

STATEMENT MERCHANTS BANK OF ROCHESTER

JANUARY 1, 1917

RESOURCES

| | |
|-----------------------|-----------------------|
| Loans | \$5,816,396 03 |
| Bank Building | 220,000 00 |
| Cash on Hand | \$277,034 54 |
| Cash in Banks | 619,478 10 |
| R. R. and Other Bonds | 188,993 92 |
| (Market Value) | 1,085,506 56 |
| Total | \$7,121,902 59 |

LIABILITIES

| | |
|-------------------------------|-----------------------|
| Capital | \$ 300,000 00 |
| Surplus and Undivided Profits | 411,380 16 |
| Dividends unpaid | 9,688 50 |
| Deposits | 6,400,833 93 |
| Total | \$7,121,902 59 |

OFFICERS

| | |
|--------------------------|-----------------------------------|
| Percy R. McPhail | President |
| Thomas J. Devine | Vice-President |
| V. F. Whitmore | Vice-President |
| John C. Rodenbeck | Vice-President and Cashier |
| Albert S. Newell | Assistant Cashier |

DIRECTORS

| | |
|--------------------------|----------------------------|
| Thomas J. Devine | Charles P. Schlegel |
| Percy R. McPhail | Martin B. Hoyt |
| George H. Perkins | John C. Rodenbeck |
| Frank A. Ward | Francis S. Macomber |
| V. F. Whitmore | Albert S. Newell |
| Irving S. Robeson | |

Statement of Condition of

The Rochester Trust and Safe Deposit Company

as of the close of business, December 30, 1916.

RESOURCES

| | |
|-------------------------------------|------------------------|
| Real Estate | \$ 360,000 00 |
| Bonds and Mortgages | 6,908,650 52 |
| State, County, City and Other Bonds | 8,924,421 03 |
| Demand Loans | 5,656,031 26 |
| Time Loans | 25,000 00 |
| Cash in Banks | 1,671,200 32 |
| Cash on Hand | 982,018 98 |
| Total | \$24,527,352 11 |

LIABILITIES

| | |
|-------------------------------------|------------------------|
| Capital Stock Paid in | \$ 500,000 00 |
| Surplus Funds and Undivided Profits | 932,651 21 |
| Reserved for Dividends | 15,000 00 |
| Deposits | 23,079,700 90 |
| Total | \$24,527,352 11 |

CARPETS AND RUGS

WEAVERS, DURABLE

RUGS

ALL SIZES
CARPET SQUARES
PLAIN FIGURE
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MAJOR CROFOOT'S GALL

By M. QUAD
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Major Crofoot, grand promoter of a number of experiments at Heligoland in order to discover how much a starfish sees with these "eyes" or eye spots. The answer is, not very much. It does not form an image nor does it perceive a moving object. But it has considerable sensitiveness in distinguishing different degrees of light and shade. Even the skin of the starfish is responsive to differences of illumination in the immediate vicinity, but by means of its "eyes" the starfish becomes aware of distant illumination among the cuts and trousers hanging up. This is comforting—it is exhilarating. This smell of benzine goes right to my heart. You of all in this great city have shown sympathy and been good to me, and you need have no fear of my reward.

The grand promoter promoted for four days, and then he took a walk. He walked half a block to the old fire, and he saw the sign of "Bo Town" which his old landlord had tucked up. He also saw that no new tenant had come in. He therefore took down the sign and carefully dropped it into the street. Then he went upstairs and found the door of his old office wide open, that any one could inspect the room at his pleasure.

"This appears to be a fine room," mused the major as he walked about and looked at the old, familiar walls. "I think this will just suit me to a T. I do not know what the rent is, nor do I care. I will take my chances and move in."

Fifteen minutes later he had hired two men for 2 shillings apiece to carry up his old desk and his two chairs to his old home.

When they had gone he went down and invited the clothes cleaner to step up and view his recovered office. The cleaner did not want to step, but was coaxed into it.

"My friend, I feel that I can un-bosom myself to you without reserve. A millionaire in Chicago has drawn on me a very heavy draft, which I shall have to pay before 12 o'clock. If I don't meet this draft I shall be dishonored at the bank. If I do meet it I shall be left penniless. A business man like you can readily see the situation. Therefore I find myself obliged to call upon you for the loan of \$1,000 just \$1."

"But how was it?" asked the cleaner. "You was owing me \$2.75. Your landlord turned you out. I took you in and made no charges for rent. You comes back here without pay, and yet you want to borrow \$1 more of me. It don't seem right."

"It is as right as gold," soothed the major. "That is the way they do business in Wall street, but of course, you don't understand."

"Well, I try you once more." And the dollar was produced and handed over, and the cleaner went away looking very doubtful.

The major was undisturbed for the next two or three hours.

"Well," inquired a voice, which the major recognized to be an instant.

It was the voice of his old landlord, who had missed the sign that had been hanging at the street door and come softly upstairs to make an inspection.

"Come in! Come in!" called the major without turning to see who his visitor was. "Ah, ha, oh! Is it you, Mr. Cramps? I am glad to see you once more! How is business with you? You are well, I hope?"

"See here, you old fraud and swindler!" said Mr. Cramps as he entered and took a chair. "Will you tell me what in thunder and blazes you are doing here? Three or four days ago I had your furniture set on the sidewalk and put up a sign that this office was to rent, and now I find you have come back and taken possession as cool as ice!"

"Yes," replied the major. "This of course has got to be like a home to me, and I could not bear to leave it. I was passing by this place and I saw it was unoccupied. A great yearning came to my heart, and I was forced to return. What did you say the rent was to be, Mr. Cramps?"

"Why, you scoundrel! you owe me \$40 for back rent!" shouted his landlord.

Eyes of the Starfish.

At the end of each arm in the common starfish there is a little red eye. It is sheltered at the base of the terminal tube foot, which has become altogether sensory. The eye or eye cushion shows little cups, each closed by a lens, lined by red, rodlike sensory cells, clothed externally by supporting cells and containing a transparent watery substance. Hellmuth Plessner made a number of experiments at Heligoland in order to discover how much a starfish sees with these "eyes" or eye spots. The answer is, not very much. It does not form an image nor does it perceive a moving object. But it has considerable sensitiveness in distinguishing different degrees of light and shade. Even the skin of the starfish is responsive to differences of illumination in the immediate vicinity, but by means of its "eyes" the starfish becomes aware of distant illumination among the cuts and trousers hanging up. This is comforting—it is exhilarating. This smell of benzine goes right to my heart. You of all in this great city have shown sympathy and been good to me, and you need have no fear of my reward.

Just as Well Off.

A man had his next door neighbor arrested on a charge of willfully damaging a chicken.

The judge looked at the charge with unalloyed amusement and surprise, and when the plaintiff was put on the stand he asked him what damage had been done to the bird.

"My next door neighbor caught the chicken in his garden," answered the plaintiff, "and wrung its neck."

"I see," returned the judge. "What was the chicken worth alive?"

"It was worth 75 cents," answered the plaintiff.

"What was it worth dead?" questioned the judge.

"Seventy-five cents," replied the plaintiff.

"I fail to see where any appreciable damage was done," said the judge. "The case is dismissed."—Philadelphia Telegraph.

How Leaves Purify Air.

It has been calculated that a single tree is able through its leaves to purify the air from the carbonic acid arising from the respiration of a considerable number of men, perhaps a dozen or even more. The volume of carbonic acid exhaled by a human being in the course of twenty-four hours is put at about 100 gallons, but by Boushka's estimate a single yard of leaf surface, counting both the upper and the under side of the leaves, can, in favorable circumstances, decompose at least a gallon of carbonic acid a day. One hundred square yards of leaf surface then would suffice to keep the air pure for one man, but the leaves of a tree of moderate size present a surface of many hundred square yards. All other forms of vegetable life act similarly in abstracting the noxious carbonic acid from the atmosphere.

Genesis of the Phonograph.

As long ago as 1895 Sir W. H. Preece, then director of the British postoffice telegraphs, sent messages without wires across the sound of Mull when the submarine cable was broken down. Sir William was also present at the birth of the phonograph in 1877. He spent independence day with Edison at his house in New York, and in discussing the telephone he remarked to the great American inventor, "Then if what you say is true it will be possible to reproduce the human voice." Edison shut his eyes, said nothing, and the conversation changed. On the voyage home Sir William worked out a phonograph in theory, but not being a mechanic, left it as an idea. In less than a month Edison sent Sir William Preece a phonograph, the first that came to England.—London Graphic.

Did as She Asked Him.

A teacher in a tenement district hurried from the school to find the mother of a pupil who had been taken ill.

"Can you show me where Mrs. Angelo Scandale lives?" she inquired of a cherub transplanted from the sunny south to a dark, sunless alley.

"Yes, teach, I show you," and a willful, sticky hand dragged her on with such speed as to make her stumble over an Italian dame seated on the threshold. After the teacher's breathless flight toward the clouds the little hand stopped tugging.

"There where Mees Scandale lives," indicated the horizontal arm and finger, "but she downstairs sitting on the step," finished the smiling lips.—New York Globe.

Breed and Feed the Horses.

Show me a well bred horse and a poorly fed one and I will show you a poor horse. Show me a poorly bred one and a well fed one and I will show you a fair horse. Show me a well bred one and a well fed one and I will show you a market topper.—Wallace's Farmer.

FORBIDDEN FRUIT

By WILLARD BLAKEMAN

My father died when I was twelve years old, leaving me a good property in the care of my uncle, John Brough. His name should have begun with a "G." for he was the gruffest spoken man I ever knew. I was sent to boarding school till I was seventeen and then to college. Upon graduating I received a letter from my guardian, uncle to come to his house.

When I reached it, leaving the auto in which I arrived with my hand baggage, I saw looking at me through an upper window a young girl evidently about seventeen, the sweetest face I had ever seen. I was thrilled at the idea of being in a house with such a lovely creature, being of an age to be easily struck by a pretty girl.

On entering the house I saw another face, the antipodes of the first. It was that of my uncle. His face was square, his mouth curved down at the corners, his eyes set deep in his head and overhung by beetling brows.

"How old are you?" was his first remark to me.

"I will be twenty-two next September."

"By the term of your father's will you are to have \$10,000 the day you are twenty-two years old; \$20,000 the day you are twenty-five and the balance when you are thirty. In the matter of marriage, you can't take a wife of whom I do not approve. You may live in this house with me as long as you like, but I have a warning for you. I have a ward who has been left in my care by her father who was a bosom friend of mine. He left her a fortune with the provision that she should not inherit it if she married without my consent, and her father charged me to bring about, if possible, a marriage with a young man who is part owner in certain property which will fall to her. I care nothing about the wife you select except this girl. In her case it is hands off."

With the last words my uncle looked at me so savagely that I believed if I married his ward there would be infinite trouble. This gave me deep concern, for it struck me that the girl I had seen at the window was this same ward, by whom I was already stricken.

My uncle's bark proved worse than his bite—that is, on all subjects except my interfering with the plans laid down for his ward. Of course the forbidden fruit was altogether too tempting for me, and I soon learned that she had received a warning similar to mine, which had a like effect on her. But our guardian seemed singularly obtuse to the interest with which I and Edith Sterling inspired each other. At any rate, he made no effort to prevent our being much together. We drove, played tennis and rode on horseback together without a word of remonstrance from him. Edith and I talked over his action, or rather, want of action and came to the conclusion that she, by the terms of her inheritance, held the whip hand of us. He did not propose to interfere with our temporary relations. When the time for action came we would feel his power.

When September came and with it a legal age for me I received \$10,000 of my estate. Nothing could have been more adverse to the plans laid down for me and Edith Sterling. The possession of this money brought with it an added temptation. I sounded Edith to learn if she would give up her fortune for me and this first payment of my patrimony, which, if I defied my guardian, was all I could hope for. She was not only willing, but eager to do so. I should not have permitted this, but I was young and deeply in love. Indeed, I felt guilty in having suggested such a thing, and found it difficult to look my uncle in the face.

This feeling was enhanced from the fact that his harshness was all on the surface, and was often used to render more effective certain bursts of humor. Well, the inevitable result of putting two youngsters of opposite sex under the same roof forbidding them to love each other, followed. One morning I took Edith out to ride, and driving to a town across the border of the state we were married. I telegraphed my uncle of the fact, and availed his reply. It was very short, simply, "Shall expect you for dinner." "Which means," I said to Edith, "if you, too, choose to give up wealth for love, it is no concern of his."

We reached my uncle's house half an hour before dinner. He was not at home, but expected soon. When he arrived he found us in the library waiting for him. He shook hands cordially with me and kissed Edith, then led the way into the dining room.

The moment we entered it both Edith and myself were astonished. It seemed to have been set for a wedding feast. A bottle of champagne was in a cooler beside my uncle's chair and as soon as we were served with food it was uncorked, and our glasses being filled my uncle raised his glass.

"To the folly of youth," he said. "Those who put you two under my management found one who, understanding these same follies, has been well able to carry out their designs. This marriage was planned for you long ago, and when I consented to be your guardian I consented only on condition that I should have my own way as to bringing you two together. Had I told you that you must marry, you would have turned your backs on each other. When I told you you should not marry, with the penalty of each losing a fortune, I drove you into each other's arms."

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