

Report of the Condition of The Central Bank of Rochester

At the close of business on the 29th
day of November, 1916
RESOURCES.

Stock and bond investments, viz:	
Public securities (book value, \$75,111.64), market value	\$ 74,983 31
Private securities (book value, \$993,047.93), market value	1,000,406 36
Real estate owned	86,479 13
Mortgages owned	271,283 65
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,598,682 24
Loans and discounts secured by other collateral	2,457,348 19
Overdrafts	1,028 05
Due from approved reserve depositaries, less amount of offsets	\$1,148,808 61
Due from trust companies, banks and bankers not included in preceding item	311,363 68
Special	1,460,172 29
United States legal tender notes and notes of National Banks	116,080 00
Federal reserve notes	3,000 00
Cash items, viz:	
Exchanges and checks for next day's clearings	58,830 40
Other cash items	11,160 06
Customers' liability on acceptance (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	27,249 77
Accrued interest not entered on books at close of business on above date	None
	49,249 77
TOTAL	\$8,443,858 62
LIABILITIES.	
Capital Stock	\$ 300,000 00
Surplus on market values	\$- 250,000 00
Surplus on book values	80,710 09
Deposits:	\$30,110 00
Preferred, as follows:	
Due New York State Savings Banks	\$ 115,000 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	210,000 00
Deposits by the Superintendent of Banks of State of New York	15,000 00
Other deposits secured by a pledge of assets	None
Deposits otherwise preferred, if any	None
Not preferred, as follows:	
Deposits subject to check	6,895,692 41
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	25,100 00
Demand certificates of deposit	57,768 13
Other certificates of deposit	None
Deposits withdrawable only on presentation of pass books	None
Cashiers' checks outstanding, including similar checks of other officers	80,172 07
Certified checks	4,168 10
Unpaid dividends	60 00
Due trust companies, banks and bankers	381,542 97
Extend total deposits	\$7,785,861 61
Bills payable including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise	None
Redeemables	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	5,433 50
Reserved for dividend payable Jan. 1, 1917	5,000 00
Accrued interest entered on books at close of business on above date	2,113 35
Accrued interest not entered on books at close of business on above date	None
Estimated unearned discounts	10,000 00
	22,546 85
Total	\$8,443,858 62

LIFE IN ROUMANIA

A Nation of Peasants, With Curious Customs and Beliefs.

RULED BY SIGNS AND OMENTS.

Many Superstitions Enter Into the Everyday Life of This People, Who Are Little Given to Money Thrift. The Way a Lad Goes A-courting.

"The great bulk of Roumania's population belongs to the peasant class, for there are comparatively few cities and most of them are small," says a bulletin of the National Geographic Society on Roumanian folklore and customs, which gives an intimate insight into the home life of that nation. The bulletin, which is based on a communication to the society from John Gilver LaGorce, says:

"Many of these peasants live on the great estates, where their forebears for generations have farmed for the absentee landlords. And an interesting class these peasants form, with their peculiar customs, their primitive way of looking at things in general.

"The evil of race suicide has never invaded rural Roumania. It is regarded as worthy of honor to be the head of a large family. As in all lands where many of the people are more or less illiterate, there is a high death rate, though the fact that the bottle-fed baby is almost unknown in peasant Roumania tends to overcome the high infant mortality that would otherwise result.

"The average Roumanian peasant is not given to the kind of thrift that leads him often to a savings bank. The patrimony of his sons and daughters is more often good soil, good health and an honest mind than it is land or money or houses. So narrow is the margin upon which a young couple starts out in life that it has come to be a proverb among them: 'Married today and out at the straw tomorrow,' for children come apiece, and the prices of the things the peasant has to sell are even lower than the prices of those he has to buy, and not until his own labors are supplemented by those of his sons and daughters does he much chance to prepare for even the shortest of rainy days.

"When a young Roumanian peasant lad's thoughts turn to love and the maiden begins to incline toward marriage he goes to his mother rather than to his sweetheart with his tale. The mother acts as an ambassador to the father, and if he can be induced to look with favor upon the lover's choice he ends in two of his best friends in the village, talk of his son's dreams and asks them to accompany the said son to the house of the object of love's young dreams.

"Perhaps the girl herself has not received from the youth a single hint of his love, but even so, as he and his spokesman approach the house she suspects the object of his visit and peers through any crack or opening that is convenient.

"If it happens to be winter the father of the girl invites the company in and surmising their mission, gives some hint as to his attitude by the way he looks after the fire. If he keeps it burning brightly they know that he is favorable; if he lets it die down a little they understand that he is only of an open mind on the subject. But if he lets it go out entirely there is no use arguing the question.

"The Roumanian peasant is much given to superstition, and he has a sign for everything. If shingles are nailed on a roof in the proper sign they will turn up at the ends; if poles are not planted in the proper sign they will grow on top of the soil and be a failure. If you have money in your pocket when you see the new moon you will not "go broke" at least not until another new moon has come.

"On the other hand, it is held to be dangerous to announce to those in the house that the new moon has appeared, for in that case all the pots and pans in the kitchen will be broken before the waning moon passes.

"When a peasant child is christened all of those present assume the relation of godparents and it is a superstition that there must be no intermarriages between godfathers and godmothers. The result is that christenings are not widely attended and those with matrimonial ambitions eschew them entirely.

"The utmost care is taken by some to prevent a child from seeing its image in a mirror before it is three years old, for if it does it will become a victim of the falling sickness, which will send it stumbling through life.

"There are many customs which still proclaim the olden time rule and in defiance of ancient Rome that have persisted through the centuries since the departure of her glory. For instance, here is the old Pyrrhic dance, the robes with bells on sleeves and girdles. The Roumanians still shout in wisdom to prevent Saturn from hearing the voice of the infant Jupiter, and even their oxen proclaim the glory that was Rome in their names, for here you may see Casar and Brutus as yoke fellows and there Casius and Augustus.

Dr. Alexis Carrel, Famous Surgeon and Scientist

Since the application of a new system of sterilizing wounds has been put into operation at the war hospital at Compiègne, France, under the direction of Dr. Alexis Carrel of the Rockefeller Institute, New York, amputations have diminished 50 per cent and the time of healing wounds abridged 30 to 80 per cent. So efficacious has



DR. ALEXIS CARREL.

the treatment proved that it has been extended to nearly all the war hospitals.

Dr. Carrel is of French birth, forty-four years old and was educated in France. He came to this country early in this century and pursued research work at Chicago university. In 1912 he received the first Nobel prize ever awarded for research in medicine in this country. He has been at the head of research work at the Rockefeller Institute, New York City, since 1906, during which time he has made many notable discoveries. Since the war broke out, he has supervised the hospital at Compiègne, France.

Mother's Doll Story

New Year's Eve

Once upon a time a nice family of dolls thought it would be great fun to have a New Year's party.

So after their mamma, the little girl who owned them, had gone to sleep the dolls all got out of bed and faced down to the kitchen.

The biggest doll, whose name was Molly, grabbed a kettle and started to make some molasses candy. The big boy doll, Ted, said "Let me stir it, I know how."

So Molly gave him a big spoon, and Ted stood on a high chair, and every time the molasses splashed up he stirred it like a madman so it would not burn down to the bottom of the kettle. "I want to help, too!" shouted Tiny, the smallest doll.

So Molly gave her a little piece of butter to rub on the plate, because molasses candy is such sticky stuff that if you don't butter it you waste a whole lot.

When Tiny had a big white plate all shiny with butter she wanted to help some more. "Let me stir it," she cried. "All right," said Ted. "My arm aches stirring so you take a turn at it. But let Molly watch you so you won't tumble in, just like a baby."

But alas, Molly was too busy pouring the flavor in the kettle, and when she wasn't looking poor little Tiny slipped and fell right into the hot molasses. She caught on the spoon and turned only her arm. So the party was all stopped, while Ted ran to get the doctor to bandage Tiny's arm.

"Happy New Year!" shouted Tiny, waving her bandaged arm, while the other dolls dug off spoonfuls of sticky candy from the sides of the pot just as if it had been a real party.

Collie Saves Terrier's Life.

A true story comes from Indiana, Ill., from A. N. Stankey, living on a farm northwest of that village. It owns a collie and a rat terrier. The latter disappeared and after being searched for was given up for dead. The collie, however, acted very strangely. Immediately after being given food he disappeared and did not return again until the next mealtime. Members of the family decided to "give him. They did so, and a half mile from the house the poor little rat terrier was found caught in a trap which had been set for mink. The collie had been carrying food in his mouth to his little friend for over a week and was overjoyed to think help had come to the rat terrier. The latter was soon released and tenderly carried home to be given proper care.

The Later Education.

"Well, how did things come out in your school contest?"

"I'm mixed. A girl won the hamper throwing contest, and a boy took first prize for fruit cake."—Louisville Courier-Journal

Worry is a blunder that blackens all around and makes life a regret.

SLIDING TO DEATH.

A Perilous Mountain Incident and a Lucky Escape.

An American who lives in China made the ascent of the sacred mountain, Siacoutshan, a year or two since, and made, or at least began to make, the descent in a much more unpremeditated manner.

He had reached an altitude of over 9,000 feet and, having lost the trail branched off and climbed a lower peak to see whether he could discover the right track. He managed to crawl to the top, and since the view was very fine he opened his paint box to make a sketch.

As he was sorting his brushes the stone on which he was sitting gave way, and he started sliding down the almost perpendicular slope. He tried to clutch the ground with his hands. He seized every projecting stone in the hope of stopping his precipitous descent, but at the speed at which he was going that was no easy matter.

Death stared him in the face, for another 100 yards would bring him to the edge of a precipice several hundred feet high, over which he must inevitably go. His hair stood on end as he approached the spot, and he can well remember the sound of his heavy paint box clanging from rock to rock as it accompanied him in his descent.

A violent shock, which nearly tore his body in two made him think he had gone over; but, no—he had suddenly stopped.

He opened his eyes, but he did not dare move, for his position, although much improved, was far from safe. His coat and strong leather strap that was slung under his arm had caught on a projecting stone, but a single false movement on his part would start him sliding down the slope again.

Slowly, carefully, as he lay on the almost perpendicular slope, he tried to get a footing. When he had succeeded in doing that the great difficulty was to turn round. After several anxious moments, each of which seemed ages long, he succeeded, and there he was, half kneeling, half lying, with his body on the ground, clutching the rock that saved him.

Then, when his agitation passed away, he managed to crawl up, cat fashion, to a position of safety.

MUSIC IN THE HOME.

Its Refining and Joyous Influence Should Be Welcomed.

So much is done for the children nowadays. So many different sorts of knowledge are crammed into them at school. They devote themselves to so many things unconnected either with childhood or home life. Meanwhile one opportunity—rich in possibilities for happiness—is too often neglected. Mr. Joseph Stransky gives wise counsel in this matter:

"The way to love music, to increase its production, is to know it when you are young—young individually and young as a nation. It is much more difficult to prepare people to enjoy music after they are grown up and their minds have become crowded with various interests in life. The American nation should not let its youth slip by without filling the souls of the children with music.

"As yet the young people here do not have their minds directed definitely enough in musical channels. I do not see groups of children standing about a piano in the twilight and singing to a mother's accompaniment. I do not see the boys of a neighborhood forming a small orchestra and playing really fine music, as they do in France and Germany."

Mr. Stransky overstates his case somewhat. We know of a New England farmer's family of six children, each playing a different instrument, who, with father and mother, make a real little orchestra. And there are a good many such groups of the sort Mr. Stransky says he has not seen—youngsters about their mother at the piano. But there should be still more—many more. There cannot be too many, for as the wise conductor says, music is something more than mere entertainment. It is "a serious and permanent joy in life" to keep the emotions stirred, the imagination young."—Culler's Weekly.

Something Lacking.

A resident of Nevada who has recently returned from a trip through the east was interviewed by the Post. "How did Niagara strike me?" said the traveler. "Well, to be candid, it was a little disappointing. There seemed to be something lacking—something, I couldn't see what, but something that I didn't see and felt I ought to see to make the picture complete." Perhaps it was a man going over in a barrel—Kansas City Times.

Free Advice.

"There are a great many people in this world who don't know what's good for them."

"Perhaps so," replied the cynical man, "but they always have plenty of neighbors who would gladly tell them what is good for them if they would only listen."—Birmingham Age-Herald.

Can't Go Far.

"Just met with a heavy loss. A ship in which I was interested was wrecked."

"I got my money in cannal boats. When one of them is wrecked we know where to find it."—Louisville Courier-Journal.

Of Course.

"My friend, the glazier, has a sad life."

"Why shouldn't it be? Isn't it full of lanes?"—Baltimore American.

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NOTICE TO CREDITORS—Pursuant to an order of Hon. Selden R. Brown, Surrogate of the County of Monroe, in and for the City of Rochester, County of Monroe, State of New York, deceased, to present the claims and vouchers therefor, to the undersigned executor at his place for the transaction of business as such executor, at the office of Coates, Brant & Reidenbach, J.C., Rochester, N.Y., P.O. Box 104, on or before the 30th day of April, 1917. Dated October 25th, 1916.
JOSEPH R. GOSS, Executor.
C. A. Grandall, Attorney for Executor.

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