

Forty-Sixth Annual Statement

OF THE CONDITION OF

THE EAST SIDE SAVINGS BANK

OF ROCHESTER

January 1, 1916

Resources

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|---|------------------------|
| Mortgages..... | \$ 8,984,249 00 |
| United States Bonds..... (Market Value)..... | 220,000 00 |
| District of Columbia Bonds..... (Market Value)..... | 104,000 00 |
| (Guaranteed by United States Government) | |
| Massachusetts State Bonds..... (Market Value)..... | 136,500 00 |
| Wyoming State Bonds..... (Market Value)..... | 5,750 00 |
| Alabama State Bonds..... (Market Value)..... | 100,000 00 |
| Maryland State Bonds..... (Market Value)..... | 198,500 00 |
| City of Boston, Mass., Bonds..... (Market Value)..... | 115,380 00 |
| City of New York Bonds..... (Market Value)..... | 339,500 00 |
| City of Rochester, N. Y., Bonds..... (Market Value)..... | 904,400 00 |
| City of Albany, N. Y., Bonds..... (Market Value)..... | 143,720 00 |
| City of Buffalo, N. Y., Bonds..... (Market Value)..... | 522,650 96 |
| City of Syracuse, N. Y., Bonds..... (Market Value)..... | 158,500 00 |
| City of Troy, N. Y., Bonds..... (Market Value)..... | 159,049 00 |
| N. Y. C. & H. R. R. Co. Bonds..... (Market Value)..... | 166,000 00 |
| Banking House and Lot and Building and Lot Adjoining Main Street East, Appraised Value \$350,000. Cost in 1884..... | 120,000 00 |
| Other Real Estate..... | 22,568 03 |
| Cash on Hand and in Banks and Trust Companies..... | 1,564,734 35 |
| Collectible Interest Due and Accrued..... | 138,005 70 |
| Other Assets..... | 454 76 |
| Total..... | \$14,109,001 80 |

Liabilities

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|---|------------------------|
| Due Depositors..... | \$13,467,382 40 |
| Interest Accrued to Depositors..... | 43,312 50 |
| Reserved for Taxes..... | 14,716 78 |
| Other Liabilities..... | 786 27 |
| Surplus (Bonds at Market Value, Banking House and Annex at cost in 1884)..... | 582,853 85 |
| Total..... | \$14,109,001 80 |
| Surplus (Bonds at Par Value)..... | \$628,865 94 |
| Surplus (Bonds at Amortized Value)..... | 699,975 88 |
| Surplus (Bonds at Market Value, Real Estate at Appraised Value, \$350,000)..... | 812,853 85 |

Interest to December 1, 1915, Credited to 45,353 Depositors at the Rate of Four Per Cent Per Annum

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| January 1, 1915, Surplus (Bonds at Market Value)..... | \$467,688 28 |
| January 1, 1916, Surplus (Bonds at Market Value)..... | 582,853 85 |
| Increase for the Year 1915..... | \$115,170 57 |

Officers

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| <p>W. Henry Mathews Alexander B. Lamberton William Bausch Austin C. Jackson Cassius C. Davy</p> | <p>President Vice-Presidents Secretary and Treasurer Attorney</p> |
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Trustees

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| <p>Cassius C. Davy, Counselor at Law.</p> <p>W. Henry Mathews, President Rochester Printing Co. Director, Central Bank. Director, Genesee Valley Trust Co.</p> <p>William R. Peters, Vice-President, Rochester Button Co. Director, Central Bank.</p> <p>Alexander B. Lamberton, Park Commissioner of City of Rochester. Director, Genesee Valley Trust Co.</p> <p>Austin C. Jackson, Secretary and Treasurer East Side Savings Bank.</p> <p>William Bausch, Secretary, Bausch & Lomb Optical Co.</p> <p>Frank A. Brownell, Manufacturer.</p> <p>Charles A. Green, President, Green's Nursery Co.</p> | <p>William H. Dunin, Treasurer, Uts & Duman Co., Shoe Manufacturers.</p> <p>Vice-President, National Bank of Commerce.</p> <p>Arthur T. Hagen, President, Star-Palace Laundry Co. Director, Fidelity Trust Co.</p> <p>Valentine F. Whitmore, President, Whitmore, Rauber & Vicinus, Contractors. Director, Genesee Valley Trust Co. Vice-President, Merchants Bank.</p> <p>John H. Engert, President, George Engert & Co., Inc., Wholesale and Retail Coal Dealers.</p> <p>G. Herbert Ocumpaugh, President, Whitcomb Realty Co. President, American Rare Metals Co. Director, Ocumpaugh Realty Co.</p> <p>Follett L. Greeno, President, F. L. Greeno Co., Inc., Insurance and Real Estate.</p> <p>Frederick A. Sherwood, President, Sherwood Shoe Co.</p> |
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THE EAST SIDE SAVINGS BANK

Corner Main St. East and Clinton Avenue South

Bank Incorporated November 1, 1869

Woman's World

Lady Aberdeen, Visitor to America,
With Thanks From British Women.



LADY ABERDEEN.

"The National Council of Great Britain and Ireland is glad of an opportunity of sending by the hands of the international president a message of its great thankfulness to the women of America for the help that they have so generously given to Europe in her hour of need."

"This is the message Lady Aberdeen brings to the women of America."

Lady Aberdeen is the president of the World's Dominion of the Council of Women. It is the highest office in women's affairs in the world. In this capacity she opened the international congress of women at the Young Women's Christian association auditorium at the Panama-Pacific exposition recently.

From the first congress session the titled visitor went to the California building where she was a guest of honor at a luncheon given by the women's board of the Panama-Pacific International exposition. After the luncheon the guest, with other women who had assembled to do her honor, retired to the ballroom of the building where the ceremony of presenting a plaque to Lady Aberdeen was held.

In her response Lady Aberdeen made a direct appeal to the womanhood of America to help the world when the war is over. She said:

"I feel deeply honored at thus being made the guardian of this memorial plaque and deem it a privilege to hold in my hand this symbol of all that Director Brown has said the women of California have meant to the exposition builders. It has been a great joy to come here at the invitation of the president of the United States Council of Women."

"Women have proved equal to the opportunities offered them and to the burdens imposed upon them. The present conditions of war make it now impossible for the international bonds to hold women together, but nationally women are still devoted to the principles of the council. But we look to the future, when international and national bonds of friendship and service will be of equal potency, for we have seen what a country loses which uses only half its population."

"We are facing the work which waits us at the end of the war. We face it with unshrinking courage. It will be a time of new problems and difficulties. The women of Europe expect that the women of America will nobly help in the great work of reconstruction."

LIGHT HOUSEKEEPING.

What Delectable Dishes Can Be Concocted If We Try.

Many a woman living in a two room and bath apartment and taking her meals in an adjoining public dining room yearns at times for something "homemade" and delicious—chocolate layer cake, for instance, or scalloped oysters, or old fashioned molasses cake, or soda biscuit, tender and piping hot and made rich with little shortening. One woman condemned—as she expresses it—to live in a luxurious hotel apartment most of the year settles her housewifely instincts by setting Sunday night in her own apartment by aid of a chafin dish, a coffee percolator and a one burner gas stove with a little oven about as big as a baby's bathtub.

It is surprising how many delectable things can be baked in this absurd little oven. Out of it come small layer cakes, pans of light biscuits, toothsome little drop cakes, small pans of piping hot Sally Lunn and Rich gingerbread for the Sunday night supper. The little oven bakes only a small quantity—enough biscuits for four persons, twice around, and layer cake which makes six good sized slices—but the Sunday night opportunities to have a taste of real home cooking are much appreciated by privileged guests who also dwell in boarding places.

No woman with fastidious taste—and thought for her neighbors—would venture to cook steaks or fry potatoes in an apartment house where odors of cooking are not supposed to permeate, but creamed entrees, salads, baking of the sort referred to and various appetizing scalloped entrees may be prepared by aid of a chafin dish and a little oven of the sort. These small ovens may be used on electric grills also, and rare is the woman who does not enjoy an occasional "cooking fest."

Chat Bridge Luncheon

The best filling for luncheon sandwiches is chopped chicken moistened with cream-salad dressing; chopped ham and a little sour pickle moistened with dressing is also good. These two seem to be the most popular. A hot drink at this time of the year is better than punch and less expensive—either coffee or cocoa. The little drop cakes are easy to serve and always popular.

In making sandwiches use fine graded bread twenty-four hours old. It makes the best sandwiches. Cut in thin, even slices, removing crusts. Soften butter before spreading. Cut sandwiches in small, fancy shapes as desired, such as fingers. There are about four from a sandwich and are easy to eat. Wrap in dampened napkins until served. Here are recipes for some sandwiches; each recipe is enough to serve twenty-five persons.

Midnight.—Two loaves white bread, one-half pound butter and two heads lettuce.

Billing.—Mix together one and one-half cups minced cooked chicken, three-quarters cup finely chopped celery, one-half cup ground beefed ham, one and one-half cups mayonnaise or a boiled-cream dressing if preferred. Lay lettuce leaf on thinly buttered slice of bread, spread liberally with mixture, cover with lettuce leaf and second slice of bread.

Asses Moutarde.—Two loaves white sandwich bread, a pound butter.

Filling.—A cupful mayonnaise or cooked dressing highly seasoned with mustard mixed with two cupfuls ground-lean-ham and two-thirds cupful chopped nuts.

Spanish.—Four loaves entire wheat bread, a pound butter.

Filling.—A cupful mayonnaise, two cupfuls chopped olive, a dozen chopped olives.

Perfection.—Four loaves entire wheat or white bread, one pound butter.

Filling.—Two-thirds cupful stuffed olives, two-thirds cupful tender celery, two-thirds cupful pecans. Chop fine, mix and moisten with mayonnaise.

For the little cakes try these; there will be enough for twenty-five persons:

Peanut Patties.—Cream one-fourth cupful butter and one-half cupful of sugar; add two eggs well beaten. Mix and sift one cupful of flour, two spoonfuls of baking powder and one teaspoonful salt and add to creamed mixture. Then add one-fourth cupful milk, one cupful finely chopped peanuts and two teaspoonfuls of lemon juice. Drop in small spoonfuls on greased baking sheets, one to two inches apart, and place half a peanut on each. Bake in a slow oven to a light brown.

Delicious.—Mix together one-half cupful of soft butter, one-half cupful brown sugar, one-half cupful granulated sugar, a few grains of salt, one egg (beaten), two squares of Swiss chocolate, one-half cupful flour, three-quarters cupful of pecan or walnut meats cut fine and one teaspoonful vanilla. Spread mixture evenly in pan lined with paraffin paper and bake in a slow oven. When done, remove it from pan and cut in strips or squares.

No doubt you know how to decorate your table. Just now the pretty holiday greens can be used to great advantage. Where there are no mistletoe or holly you are no doubt planning to give the refreshments. Small white plates, as blue can sit—small white plates for the cups and saucers and of small plates. Spread do not immerse them and they be placed in two or three rooms as for a each party. Small tables may be prettily decorated.

GOING SKATING.

All Coated Up In White Angora Is This High School Athlete.

This voluminous sport coat of white angora takes a snoot hat of the type



THE NEWEST VARIATION.

material trimmed with a worsted netting. Many of these latest models have the scarf ends embroidered with wool flowers—daisies, roses and quaint Dresden patterns.

Apple Crumb Pudding.
 Chop six or eight large apples, add to them the same bulk of dry bread crumbs or cracker crumbs, and stir together in a pudding dish with a pint and one-half of milk. Add three well beaten eggs, sugar to taste and add a very little powdered cinnamon. Bake one hour in a slow oven. Eat with rich cream.