

# Forty-Seventh Annual Statement of the Condition of The East Side Savings Bank OF ROCHESTER

January 1, 1917

## Resources

Mortgages	\$ 9,560,981 00
United States Bonds (Market Value)	222,000 00
District of Columbia Bonds (Market Value)	104,000 00
(Guaranteed by United States Government.)	
Massachusetts State Bonds (Market Value)	147,000 00
Wyoming State Bonds (Market Value)	6,000 00
Alabama State Bonds (Market Value)	103,000 00
Maryland State Bonds (Market Value)	202,000 00
City of Boston, Mass., Bonds	117,900 00
City of New York Bonds (Market Value)	669,000 00
City of Rochester, N. Y., Bonds (Market Value)	918,950 00
City of Albany, N. Y., Bonds (Market Value)	134,815 00
City of Buffalo, N. Y., Bonds (Market Value)	534,987 05
City of Syracuse, N. Y., Bonds (Market Value)	146,350 00
City of Troy, N. Y., Bonds (Market Value)	150,174 90
Railroad First Mortgage Bonds	360,000 00
Banking House and Lot Building and Lot Adjoining Main Street East, Appraised Value \$350,000, Cost in 1884	120,000 00
Cash on Hand and in Banks and Trust Companies	1,782,076 86
Collectible Interest Due and Accrued	143,267 16
Other Assets	3,261 98
<b>Total</b>	<b>\$15,425,803 95</b>

## Liabilities

Due Depositors	\$14,579,950 00
Interest Accrued to Depositors	46,971 25
Reserved for Taxes	7,795 67
Surplus (Bonds at Market Value, Banking House and Annex at Cost in 1884)	791,087 03
<b>Total</b>	<b>\$15,425,803 95</b>
Surplus (Bonds at Par Value)	\$ 751,172 13
Surplus (Bonds at Amortized Value)	809,769 32
Surplus (Bonds at Market Value, Real Estate at Appraised Value \$350,000)	1,021,087 03

Interest to December 1, 1917, Credited to 47,762 Depositors at the  
Rate of Four Per Cent. Per Annum

January 1, 1916, Surplus (Bonds at Market Value)	\$582,853 85
January 1, 1917, Surplus (Bonds at Market Value)	791,087 03
<b>Increase for the Year 1916</b>	<b>\$208,233 18</b>

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# The East Side Savings Bank of Rochester

Corner Main Street East and Clinton Avenue South

Bank Incorporated November 1, 1869.

## Auntie Toxin

By F. A. MITCHEL

"Sam," said Dr. Wainright, "last night I heard considerable cackling in my chicken house. I hope you have not been tempted to—"

"Fo' de lawd, Mars Doctor, I habent' looked nothin' from yo' chicken house at all."

"I'm glad to hear that, Sam, principally on your account. I'm experimenting on those chickens, and it would be dangerous for any one to eat one of them."

Sam looked uneasy. "Wha' yo' mean, Mars Doctor, by experimentin' on 'em?"

"That would be difficult for me to explain to you, but I'll try. Do you know what an antitoxin is?"

"No, Mars Doctor, I never done heard about any woman at all by de name o' Toxin. I know Auntie Tucker, but I don't know Auntie Toxin."

"An antitoxin isn't a woman, Sam. It's something to be given to head off disease. We put something containing the germs of the disease into a rabbit, a guinea pig or some other animal, and this gives it the disease. Then we take something from the body of the animal and inject it into the body of a person who has been exposed to the disease, and this prevents that person from having the disease. Having no rabbits or guinea pigs, I have placed fever germs in one of the chickens in my henhouse."

"Laws a massy, Mars Doctor, which one ob de chickens did yo' speriment on?"

"The little speckled hen."

Sam rolled his eyes. "Hout, at last fixin' them impertinently on de doctor."

"Mars Doctor, I reckon I been exposed to de fever. Can't yo' gib me some ob de antitoxin?"

"What makes you think you have been exposed to the fever?"

"Why, Mars Doctor, las' night when I was comb' home from de cake walk I passed by yo' chicken house, an' I sor yo' little speckled hen settin' on de roost. She looked so purty dat I couldn't help puttin' my hand in an' smoothin' de feathers."

"That wouldn't give you the fever, Sam," said the doctor reassuringly and with a twinkle in his eye. "However, to make sure, I'll look into your blood and see if any fever has got into you."

"Yo' look in me blood, Mars Doctor? How yo' do dat?"

"Did you ever hear of de X-ray, Sam?"

"No, Mars Doctor, I never heard ob de X-ray. Yes, I did too. I sor pictures in a book ob a man's hand showin' all de bones."

"That's it. I'm going to look inside of you to see if the fever is here."

The doctor was a specialist, and every one who has ever consulted a specialist knows that he is equipped with devices for looking into every crevice in the human body. Strapping an electric light to his forehead, he told Sam to open his mouth wide. Then, putting a lens to his own eye, he held down the X-ray tube with one instrument designed for such a purpose and looked down his throat.

"Sam," he said, "here's a chicken meat in your stomach."

Sam turned pale but said nothing.

"If there was nothin' the matter with the chicken you ate you're all right."

"But suppose," gasped Sam, "dat de chicken had de fever?"

Sam trembled. At the same time he was thinking of what the doctor had told him.

"Mars Doctor," he said at last, "you said dat yo' gib de fever to de chicken, didn't yo'?"

"Yes."

"An' you gib de chicken to de person who has been exposed to de fever?"

"Yes."

"I was exposed to de fever by smoothin' de little speckled hen's feathers. Yo' gib de fever to de little speckled hen, den yo' gib de little speckled hen to me."

"You mean, Sam, you took the hen without asking for her?"

"Ennyway, Mars Doctor, I can't gib de fever 'cause why I got de anti-toxin."

The doctor surveyed the ducky with evident amusement.

"Sam," he said, "here are those who maintain that the negro is inferior intellectually to the whites. You have proved yourself more than a match for me. If your honesty were equal to your intelligence and your capacity for work equal to either you would be a homo sapiens."

"Wha' dat, Mars Doctor?"

"The highest grade of human being. That will do, Sam. You may go."

Sam walked unaidedly to the door, but turned with his hand on the knob.

"Mars Doctor, air yo' sure eatin' de speckled hen, will keep away de fever wha' yo' gib de hen?"

"Not absolutely. Let me know if you don't feel well."

Sam went out, but in an hour returned in a bad fright.

"Laws a massy, Mars Doctor, I got de fever dat!"

The doctor, who had designed to try the power of the imagination, examined the patient and found him a trifle feverish. He gave him some sugar and water to take regularly every hour, assuring him that it would cure him.

It did, and it also cured Sam of helping himself to the doctor's chickens. The ducky never again offended.

## SHE ANSWERED NAPOLEON.

And Her Brave Reply Subdued the Angry Conqueror.

Napoleon, the rough and ruthless conqueror, considered women as of no importance in national affairs, and he was always resentful of their interference. But in at least one instance of record, as a recent writer has pointed out, it was otherwise.

When, after the battle of Jena, Napoleon entered Weimar he proceeded to the palace of the duke to make it his headquarters. The fighting and pillaging in the town were not yet over when, toward evening, he entered the hall. As he did so the duchess, who had been waiting in her apartment, appeared at the top of the great staircase to greet him.

"Who are you?" he demanded roughly, in surprise.

"I am the Duchess of Weimar," she replied, with dignity.

"I pity you," he cried fiercely. "I am going to crush your husband!"

The next morning when they met again he inquired, with brusque displeasure:

"Madame, how could your husband be so mad as to make war against me?"

"Your majesty would have despoiled him if he had not," was the reply.

"How so?" asked Napoleon.

"My husband has been in the service of the king of Prussia upward of thirty years," replied the duchess. "Surely it was not at the moment that the king had so mighty an enemy as your majesty to contend against that the duke could abandon him."

An answer at once so spirited, noble and factful softened even Napoleon's arrogance. In the conversation that followed the duchess was able to secure promises of consideration for the duke and relief for the townspeople. At the close of it the conqueror said to her:

"Madame, you are more worthy of respect than any woman I have known. You have saved your husband. I pardon him, but remember it is wholly on your account. As for him, he is a bad case!"

That was merely Napoleon's opinion. The duke, at any rate, was properly appreciative of his duchess, for when the document that secured the independence of Weimar was brought to him by a French general he refused to take it into his hands, but said simply:

"Give it to my wife, the emperor intended it for her." — Youth's Companion.

## MUSICAL MOUNTAINS.

Singing Cliffs in the Pyrenees and Roaring Sands in Hawaii.

In certain parts of the world are mountains and hills which are said by the natives to sing. In the Pyrenees certain cliffs emit plaintive sounds resembling the strains of a harp. Two other cliffs in the same chain are called the "snores." When the wind is in the southwest they send forth a peculiar sound not altogether musical.

The faces of these cliffs are marked by deep gullies, open in front, which may be compared to the pipes of an organ. At certain times a stratum of air held between the cliffs and bordering trees closes the openings while the wind blows freely between through the gullies or organ pipes, behind, hence the music that is heard.

At the confluence of the Orinoco and the Rio Meta are granite cliffs which sing at sunrise. Humboldt refers to the phenomenon as the musical stone of the Orinoco. The music is caused by the rush of the expanding air through fissures partly closed by mist.

Many more examples may be cited to show that nature makes use of principles which have been adopted by man in the creation of musical sounds. Nor are the musical sounds of nature confined to rocks, mountains and hills, for in Hawaii a sand bank fifty feet high which, when the hand is moved about in the loose sand, produces a sound like that of a melodeon. It is said that if the observer slides down the bank on his back, dragging both hands in the sand, the sound becomes as loud as faint thrasher.

The World's Worst Penman.

Most remarkable among execrable writers was John Bell, the barrister of whom Lord Eldon said to the prince regent that he was the ablest equity lawyer of his time, though he could neither read, write, walk nor talk.

Bell was a cripple, and his Westmoreland accent combined with his stammer to make his speech unintelligible. The character of his writings appears from his own statement that he had "ree styles one of which he could read, but his clerk could not, while the second was intelligible to his clerk, but not to himself, and the third baffled both of them."

Nero's Fiddling.

The expression, or story, of Nero fiddling while Rome burned had its origin in the old story that the emperor forbade the flames of Rome to be put out and went to a high tower, where he watched his city burning and sang verses to his lute "upon the burning of old Troy." — New York Times.

How She Knew.

"I'm sure that grocer of ours gives us short weight," said he.

"No, he doesn't," said ma. "His scales are correct. I know they are, I weighed myself on them this morning, and they showed that I am twenty pounds lighter than I thought I was." — Detroit Free Press.

Plenty of Pain.

From a boy's essay: "Pain tells us that all is not right where the pain is. There are many kinds of pain, enough for every one to have some." — Boston Transcript.

## A Surprise

By DWIGHT NORWOOD

I was steaming down New York bay in an ocean liner on my way to England. Standing on the deck near me a man was peering seaward, evidently moved by some strong emotion, watched him for a few minutes, when seeing that he was so intent upon something that was passing through his mind that he was not conscious of standing within a rail so low that a pitch of the vessel might take his overboard, I took him by the arm. He turned his gaze upon me as a somnambulist awakened.

"Pardon me," I said; "the ship is beginning to get the rollers. You might lose your balance."

"Thank you very much," he replied. "I am much given to losing myself when intent upon something, and this scene has brought back the principal event of my life."

"It is a story?" I asked.

"It is."

We were both silent for a few minutes, when the gentleman, with rare confidence in me, a perfect stranger told the following story:

"Thirty years ago today I was steaming down this bay, standing, as now, on the forward deck. But that is the end of my story instead of the beginning."

"When I was twenty-five years of age I met and fell in love with the daughter of a physician. She returned my love, but her parents objected to our marriage. They said that Edith was too young. She was plenty old enough to be married, being nineteen. The real reason was that they thought she could do better than to marry me. I did not doubt that she could, but I was as wrapped up in her as she was in me, and I did not care to give her up to that some better person than myself."

"I was employed in a lace importing house. They decided to establish a buyer in Brussels, and they offered me the position with a large increase of salary. I accepted it gladly, for at that time Edith and I were engaged, and the advanced salary would enable me to support a wife. When I told her of what I regarded as my good fortune she looked troubled. She was aware that her parents objected to me as a husband for her, and she surmised that my going to live abroad would excite so strenuous an opposition on their part as to bring about a parting between her and me."

"She was right. Her mother strangled with her to induce her to break with me. Edith stood out till she began to suspect that if she persisted longer she might be deprived of her liberty, then gave in. I received a note from her saying that she could not bring herself to leave her dear father and mother to live in a strange land. She was their only child. They had brought her up with great care, and now that she was arrived at an age where she could be of the most comfort to them it would be ungrateful of them to marry a man whose only way of supporting her would be to place an ocean between her and them."

"She asked me to come before leaving and bid her farewell, after which she said she hoped that I would be able to forget her. This naturally filled me with despair. I declined to see her again, feeling that it would not be best either for her or for me. Had she made our union dependent upon my remaining in America I would have renounced my situation abroad and waited for preferment at home. But she did not place me in such a position. Instead of going to see her, I wrote her a few lines, giving her my address and bidding her for her own good to think no more of me and marry to her own advantage."

"That night before sailing I walked the floor, never once thinking of my dressing. It seemed that the morning would be the funeral of all I had hoped for since meeting Edith. At 4 o'clock in the morning I threw myself on a bed and slept a troubled sleep till 7. Then I arose and finished the last arrangements for my journey. It seemed like preparing for death."

"I went aboard at noon, the hour for sailing being 2 o'clock. The crowd of people hurrying to and fro maddened me, and to escape them I went to my stateroom, sat down on the seat under the portholos and gave myself up to despair. I heard the call, 'All aboard that's going!' and it sounded like clods on the coffin of the universe. Then the tugs puffed alongside, carrying the huge bulk out into midstream. When I had listened for some time to the monotonous throb of the engine I pulled myself together, went on deck and stood at where you saw me a few moments ago, a prey to the most despondent emotions. Suddenly I felt a touch on my shoulder and, turning—"

The speaker turned and faced a middle-aged, but attractive woman, whose face wore a smile which was in her eyes as well as on her lips.

"Is the poor ancient mariner telling his story to whomsoever he can get a listen to him?"

"The narrator introduced me to his wife and concluded his story."

"I felt that same touch and looked into the face of this same woman, then a girl not quite twenty."

"At the last moment she had suggested that her parents spend some time abroad, and the prospect of being near her induced them to relent as to her marriage with me. Six hours was the time they had for preparation."