Report of the Condition of

THE CENTRAL BANK

of Rochester

At the close of business on the 30th day of June, 1916

RESOURCES

Stock and bond investments, viz.:		
Public securities (book value, $776,856.00), market value		$ 776,755 50
Private securities (book value, $281,503.24), market value		280,223 24
Real estate owned		None
Mortgages owned		79,864 13
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		214,877 97
Loans and discounts secured by other collateral		2,513,320 46
Loans, discounts and bills purchased not secured by collateral		2,204,155 15
Overdrafts		736 93
Due from approved reserve depositaries, less amount of offsets	$1,265,187 30	
Due from trust companies, banks and bankers, not included in preceding item	264,640 01	
		1,529,827 31
Specie		180,954 84
United States legal tender notes and notes of National banks		89,780 00
Federal reserve notes		1,500 00
Cash items viz.:		
Exchanges and checks for next day's clearings	$ 122,283 02	
Other cash items	11,239 32	
		133,522 34
Customer's liability on acceptances (see liabilities, per contra)		None
Other assets, viz.:		
Furniture and fixtures	$ 22,000 00	
Accrued interest entered on books at close of business on above date	25,039 80	
Accrued interest not entered on books at close of business on above date	None	
		47,039 80
Total		$8,052,557 67

LIABILITIES

Capital Stock		$ 200,000 00
Surplus on Market values { Surplus fund	$ 250,000 00	
{ Undivided profits	61,441 86	
		311,441 86
Surplus on book values	$ 321,722 36	
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 depositary	None	
Deposits by the State of New York	200,000 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, if any	None	
Not preferred, as follows:		
Deposits subject to check	6,553,272 91	
Time deposits, certificates and other deposits, the payment of which cannot be legally required within thirty days	26,900 00	
Demand certificates of deposits	64,218 16	
Other certificates of deposit	None	
Deposits withdrawable only on presentation of pass-books	None	
Cashiers' checks outstanding, including similar checks of other officers	79,964 57	
Certified checks	33,957 95	
Unpaid dividends	60 00	
Due trust companies, banks and bankers	320,273 75	
Extend total deposits		7,403,647 34
Bills payable including indebtedness for money borrowed, represented by notes, certificates of deposits or otherwise		None
Rediscounts		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	$ 2,384 09	
Reserved for dividend payable July 1, 1916	7,500 00	
Accrued interest entered on books at close of business on above date	18,684 38	
Accrued interest not entered on books at close of business on above date	None	
Estimated unearned discounts	8,900 00	
		37,468 47
Total		$8,052,557 67

Union Trust Company

Of Rochester, N. Y.

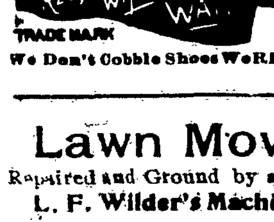
Condensed Statement of Condition at close of business June 30, 1916

RESOURCES		LIABILITIES	
Bonds and Mortgages	$ 824,936 00	Capital	$ 500,000 00
Bonds and Stocks	1,615,346 10	Surplus	529,245 90
Loans	7,692,180 31	Deposits	11,599,461 96
Cash on Hand and in Banks	2,384,305 42	Reserved for Taxes	6,000 00
Bank Building	85,000 00	Dividends Unpaid	12,500 00
Safe Deposit Vault	15,000 00		
Real Estate	30,440 03		
Total	**$12,647,207 86**	**Total**	**$12,647,207 86**

Interest Paid on Deposits

25 State Street

ROBERTSON & SONS
Both Phones



38 N. Water Street
EST 1884
Work Called For and Delivered

We Don't Cobble Shoes We REPAIR Them

Both Phones
ORDER FRIEDLER'S
Pure Soft Drinks
Delivered to any part of City
80 Lowell St.

Lawn Mowers
Repaired and Ground by an Expert at
L. F. Wilder's Machine Shop
291 Mill Street
Work Called for and Delivered Promptly
Bellphone 2717 Main

Our Auto-Truck will Go Anywhere
Outing, Fishing and Picnic Parties taken care of by Auto-Truck. Call
James McMullen
204 Bronson Ave.
Genesee 3833 Home 6885

TO THE HEART OF LEISURELAND

where woods are cool, streams alluring, vacations ideal. Between New York city (with Albany the gateway) and

Lake George
The Adirondacks
Lake Champlain
The North and West

The logical route is "The Luxurious Way"

Largest and most magnificent river steamships in the world

Daily Service

Send for free copy of Beautiful "Searchlight Magazine"

Hudson Navigation Company

Pier 32, North River, New York

"The Searchlight Route"

Our Repair Work is the Best that can be had

WM. LINGL

— Dealer in —

FINE FOOTWEAR

Fine Shoe Repairing a Specialty

1062 Main Street East
Cor. N. Goodman St.

Rochester Phone 3867
Bell Phone Main 2355

THE GRAY
CARPET CLEANING WORKS

Carpets cleaned by Compressed Air
Steam Feather and Mattress Renovating
17-29 Mt. Hope Avenue
Rochester, N. Y.

The Bradley Co.
Locksmiths
Lock Repairing and Key Fitting of every description. **19 Stone St.**

Home Phone 547 Bell Phone 1824 Genesee
E. C. Campbell Coal Co.
555 Lyell Avenue
Clean Anthracite Coal Prompt Delivery

BOTH PHONES
Fromm Bros. Market
CHOICE MEATS
Manufacturers of Fine Sausage
202 204 Campbell Street.

Closing out Sale of
Harness, Horse Goods and Leather Goods
CHARLES S. GIBBS
93 State Street

Roch Phone 1450 Stone Bell 1254 Main
Boyce Bros. Carting Co.
ALFRED C. MERZ, Manager
Movers of Freight, Furniture, Baggage and Machinery
19 Stone St. Rochester, N. Y.

Don't Throw Your Old Shoes Away
Bring them to the
West End Quick Shoe Repair Shop
408 Brown St. near West Main
Satisfaction Guaranteed
JOHN MIRA, Prop.
All our repairing is done with Goodyear Welt Machines

W. C. MENGES T. J. WHITEHOUSE
MENGES, WHITEHOUSE & CO.
Funeral Directors
Public Funeral Chapel
309 PORTLAND AVENUE
Stone 2628 Main 6396 **Lady Attendant**

Both Telephones 591
F. L. Heughes & Co., Inc.
Structural Steel and Iron Work
Heughes Patented Steel Post Caps and Hangers
Office and Works, SOUTH AVE
Structural Shop and Stock Yard, LYELL AVE
Rochester, N. Y.

Bell Phone Main 5910
J. C. BAART
Vulcanizing Works
Tire Repairing Gasoline, Tires, Grease, Oils Tubes and Polish
454 Main St. E. Rochester, N.Y.

RALPH H. MOWLE
Bell Phone 2827 Main
General Blacksmithing and Horse Shoeing
Carriage Repairing and Painting
Wagon Building Rubber Tires Put On
Lame and Interfering Horses a Specialty
475-477-479 Dewey Ave.
Corner Manhattan

SCIENCE—INDUSTRY.

Standard Barrel Law.

The new federal law of barrels becomes effective July 1. This law specifies that barrels used in the sale of fruits and vegetables must contain 7,056 cubic inches, which means 105 quarts, or approximately three bushels. No dimensions of the barrels are specified, but they must hold the proper cubical contents. Fines of $500 or imprisonment for six months are penalties provided for violations of the law. Officials in New York and other markets are sending out notices that the new law will be strictly enforced. The standard barrel under the New York net weight container law need not be marked in terms of weight, measure or numerical count. Whenever a barrel is more or less than the capacity fixed by the law it must be marked in such terms.—Market Growers' Journal.

New Gasoline Process.

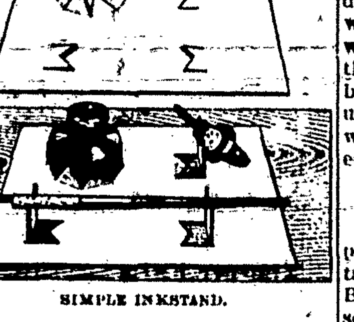
A patent on a process for the manufacture of gasoline by what the inventor calls a recomposition method has been granted to C. S. Palmer, Ph. D., a fellow in the Mellen Institute For Industrial Research of Pittsburgh. The Palmer process consists of extracting gasoline from petroleum residues which have practically no volatile matter below a temperature of 300 degrees C. When they are subjected to this temperature under conditions prescribed by the process about 75 per cent of their composition becomes volatile, and of this about 20 per cent is gasoline. The basis of the process is said to be the interrelated control of temperature, pressure and time, these factors being so applied that recomposition of the elements in the petroleum residue results, one of the recompounded products being gasoline.

Production of Bauxite.

The bauxite industry in the United States had a banner year in 1915. The production of bauxite was 297,041 long tons, valued at $1,514,834, an increase of 77,723 long tons, or 35 per cent in quantity, and of $445,640, or 41 per cent in value compared with 1914, according to a statement issued by the United States geological survey. This abnormally large increase in bauxite production is due to the greatly increased activity in the aluminum industry. The quantity of foreign bauxite used during the year was exceedingly small, for obvious reasons, and out of a total consumption of more than 300,000 tons only slightly more than 1 per cent was imported. Arkansas produced more than 90 per cent of the domestic production, and Georgia, Alabama and Tennessee contributed the remainder.

Inkstand Made of Paper.

Drawings are not infrequently ruined by the spilling of ink, which might have been averted by the use of the simple inkstand cut from a sheet of heavy paper, as shown in the sketch, says Popular Mechanics. The upper illustration



SIMPLE INKSTAND.

shows the method of cutting the paper to fit the ink bottle and stopper and to produce a pen rack. The device will be found especially useful when materials for drawing are used away from a place especially fitted for the purpose since the inkstand can be made in a few minutes from material readily available.

Output of Silica.

The silica (quartz) sold in 1915 for pottery, tile, glazes, paints, wood filler, wood polish, abrasive soaps, fine filters and other uses, as reported to the United States geological survey amounted to 243,340 short tons, valued at $1,270,835. This product was obtained from quartz veins, pegmatites, quartzites, sandstones, sand, tripoli and diatomaceous earth.

Checking a Rip In Tire Tubes.

It is often difficult to prevent a small rip in an inner tube of a tire from becoming longer, even though a patch has been applied, says Popular Mechanics. An effective remedy is to punch a small, round hole at each end of the rip before applying the patch. This stops the tendency to rip further when pressure is applied.

Belt Dressing.

About as good a belt dressing as can be had is made by melting beeswax in neat's foot oil in proportion of one-half pound of wax to one-half gallon of the oil. To secure a good mixture melt the wax first, then add the oil slowly stirring constantly to get it thoroughly compounded.—Blacksmith and Wheelwright.

Fireproofing Wood.

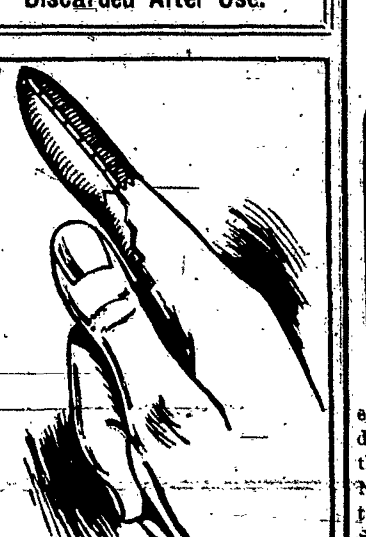
Interior woodwork may be made proof against ordinary flame by coating it with silicate of soda, known as water glass.

Cause of Blue Exhaust.

A blue exhaust indicates the burning of oil which has passed the piston rings and worked into the combustion chamber.

HINTS FOR THE BUSY HOUSEWIFE

Toothbrush Substitute, to Be Discarded After Use.



The tooth cleaner shown herewith is designed to take the place of the brush. It is claimed to be more sanitary because it may be discarded after use once or a limited number of times. The cleaner is made of fabric and shaped like a finger nail to fit over the end of the forefinger. One side of the device is, of course, open weave, which is permeable to tooth powder, which is contained in a tiny pocket back of the fabric. The other side is of closer material designed to rub the teeth with after an application of the powder has been made. Thus one side of the tooth cleaner carries the powder and after a few rubs with that side the finger is reversed and the cleansing proceeds with the other side. The under side of the tooth cleaner is supplied with an extension by which it may be held firmly in place on the finger while in use.

Cream of Onion Soup.

Allow for each person two medium sized onions, one teaspoonful of granulated tapioca, one cupful of milk and one or two tablespoonfuls of butter. Peel and slice the onions, cover with cold water and put on the stove. Bring to a boil and boil five minutes. Pour off water and drain and chop onion and put on to cook till tender in the frying pan with the butter. Cook gently for about five minutes, then add the milk and tapioca cold, the tapioca wet up first in a little milk, and cook and stir the whole for fifteen minutes over a small fire after the boiling point is reached.

Green Pea Soup.

Shell one quart of peas, reserve one cupful of them and put the rest on to boil in a little boiling water; when done, mash them through a fine colander, water and all, return to the fire, add the cupful of peas, a head of tender lettuce chopped fine and a quart of water. When peas are soft, season with salt, pepper and sugar to taste, thicken with one tablespoonful of flour blended with two of butter, let boil until the flour is well cooked and serve with a spoonful of whipped cream added to each dish.

Cauliflower Salad.

Wash well in cold water. Boil in plenty of salt water until the vegetable is soft. Drain off the water. Break the vegetable into flowerets, season with salt, pepper and a little vinegar and oil. Pile them in a pyramid on a dish and pour over them a white mayonnaise. Arrange around the base a border of carrots or beets cut into dice or fancy shapes to give a line of color. Place a floweret of cauliflower on the top.

Cement For Glass.

Tumblers, fruit dishes, lamp chimneys, globes and other similar articles can be mended when broken with the following preparation: Take five parts of gelatin to one part of a solution of bichromate of potash. Cover the broken edges with this and press together, then place in direct sunlight for a few hours. The mended article will not come apart even if washed in boiling water, nor will the break show.

Mayonnaise Dressing.

Two eggs, three tablespoonfuls of cream, one-fourth cupful of water, one fourth cupful of vinegar, one teaspoonful of mustard, one-half teaspoonful of salt, two tablespoonfuls of sugar. Beat eggs, add cream, mix balance thoroughly and add slowly to cream and eggs, stirring continually. Cook in double boiler, stirring until thick.

Renovating a Skin Rug.

To clean a white skin rug make a very strong lather by boiling soap in a little water; mix this with a sufficient quantity of water—rather more than lukewarm—to wash the rug in, and rub boiled soap on those portions of it which may require additional cleansing.

To Stiffen Eggs.

When the whites of eggs for a meringue will not stiffen, either from a little of the yolk being mixed with them or any other reason, add a small quarter of a teaspoonful of baking powder and whisk again. The result will be a firm white snow.

A Darning Hint.

When darning stockings baste a piece of netting over the hole, then proceed to darn in and out of the net. The result will be a neat patch.

There's Health in Every Drop of
Irondequoit Port Wine

Since 1832
only selected luscious Oporto Grapes have been used in making
Irondequoit Port
EACH BOTTLE
Contains wine that has been "aged" seven years before bottling.

A Recognized Tonic
efficacious as a medicine in general debility and during recovery. A little wine, regularly taken will aid Nature in repairing the waste in tissues incurred during the Winter Season.

Irondequoit Port Wine
is used in Hospitals, Sanitariums, etc. Endorsed and recommended by physicians.

At all Druggists
Or Address
IRONDEQUOIT WINE CO.
(The Oldest Winery in America)
Phone, Bell Chase 214-M

Organized 1850
Monroe County Savings Bank
33-35 State St.
Interest Allowed on Deposits From One Dollar Up to Three Thousand Dollars.
JAMES E. BOOTH, President
WM. CARSON, Secretary

REPAIRING
Jewelry, Watches, Clocks, Mesh Leather Bags, Rosaries repaired, replated and engraved, Gold and Silver Plating. Our Prices are reasonable. Try Us.
G. H. HUMBERT
156 East Main St., Cornwall Bldg.

Specialist on Diseases of the Heart
L. MILES, M. T. D.; M. S.
Mechano and Hydro-Therapy
42 Elwood Bldg.
Office Hours: 2 to 5 P. M. Daily

WILLIAM C. GRAY
Civil Engineer and Surveyor
Room 1, 77 Main Street West
Rochester, N. Y.
Home Phone 3155 Stone Bell Main [illegible]
PERSONAL ATTENTION

Home Phone Stone 7992 Res. Bell Chase [illegible]
Try CHIROPRACTIC Adjustments if you are Sick (Acute or Chronic)
Matilda J. and Ada C. Fritz, D. C.'S
CHIROPRACTORS
329-331 Mercantile Bldg. Rochester
Hours, 10 to 12, 1 to 5 Consultation Free
Other Hours by Appointment

GEORGE A. LINGL
FINE FOOTWEAR
A Full Line of
W. L. Douglass Shoes
Ladies', Misses' and Children's
We do First Class Repairing 420 Ames St.

Thomas B. Mooney
FUNERAL DIRECTOR
93 Edinburgh Street
Home Phone 2413 Bell 127

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

RYAN & McINTEE
UNDERTAKERS
196 Main St. West
Home Phone 1464 Bell Phone [illegible]