Report of Condition of

LINCOLN NATIONAL BANK

OF ROCHESTER

At the close of business June 20, 1917

RESOURCES.

Loans and discounts		$10,460,605 82
Overdrafts, unsecured		174 05
U. S. Bonds deposited to secure circulation		830,000 00
U. S. Bonds pledged to secure U. S. Deposits		225,000 00
U. S. Bonds owned and unpledged		250,000 00
Premium on U. S. Bonds		6,500 00
Payment on account subscription for Liberty Loan Bonds		26,000 00
Bonds other than U. S. Bonds pledged to secure Postal Savings Deposits		181,540 05
Bonds and securities pledged as collateral for State or other deposits (postal excluded)		311,893 75
Securities other than U. S. Bonds (not including stocks) owned unpledged		4,607,773 77
Stocks other than Federal Reserve Bank Stock		75,729 31
Stock of Federal Reserve Bank		60,000 00
Real Estate owned		11,205 39
Net amount due from Approved Reserve Agents		1,373,252 40
Net amount due from other Banks and Bankers		472,603 53
Exchanges for Clearing House		130,637 80
Outside Checks and other Cash Items		5,046 08
Fractional Currency, nickels and cents		5,665 49
Notes of other National Banks		288,470 00
Federal Reserve Notes		58,420 00
Lawful Reserve in Vault and net amount due from Federal Reserve Bank		2,058,664 92
Redemption Fund with U. S. Treasurer and Due from U. S. Treasurer		44,500 00
Total		$21,483,682.36

LIABILITIES.

Capital Stock paid in		$1,000,000 00
Surplus Fund		1,000,000 00
Undivided Profits, less expenses and taxes paid		753,072 23
Amount reserved for Interest and Taxes		108,402 16
Circulating Notes outstanding		829,997 50
Net amount due to Approved Reserve Agents	$130,613 86	
Net amount due to other Banks and Bankers	876,351 12	
Dividends unpaid	310 50	
Individual Deposits subject to check	15,907,394 42	
Certificates of Deposit payable on demand	227,429 22	
Certified Checks	16,987 28	
Cashier's Checks outstanding	8,876 34	
State, County or other Municipal Deposits secured	294,009 03	
U. S. Deposits	181,523 78	
Postal Savings Deposits	148,714 92	
Total Deposits		$17,792,210.47
Total		$21,483,682.36

State of New York, County of Monroe, ss:

I, PETER A. VAY, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

PETER A. VAY, Cashier.

Subscribed and sworn to before me this 26th day of June, 1917.
CLARENCE S. GREENE,
Notary Public.

Correct—Attest:
EDWARD BAUSCH,
GUSTAV ERBE,
EDMUND LYON,
} Directors.

Report of the Condition of

The Central Bank

OF ROCHESTER

at the close of business on the 20th day of June, 1917.

RESOURCES.

Stock and bond investments, viz.		
Public securities (book value, $73,611 64), market value		$ 73,513 31
Private securities (book value, $977,090.86), market value		962,070 38
Real estate owned		None
Mortgages owned		113,219 13
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		246,232 05
Loans and discounts secured by other collateral		3,078,486 66
Loans, discounts and bills purchased not secured by collateral		2,421,814 89
Overdrafts		1,613 36
Due from approved reserve depositaries, less amount of offsets	$ 707,860 15	
Due from trust companies, banks and bankers not included in preceding item	298,363 83	
		1,006,224 03
Specie		194,829 32
United States legal tender notes and notes of National Banks		111,015 00
Federal reserve notes		5,000 00
Cash items, viz		
Exchanges and checks for next day's clearings	$ 50,863 18	
Other cash items	51,295 55	
		102,158 73
Customers' liability on acceptances (see Liabilities, per contra)		None
Other assets, viz.		
Furniture and fixtures	$ 21,000 00	
Accrued interest entered on books at close of business on above date	29,237 77	
Accrued interest not entered on books at close of business on above date	9,300 00	
		59,537 77
Total		$8,385,715 63

LIABILITIES.

Capital stock		$ 300,000 00
Surplus on market values: Surplus fund	$ 250,000 00	
Surplus on market values: Undivided profits	81,939 32	
Surplus on book values	$ 359,458 14	
		331,939 32
Deposits.		
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	222,000 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	6,819,669 32	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	24,900 00	
Demand certificates of deposit	67,180 34	
Other certificates of deposit	None	
Deposits withdrawable only on presentation of pass-books	None	
Cashiers' checks outstanding, including similar checks of other officers	84,500 42	
Certified checks	12,436 08	
Unpaid dividends	None	
Due trust companies, banks and bankers	366,980 84	
Extend total deposits		7,723,667 81
Bills payable including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise		None
Rediscounts		None
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		None
Other liabilites, viz		
Mortgages on real estate owned	None	
Reserved for taxes, expenses, etc	$ 2,139 37	
Reserved for dividend payable July 1, 1917	5,000 00	
Accrued interest entered on books at close of business on above date	1,269 42	
Accrued interest not entered on books at close of business on above date	12,000 00	
Estimated unearned discounts	9,700 00	
		30,108 79
Total		$8,385,715 63

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GENERAL ACOUSTIC COMPANY, 1300 Candler Building, New York

THE DECLARATION

The grand central idea of the Declaration of Independence was the sovereignty of the people. It condensed the great body of English liberties—
Chauncey M. Depew

Attractive Fourth of July Favors

SOME of the prettiest of Fourth of July table favors and table decorations can be made at home at a minimum of expense. Children can easily be interested in this work, and any youngster who has been at a Kindergarten understands how to make pretty things out of colored paper and cardboard. It is a good idea to buy a single favor of the kind wanted and then let the children copy it.

Little ornaments to slip over the rims of the goblets at the Fourth of July dinner can take the form of eagles, shields or flags. In any case the designs are cut from printed fancy crape paper and pasted on a foundation of plain cardboard. By allowing two of the same design to each goblet the ornament when finished will be reversible and present as good an appearance from one side as the other.

By pasting the designs together in pairs, leaving a little space between the two at the bottom so that it can be slipped over the rim, the ornament is easily arranged. Where other place cards are used on the table one of these little favors can appear on the rim of the finger bowl at the close of the meal. Designs of a size suited for use in this way will be usually found on the corners of paper napkins, the center of the napkin being used for the making of little cases or doilies to be decorated with red, white and blue paper or a fringe of imitation firecrackers.

Strips of bright red paper two inches wide by seven in length can be twirled around a knitting needle and fashioned into realistic firecrackers. A bit of string should be inserted after the first turn of the paper and held in place with a drop of paste. This serves as a fuse for the mock firecracker, the strings being tied together.

A fringe of these around a plain white paper ice cream case is an easily made decoration. Children need only be shown how this work is done in order to enjoy it. The paper is held in a long strip and pulled slightly as it is rolled around the knitting needle foundation, which is pulled out as soon as the end of the paper strip has been reached and the edge pasted in place.

Eternal Principles

If I could hope without presumption that any humble counsels of mine on this hallowed anniversary could be remembered beyond the hour of their utterance and reach the ears of my countrymen in future days I could not omit certainly to reiterate the solemn obligations which rest on every citizen of this republic to cherish and enforce the great principles of our colonial and Revolutionary fathers—the principles of liberty and law, one and inseparable—the principles of the constitution and the Union.—Robert C. Winthrop.

The Old Fashioned Fourth

"GIVE us an old fashioned Fourth," is the way
The papers are putting the matter today.
Give us an old fashioned Fourth. Bless my heart,
How the thought of it makes the old memories start!
An old fashioned Fourth, with its fun and its noise—
Recollect all about it, I guess, don't you, boys?
Its speech and procession, with fireworks at night,
And the red lemonade in long drafts of delight—

The big wooden stand on the quaint village green,
The flags and rosettes, with the mottoes between;
The gaudy home guards and the big country band,
The drum major marching with baton in hand;
The man with a voice like a sawmill or two,
Who sang of the flag of the red, white and blue,
And the orator—well, was there ever before
A man whose two lungs could hold quite so much roar?

What speeches he made, though, and how he'd portray
The patriots who sprang with their guns to the fray
When the signal for combat at Lexington came
And they faced the smart redcoats and met the death flame
With that shot—and his fists when he told of it swirled—
That is heard to this day ringing on round the world!
And then Bunker Hill—it was good for the blues
To hear him dilate on that grand battle news.

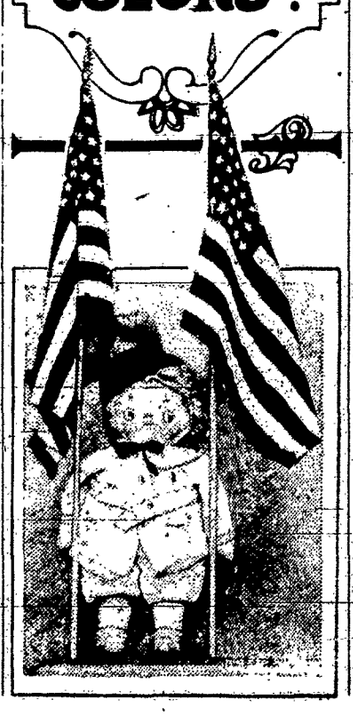
If ever the eagle had screamed it would scream
When he pictured the conflict at quaint Concord stream,
And then Valley Forge—and the end at Yorktown,
While the sweat shone upon him from chin unto crown
As the great peroration required all his strength
To bring out the climax at just the right length.
Ah, the old fashioned Fourth. And they want one again,
But I guess it's a want they'll be wanting in vain.

They haven't the boys that they used to have then.
They've all turned to acting as though they were men,
And they'd laugh at the bands and parades that we knew
In those old days of glory for red, white and blue,
When we sat 'neath the shade of the tall maple trees,
With the blossoms and birds and the hum of the bees,
While the great Declaration was solemnly read
In a voice that set nodding each drowsy young head.

The old fashioned Fourth! Oh, the mem'ries that thrill,
Of the lips that are silent, the hands that are still,
The voices that call from the sweet of the past
And the deeds and the hopes and the dreams that were cast
In the mold of achievement to flourish and die
On the wings of the wind and the breath of a sigh!
The old fashioned Fourth! See, yonder they come,
Like ghosts, to the muffled rattat of the drum!

—*Folger McKinsey in Baltimore News.*

EVERYBODY SHOW HIS COLORS!



WET OR WASHED EGGS.

They Spoil Easily and Cause an Enormous and Needless Loss.

Eggs are needlessly spoiled every year by washing and wetting. Approximately 5,016,000 dozen eggs spoil every year because some one has let clean eggs get wet or has washed dirty eggs before sending them to market, according to the specialists of the United States department of agriculture. Careful investigation of large quantities of stored eggs show that from 17 to 22 per cent of washed eggs become worthless in storage, whereas only 4 to 8 per cent of dirty eggs stored unwashed spoil. The explanation is simple.

Water removes from the shell of the egg a gelatinous covering which helps keep air and germs out of the inside of the egg. Once the covering is removed by washing or rain which gets to eggs in the nest, germs and mold have ready access to the contents and spoil the eggs.

The enormous loss in storage eggs largely can be prevented if producers and egg handlers, especially during March, April and May, refrain from washing eggs destined for the storage markets and take pains to reduce the number of dirty eggs by providing plenty of clean, sheltered nests for their hens.

In view of this great loss of valuable food the department urges country storekeepers and hucksters not to accept washed eggs for shipment in case lots. Shiny eggs, especially in the early spring, probably have been washed. All washed eggs purchased should be sold locally for immediate consumption.

CREDIT AS CAPTAL.

Use It, Invest It, but Do Not Impair Nor Squander It.

A prominent member of the financial district, who has had many ups and downs—financially—who has been independently rich on several different occasions and who has as frequently been in the place where he did not know where next month's rent might come from, states unequivocally that "credit is a man's best capital."

He says that credit is something that may be invested and used to great advantage in business, but should not be squandered, lived on or worn away. "A man's credit may outlast a dozen fortunes and enable him to succeed on another attempt," he avers, and states further that he has recently written something to the effect that it is useless and foolish to advise men to keep out of debt. Useless, because men who are not so constituted cannot keep out of debt, and foolish because the great majority of men cannot do business without credit.

"To use one's credit in business may be a wise and profitable investment, but to live on credit and thus wear it away is always dangerous. A man should live on what he earns and invest his credit only after careful investigation, and when his best judgment convinces him that it will be safe and likely to yield a profit."

The author of the foregoing is now in circumstances of affluence after having lost nigh well on to a dozen fortunes. He attributes his final success to the fact that he never abused his credit.—Wall Street Journal.

Pay, Pray and Peg Away.

In a Long Island village there used to be and still is a group of people who thought a good deal of each other in spite of what they said, which was frequently of an unsympathetic nature. The group existed under various self imposed names and had a semihumorous motto, which ran, "Pay, pray and peg away."

All the members of this little association are still alive, kicking and good natured.

It seems a good idea to suggest that their motto be made public and urged for more general adoption.—New York Sun.

The Word "Data."

When you are tempted to use the word "data" stop and reflect. There is a good word, "facts," that in most cases is better. Remember that "data" is a plural noun. "Datum" is the singular, and it means something that is known already. Data are things given, known. It is a mark of ignorance to say "this data."—Youth's Companion.

A Notable Statue.

In the beautiful city of Buenos Aires is perhaps the only statue in the world erected by white men to a negro. This is the statue of Falucho, a negro soldier who refused to haul down the Argentine flag at the bidding of the Spanish soldiery during the first Argentine revolution and was shot down by the Spanish.

Hungry Robins.

On an average day food is brought to the robin's nest every fifteen minutes. Each young robin requires daily two or three times its weight in bugs and worms. When food is offered these ever hungry little creatures open their large yellow mouths wide and jostle each other.

Plenty of Time.

"That judge has given twenty or thirty men ninety days each."

"What of it?"

"Seems to be no limit to a court calendar."—Louisville Courier-Journal.

Wanted More.

He—I only know that I love you. She—Oh, dear! I thought you knew how to make money too.—Boston Transcript.

The business that's in a rut is ripening for the grave, merely an enlarged rut.

"The Day We Celebrate"

IT was about 1795 that the now hackneyed expression "the day we celebrate" began to be frequently used in the papers, and coupled with it toward the close of the century were toasts in honor of General Washington, "May his declining years be sweetened by the domestick tranquillity in the peaceful shades of Mount Vernon," in 1799, proved to be rather infelicitous, since within six months of the time this toast was drunk the illustrious general was dead. Then the Order of the Cincinnati on the Fourth of July, 1800, drank to this: "Washington, our late fle leader; may we follow him in slow time to the permanent cantonment and be all found near his headquarters at the final roll call!"

In 1801 this was the toast: "Our sainted Washington: Should men forget thy immortal deeds, angels will record them!"

July 4, 1800, the Roxbury (Mass.) militia drank to sixteen toasts, the last one as follows: "America! When she reposes may she rest, like Mars, always under arms! [Nine cheers.]"

"The navy! May her stars be propitious to our friends and the plunderers of the ocean feel the scourge of her stripes!"

It would seem that our worthy predecessors took to mixing not only patriotism, but politics, with their toddies and applejack in the opening years of the nineteenth century, as witness this: "The day was celebrated by the Republicans with their wonted conviviality and gladness. * * * After the military parade the several corps marched for their places of entertainment, where the bounties of the season, secured and blessed by the benedicence of heaven (and a Republican government), were enjoyed with hilarity and kindness."—From the Philadelphia Advertiser July 4, 1800.

"May we annually drink the unadulterated juice of the apple," said an orator who at a New Hampshire banquet had imbibed rather freely of hard cider. And that year, 1801, we read that the guests at a dinner in Charlestown were "numerous and convivial." In Boston, same year, after an oration in the old Brick church, "his excellency and the council sat down to a sumptuous entertainment, while the cadets and militia partook of a decent and frugal repast which was prepared for them."—New York Evening Post.

The Patriot's Day of Days

This day, forever the most illustrious in our history, is crowded with patriotic memories. It belongs to history and celebrates that only which is grand and inspiring in history. Every memory, every tradition, every event about it must inspire every patriot with true homage to country and with hope, courage and confidence for the future. It is the baptismal day of freedom, the day when the hearts of Young America are proud and glad and the hearts of the old are young again.—William McKinley.