. E. 197 Clinton Ave. N.
313 Monroe Avenue
77-79 South Ave. cor. Aqueduct
Home Phone 3994 Bell Main 2287

JOHN C. ROSSENBACK
Funeral Director
Office and Residence, 48 Wilder Street

MENEELY
BELL CO.
TROY, N. Y.
AND
117 BERGADON, N. Y. CITY
BELLS

Rochester Artificial Limb Co.
Expert fitters of trusses, abdominal supports, elastic hostery, arch supports, etc. 25 years experience. Bell Phone Main 3393.
275 CENTRAL AVENUE

York Safe and Lock Co.
M. F. WHITNEY, Mgr.
New and Second Hand Safes
72 South Ave. Rochester, N. Y.
Bell Phone 1723 Home Phone Stone 107

Sours Carting Co.
47 Stillson St.
New Storage warehouse; furniture and household goods stored and packed for shipment; auto trucks for long distance moving.

Charles H. Lamb
Wholesale and Retail
LOBSTERS CLAMS CRAB
All Sea Food in Season
78 Front St. Rochester, N. Y.

LEWIS EDELMAN
Dealer in
Anthracite COAL Bituminous
88 Portland Avenue
Near N. Y. C. & H. R. R. Telephone 57

Wetzlau Vulcanizing Co.
"The Tire Hospital"
TIRES AND SUNDRIES
837 Lake Avenue

S. W. CASE
Hay, Straw, Feed & Coal
Main Office, 124 North St.
Branch, -1791 East Ave.
Rochester, N. Y. Both Phones

THE BECKER
Quick Shoe Repair Co. 51 North St.
Soles and Heels done in 15 min.
Open from 7 a. m. to 7 p. m.
Saturdays until 5 p. m.

STOP THE COLD DRAFTS,
Snow and rain from blowing through your door and window openings by equipping them with our
METAL WEATHERSTRIPS
Building Specialists Company
JOHN SON ST. opp. H. W. & Rogers new store
Home Phone, Stone 704

Scanlon Auto Supply Co.
DISTRIBUTORS FOR
Mohawk Tires
Full line of accessories-Tires of All Makes
409 Main St. East, Near Gibbs

Gordon & Madden
Wm. G. Kaehler
ARCHITECTS
300 Sibley Block, Rochester, N. Y.

L. W. Maier's Sons
UNDERTAKERS
166 Clinton Ave N
Phone 609

Diamonds.
Diamonds vary in color, and those of pale yellow, pink, green and blue are not uncommon.

SNAPSHOTS AT
NOTABLE PERSONS

Lord Derby, Recruiter For the British Army.



Before the Earl of Derby began his great recruiting campaign last October, 3,000,000 men had enlisted in the British army. Under the direction of the minister of recruiting, for that is what Lord Derby really is, the threatened conscription has been staved off, and the British army has been raised to approximately 5,000,000 men. Lord Derby undertook the direction of recruiting the army at the request of Lord Kitchener.

The Earl of Derby, who is the seventeenth to bear the title, is fifty years of age and the husband of the eldest daughter of the seventh Duke of Manchester. He comes from a very distinguished family and has served his country in a number of capacities. The earldom was created in 1817, and the seventh earl was the son of the sixth because of his loyalty to Charles I. The fourteenth earl was suggested by the king of Greece in 1863, but declined the honor.

The present earl was a lieutenant colonel in the Grenadier Guards and later was private secretary to Lord Roberts in South Africa. He has also had executive experience, having been one of the lords of the treasury, financial secretary to the war office and postmaster general. Before he succeeded to the earldom he had a seat in parliament, serving from 1892 to 1906. Last January King George conferred the Order of the Garter on him for his work in organizing the Liverpool dockmen.

Ambassador to Austria.
To Frederic C. Penfield, representative of the United States at Vienna, have come some of the unpleasant duties that sometimes attach to a diplomatic career. First he had to make clear to the Austro-Hungarian government why Uncle Sam insisted on the recall of Dr. Duriba and more recently to present President Wilson's note on the sinking of the steamship Ancona.

The American ambassador to Austria Hungary, however, is no novice in such matters, as he began his diplomatic career in 1885. He was appointed vice consul to London by President Cleveland, former governor Thomas L. Waller of Connecticut being consul general. In President Cleveland's second campaign Mr. Penfield returned to this country and took an active part. He became a close friend of the president, who appointed him diplomatic agent and consul general to Egypt with rank of minister resident. There he remained from 1893 to 1897. Later he represented American gunmakers in England and traveled extensively in Europe and the far east. He has received decorations from the Turkish and Egyptian governments in recognition of his diplomatic services. He also has been similarly honored by France and Serbia. In 1911 he was honored by Pope Pius with the grand cross of St. Gregory, being the first American to receive the highest class of this order.

Ambassador Penfield is a native of Connecticut and is in his sixty-first year. He has been twice married, his second wife, formerly Mrs. Anne Wolethman Walker, being one of the richest women in this country. President Wilson appointed Mr. Penfield ambassador to the dual monarchy in July, 1913.

Animal Life in Raw Salt.
Just west of Promontory Point station, Utah, is a pond cut off from the Great Salt lake by the railroad embankment. At times of high water in the lake this reservoir fills by percolation through the embankment, but during the summer the water is concentrated to a brine by evaporation. The deep pink color of the brine is a phenomenon that appears in salt ponds generally when a certain concentration is reached. In the salt ponds of San Francisco bay this color is due to a certain bacillus which lives in saturated brines and also in the heaps of salt as it is piled for drainage and shipment. Prohibitive to life as such an environment might be considered strong natural brines are, in fact, inhabited by a number of minute organisms—animals as well as plants. The pink color disappears in winter or when fresh water is introduced into the pond. The Southern Pacific company has done some experimental work on preserving piles and railroad ties by soaking them in the pond—United States Geological Survey.

Locked Up Potash.
About two miles northeast of Superior, Wyo., are the Lucette hills, which are made up largely of igneous rocks in the form of volcanic necks, sheets intruded into the stratified rocks and dikes cutting across the sedimentary strata. Associated with these intrusive rocks are volcanic cones and lava flows. These rocks have long been objects of scientific interest because of their unusual character. Lately they have attracted additional interest by reason of the potash-rich mineral, leucite, they contain, which may some day be utilized in a process can be found for extracting the potash cheaply. It has been estimated that the igneous rock of the Lucette hills contains more than 107,000,000 tons of potash—United States Geological Survey.

Lock For Motorcar.
A lock for motorcars that prevents them from being driven off under their own power or towed away has just been patented by two New York inventors. It holds one of the wheels on the front truck in a deflected position so that the automobile could travel only in a curve.

The device includes a big sliding bolt or bar that the inventors call it

which in its locked position impinges against the inner side of one of the front wheels, holding it in its offset position. This large bolt or bar is controlled by a patent lock. The protruding end of the bar is case-hardened so that it cannot be cut and is of such size that an attempt to bend or break it with a sledge would result only in breaking the axle.

Hardening Lathe Tools.
A lathe tool is hardened only at the point and may be tempered by holding the shaft in tongs or pliers and heating the end until the color appears, says the Blacksmith and Wheelwright. Tools for metal turning are tempered usually to some shade of yellow, but the quality of the steel must always be considered. Often the tools are hardened and tempered at a single operation. The steel is heated and the point only plunged into water. The tool is then withdrawn, and the heat in the shank draws the temper.

To obtain the hardest possible cutting edge on lathe tools that are used for turning chilled rolls, in the first place only the best brands of cast steel should be employed, and great care must be exercised during the forging. Overheating should be rigorously guarded against, and the steel should not be allowed to pass the yellow heat or orange color. The heat for hardening should not be much above cherry red or a bright red.

Cranes Should Be Safe.
All overhead cranes should be constructed in accordance with safety first principles. The workmen in the shop should feel that they are perfectly safe with the crane passing back and forth over them with loads of any kind. If this freedom from anxiety is not present enough time will be lost by the workmen dodging the crane load to offset the time saved by the crane—Engineering Magazine.

Why Drills Break.
Most drills are broken by unfair usage, such as crowding too hard before the drill has entered its full cut or after the point has come through the work. Popular Mechanics.

Cheap Power From Oil.
A giant Diesel engine recently in use at the San Francisco exposition, says the management, burned fuel oil at a cost of only 62 cents an hour and produced 500 horsepower.

SCIENCE — INDUSTRY.

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Report of the Condition of
The Central Bank
of Rochester
At the close of business on the 31st day of December, 1915

RESOURCES
Stock and bond investments, viz.:
Public securities (book value, \$890,360.42), market value \$ 885,490 42
Private securities (book value, \$144,888.98), market value 144,253 98
Real Estate owned..... None
Mortgages owned..... 66,614 13
Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... 242,316 10
Loans and discounts secured by other collateral..... 2,729,442 14
Loans, discounts and bills purchased not secured by collateral..... 1,810,010 46
Overdrafts..... 990 04
Due from approved reserved depositaries, less amount of offsets..... \$1,092,484 68
Due from trust companies, banks and bankers not included in preceding item..... 279,531 65
Special..... 1,871,966 88
United States legal tender notes and notes of National Banks..... 218,227 63
Federal reserve notes..... 125,866 00
8,650 00
Cash items, viz.:
Exchanges and checks for next day's clearings... \$ 158,445 60
Other cash items..... 14,699 92
Customers' liability on acceptances (see liabilities per contra)..... 178,145 52
None
Furniture and fixtures..... \$ 24,000 00
Accrued interest entered on books at close of business on above date..... 20,680 85
Accrued interest not entered on books at close of business on above date..... None
44,680 85
Total..... \$7,816,562 60

LIABILITIES
Capital stock..... \$ 250,000 00
Surplus on market values..... None
Surplus fund..... \$ 150,000 00
Undivided profits..... 197,979 61
347,979 61
Surplus on book values..... \$ 361,979 61
Deposits:
Preferred, as follows:
Due New York State Savings Banks..... \$ 105,000 00
Due New York State Savings and Loan Associations and Credit Unions..... None
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or deputy..... None
Deposits by the State of New York..... 125,000 00
Deposits by the Superintendent of Banks of State of New York..... 20,000 00
Other deposits secured by a pledge of assets..... None
Deposits otherwise preferred—any..... None
Not preferred, as follows:
Deposits subject to check..... 6,431,064 65
Time deposits, certificates and other deposits the payment of which cannot legally be required within thirty days..... 44,900 00
Demand certificates of deposit..... 81,738 73
Other certificates of deposit..... None
Deposits withdrawable only on presentation of pass books..... None
Cashiers' checks outstanding, including similar checks of other officers..... 78,251 01
Certified checks..... 18,375 02
Unpaid dividends..... 6,177 50
Due trust companies, banks and bankers..... 281,845 88
7,192,362 19
Bills payable, including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise..... 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..... None
Accrued interest entered on books at close of business on above date..... 17,720 80
Accrued interest not entered on books at close of business on above date..... None
Estimated unearned discounts..... 8,500 00
26,220 80
Total..... \$7,816,562 60

Union Trust Company
Of Rochester, N. Y.

Condensed Statement of Condition at Close of Business, December 31, 1915

Resources
Bonds and Mortgages... \$ 721,600 35
Bonds and Stocks..... 1,907,001 10
Loans..... 6,902,762 15
Cash on hand and in Banks 1,350,922 73
Bank Building..... 85,000 00
Safe Deposit Vault..... 15,000 00
Real Estate..... 30,248 73
Total..... \$11,012,536 06
Liabilities
Capital..... \$ 500,000 00
Surplus..... 484,788 16
Deposits..... 10,009,091 87
Reserve for Taxes..... 6,130 08
Dividends Unpaid..... 12,525 00
Total..... \$11,012,536 06

Interest at 4 per cent is paid depositors

25 State Street

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