

ONE HUNDRED THIRTY-SECOND SEMI-ANNUAL STATEMENT OF THE

Monroe County
4% SAVINGS BANK 4%

Incorporated 1850

33 and 35 State Street - Rochester, N. Y.
January 1, 1916

| Resources | Liabilities |
|---|--|
| Bonds and Mortgages..... \$17,063,355 23 | Amount Due Depositors..... \$24,960,979 81 |
| Bonds of Cities..... 4,318,890 00 | (Including interest at 4 per cent) |
| Railroad Mortgage Bonds..... 2,298,410 00 | Other Liabilities..... 106,187 65 |
| U. S. Bonds and Bonds of States..... 892,600 00 | Surplus (market value)..... 1,789,804 63 |
| County Bonds..... 381,400 00 | |
| Village Bonds..... 170,463 00 | |
| Interest Accrued..... 485,444 11 | |
| Real Estate..... 77,400 00 | |
| Cash in Banks and Trust Companies..... 917,965 73 | |
| Cash on Hand..... 266,044 02 | |
| \$26,856,972 09 | \$26,856,972 09 |

Interest credited Depositors Dec. 1, 1915, for the previous six months, at the rate of four per cent per annum.

Officers for 1916

JAMES E. BOOTH, President; ALEXANDER M. LINDSAY, Vice-President
RUFUS K. DRYER, Vice-President; DAVID HOYT, Secretary-Treasurer
WILLIAM B. LEE, Attorney

Trustees

CYRUS F. PAINE, EDWARD BAUSCH, Bausch & Lomb Optical Co.
JAMES E. BOOTH, Pres. Monroe County Savings Bank, JOSEPH MICHAELS, Michaels, Stern & Co.
ALEXANDER M. LINDSAY, Sibley, Lindsay & Curr Co., WILLIAM CARSON, William and Charles H. Carson
RUFUS K. DRYER, James Cunningham, Son & Co., WILLIAM CRAWFORD BARRY, Ellwanger & Barry
HENRY A. STRONG, Pres. Eastman Kodak Co., DAVID HOYT, Sec'y-Treas. Monroe County Savings Bank
THOMAS J. DEVINE, Burke, FitzSimons, Hone & Co., MARTIN F. BRISTOL, -President J. G. Davis Co.
WILLIAM B. LEE, Attorney, WILLIAM A. HUBBARD, JR., Pres.-Treas. Hubbard, Eldredge & Miller
PHARCELLUS V. CRITTENDEN, Brewster, Crittenden & Co.

TESLA'S DEVICE FOR PREPAREDNESS

Wireless Invention For Destroying Armies and Navies.

Nikola Tesla, the inventor, winner of the 1916 Nobel physics prize, has filed patent applications on the essential parts of a machine the possibilities of which test a layman's imagination and promise a parallel of Thor's shooting thunderbolts from the sky to punish those who had angered the gods. Suffice it to say that the destructive invention will go through space with a speed of 300 miles a second, a marine airship without propelling engine or wings, sent by electricity to any desired point on the globe on its errand of destruction, if destruction its manipulator wishes to effect. Ten miles or a thousand miles, it will be all the same to the machine, the in-



NIKOLA TESLA

ventor says. Straight to the point, on land or on sea, it will be able to go with precision, delivering a blow that will paralyze or kill, as is desired. A man in a distant tower could shield a city against ships or army by working a lever. "It is not the time," said Dr. Tesla, "to go into the details of this thing. It is perfectly practicable to transmit electrical energy without wires and produce destructive effects at a distance. I have already constructed a wireless transmitter which makes this possible. The art is already so far developed that great destructive effects can be produced at any point on the globe determined beforehand and with great accuracy. In view of this I have not thought it hazardous to predict a few years ago that the wars of the future will not be waged with explosives, but with electrical means." Dr. Tesla then said that it would be possible with his wireless mechanism to direct an ordinary aeroplane, manless, to any point, over a ship or an army, and to discharge explosives of great strength from the base of operations.

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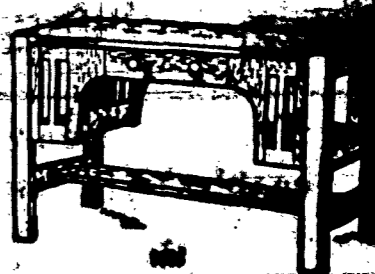
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SIRENS AND SONS.

Colonel William Hester, president of the Brooklyn Eagle corporation, recently celebrated the eightieth anniversary of his birth.

Dr. Jaichi Soyeda, former head of the Japan Industrial bank and one of the best known abroad of Japan's public men, has been appointed president of the Imperial railway board in succession to Dr. Songoku.

So far as is known at present, the distinction of being the oldest subaltern in the British army belongs to Second Lieutenant J. T. Shaw of the Lancashire Fusiliers. He is now in his thirty-third year and has thirty-four years of service to his credit.

Vice Admiral Camillo Corset, successor to Admiral Viale as minister of the Italian navy, is a Roman by birth, fifty-five years of age. He carries to his high office a well balanced experience both in ministerial and staff work and in responsible command during actual warfare.

Gottlieb von Jagow, German imperial foreign minister, was called in 1913 to the German foreign office from Rome, where he was German ambassador. During the past year Herr von Jagow has probably signed more important international documents than any of his predecessors in the same office.

Current Comment.

Be patient with congress; it never had more to talk about.—Boston Herald.

The change in China is not a very radical one. The so called republic was making a noise a good deal like a monarchy all the time.—Philadelphia Press.

Anybody who pretends to know what the leading issue of the coming presidential campaign is destined to be is blind to the kaleidoscopic habits of these amazing times.—New York Sun.

An eminent professor ventures the prediction that man will soon be able to flash his thoughts by a sort of internal electric light and make them visible. How many new terrors has science in store?—Philadelphia Ledger.

Train and Track.

Electric railways in the United States own 40,470 miles of track. The Philadelphia and Reading Railway company employs 27,000 men.

The capitalization of Canadian railroads increased by \$276,990,000 during the past year and is now nearing the \$2,000,000,000 mark, the exact figures being \$1,908,820,761.

Cincinnati owns a real railway—not a municipal subway or trolley line, but

a steam railway running to Chattanooga. The building of the road was authorized by a referendum as far back as the eighties. The railway is at present operated under a lease by a privately owned company.

The Royal Box.

A marriage with Prince Carol of Roumania is predicted for the Grand Duchess Tatiana of Russia.

Just how long Francis Joseph has sat upon his throne is graphically emphasized by the fact that he declared war on Italy in 1859.

When writing to his near relatives the king of England signs himself "George," while Queen Mary's signature to her near relatives is simply an "M."

In the German army the kaiserin, the crown princess and the Duchess of Brunswick are all honorary colonels, as is also the queen of Greece, youngest sister of the kaiser.

BRIGHT BRIEFS.

Despite all the denials, peace continues to be the battlecry.

It is much easier to touch people's sympathies than their pockets.

It's easy to find reasons why others don't do the foolish things we do.

It is easy to acquire a bad reputation and mighty difficult to lose it.

Until an emergency is faced no man knows whether he is a coward or not.

In some ways mules are safer than horses. Nobody ever bets money on a mule.

When the house divided against itself falls the bricks always hit the under dog.

"Be thorough" is good advice, but be careful what you are going to be thorough in.

The presidential booms are beginning to put in their roots, preparatory to shooting up in the spring.

The old fashioned hatchet which was sometimes buried has been superseded by the hamper which is always kept ready for use.

It having been ascertained that Benjamin Franklin invented the electric push button, it is feared he'd never get the office boy vote for anything.

Trench diggers in those ancient, storied lands might reimburse their overburdened nations for the expense of war by digging up a few art treasures.

A penny saved may be a penny earned, as a wise man said, but every little while new evidence is gathered to show that the family sock is a poor place to keep the penny.

DAMES AND DAUGHTERS.

Mrs. Anna Davis of St. Paul is 101 years old. Rose Coghlan recently celebrated her fiftieth anniversary on the stage.

Dr. Ethel Smyth is the only Englishwoman who has composed grand opera. Miss Marlon du Pont is the first woman ever to ride astride at a New York horse show.

Lady Bathurst is proprietor of the Morning Post, one of the most influential newspapers in London.

Mrs. A. E. Magul of Philadelphia, 108, recently attended the funeral of her son Benjamin, aged seventy-three.

Mrs. Alma H. J. Hubbel, formerly an actress with the late Richard Mansfield, is now an attorney in the federal court at St. Louis.

Miss Jenny Wade, head buyer for two departments in a large St. Louis department store, rose to her present position from a cabin girl.

Pert Personals.

Yuan Shih Kai has accepted the throne of China from the council of state. He probably didn't say, "This is so sudden."—Philadelphia Ledger.

General Goethals is doing his best toward international peace in trying to remove the differences between the Atlantic and the Pacific.—Washington Post.

The war does not seem to have had any effect upon the productivity of Arnold Bennett and H. G. Wells. With each new offensive one or the other publishes a novel.—Cincinnati Times-Star.

Ella Flagg Young says she will not visit Europe till the war is over, but after six years as superintendent of the Chicago schools why should she mind a little thing like that?—Boston Herald.

PITH AND POINT.

The wise man is he who knows just how much he knows.

Deliberate long before doing what it's impossible to undo.

We can always discover the taints on the other fellow's money.

While waiting for a dead man's shoes you could probably earn a better pair.

A lazy man is always on the wrong side of the human profit and loss account.



PHOTO BY AMERICAN PRESS ASSOCIATION
JAPANESE BOY SCOUTS AT DRILL

Perhaps it is this movement that, by inspiring common ideals in the youth of many lands, will bring about the long dreamed of federation of the world.

But one point will be noticed in the illustration. The little Jap boy scouts are drilling with real guns; the boy scouts of America drill without arms. This may or may not be a significant fact.