

One Hundred Thirty-Fifth Semi-Annual Statement OF THE MONROE COUNTY SAVINGS BANK

Incorporated 1850
33 and 35 State Street Rochester, N. Y.
July 1, 1917

Resources		Liabilities	
Bonds and Mortgages.....	\$17,794,435 23	Due Depositors.....	\$26,181,432 61
Bonds of Cities.....	4,231,155 00	Interest Accrued on Deposits.....	84,800 00
Railroad Mortgage Bonds.....	2,579,070 00	Reserved for Taxes.....	11,400 00
U. S. Bonds and Bonds of States.....	1,292,100 00	Surplus (Market Value).....	2,153,622 29
County Bonds.....	374,025 00		
Village Bonds.....	144,183 00		
Interest Accrued.....	506,726 27		
Banking House and Lot.....	75,000 00		
Other Real Estate.....	9,163 46		
Cash in Banks and Trust Co's.....	1,183,078 15		
Cash on Hand.....	246,318 72		
	\$28,431,254 83		\$28,421,254 83

Interest credited Depositors June 1, 1917, for the previous six months at the rate of four per cent. per annum.

OFFICERS

JAMES E. BOOTH..... President	WILLIAM CARSON..... Secretary and Treasurer
RUFUS K. DRYER..... Vice-President	FRANK C. FENN..... Cashier
ALEXANDER M. LINDSAY..... Vice-President	WILLIAM B. LEE..... Attorney

TRUSTEES

Cyrus F. Paine	Edward Bausch	Brush & Lomb Optical Co.
James E. Booth	Joseph Michaels	Michels, Stern & Co.
Alexander M. Lindsay	William Carson	Sec.-Treas. Monroe County Savings Bank
Rufus K. Dryer	Martin F. Bristol	Pres. J. G. Davis Co.
Henry A. Strong	William A. Hubbard, Jr.	Pres.-Treas. Hubbard, Eldredge & Miller
Thomas J. Devine	William C. Barry	Selden Motor Vehicle Co.
William B. Lee, Attorney	William V. Hamilton	Banker, Caledonia, N. Y.
Pharcellus V. Crittenden		

Inspiration Miscellany

His Modest Savings

Here is a little human interest story of the power of an undistinguished man's modest savings.

The story is about Abner, long-time clerk in a cigar store. He grew old, and his employer thought him too slow. He was fired. Grief!

"What can we do now, Abner?" asked his wife when she heard.

"Ann," said Abner, "you mind our savings account?"

She looked at him sternly. "Abner," she cried in dismay, "you won't have to draw on that, I hope!"

"Not unless you say so, Ann. How much have we got in the bank?"

No idea. They had both been putting in little sums from time to time and leaving the accounting to the bank. Next morning Abner went to the bank to find out. It was \$147.62. Astonishing! Sure it was there, the result of constant small additions and the accumulations of interest. Then Abner proposed his plan.

Before taking out the money Abner had a talk with the vice-president of the savings bank, a man capable of giving good counsel.

Have you guessed that Abner's plan was to start a little cigar store of his own? Well, he did, and soon nearly all of the old customers of the store where he formerly clerked were coming to him because he understood their tastes and had a pleasant word for them.

"I tell you, Ann," Abner said as they sat talking over the first month's profits, "that savings account put us on our feet."

To point the moral of this little story the author quotes from the late Marshall Field:

"The difference between the clerk who spends all his salary and the clerk who saves part of it is the difference in ten years—between the owner of a business and the man out of a job."

The Abner of this story and Andrew Carnegie followed exactly the same road to success. The only difference was that Abner started later in life and probably won't go so far—New York Globe.

The Inward Life

The signs and fruits of inward life are the outcome of long, slow working causes, running back through all our years, including all that we dreaded and bewailed as well as all that we welcomed and enjoyed, including also the outward and inward life of our struggling ancestors and the long and broad evolution of humanity. We must follow the hint. We must make each step an onward one. We must not interrupt our own progress.—Charles C. Ames.

Cheating on the Job

One of the features of this materialistic age and the natural expression of it is where men accept jobs and then neglect to attend to them honestly. There is general complaint upon this score. The usual form of the dishonesty comes in putting more time on a job than is necessary.

This is a form of rank dishonesty. It comes in the shape of devoting three hours to a job that ought not to take more than two. It is strange how easily men's hearts become hardened to all these apparently innocent frauds. They seem not to care how much a job costs a man, provided they are not the man. The indifference to the other fellow's welfare is one of the great sins of the age, and which reputed good men are about as guilty as the reputed bad.

One of the highest duties of a man's life is to see that he doesn't cheat somebody, but this duty is almost universally neglected. Our Christianity needs a vigorous brushing up.—Ohio State Journal.

Knowledge

It is the glorious prerogative of the empire of knowledge that what it gains it never loses. On the contrary, it increases by the multitude of its own power. All its ends become means; all its attainments help to new conquests.—Daniel Webster.

BRIGHTNESS OF LIFE

A mere word of cheer in the shadow of night
When discouragement darkens the way
Will illumine our hearts with the glorious light
Of a hopeful and sun brightened day.

When failure confronts us and darkens our goals,
How we long for the clasp of a hand!
It is then that we cry from the depths of our souls
For a friend who can just understand.

A bright, cheery smile often gives us the strength
That we lack in the vortex of strife.
For it lightens our load as we travel the length
Of the drear laden path we call life.

So we find, after all, that the things we thought small
Loom colossal above all the host;
That the best of God's gifts are the friends we can call
To our side when we need them most.

—Houston Post.

Home Cookery

Broiled Pork Tenderloin

Brush the split tenderloin over with melted butter, lay in a greased broiler and broil as for steak or chops. Cook more slowly than beef or lamb and baste occasionally while cooking with additional butter, as, like all varieties of pork, it must be thoroughly cooked and yet not allowed to dry out. When cooked lay on a hot platter and spread with a mixture of butter (worked to a cream), chopped parsley, salt and paprika. Dust lightly with a little salt after the tenderloin has been turned twice.

Three-egg Sponge Cake

Three eggs beaten five minutes, one cupful sugar, one teaspoonful baking powder mixed with one cupful flour, add to rest of mixture, one teaspoonful favoring and lastly add one-half cupful boiling water. Bake in a quick oven ten to fifteen minutes. This is nice made in two square tins with a cream filling: One cupful milk, heated; beat two eggs, add two tablespoonfuls cornstarch mixed with one-half cupful sugar. Add this to the heated milk. Cook slowly until thick. Flavor.

Corn Souffle

Place in a buttered baking dish alternate layers of drained canned corn or new fresh corn and cracker crumbs. Dot the crumbs with bits of butter and season the corn with salt and paprika. When the dish is nearly filled pour over one lightly beaten egg that has been mixed with half a cupful of milk, cover over the top with crumbs blended with melted butter and cook in a moderately hot oven until well browned and set.

Sour Cherry Preserve

Pit the cherries, weigh and put in preserving kettle with an equal weight of sugar. Stand on the back of stove until the sugar is dissolved, then boil slowly until thick. If this is too rich a very nice preserve is made by using seven pounds of sugar to ten pounds of fruit.

THE CYNIC

I never knew any man in my life who could not bear another's misfortunes perfectly like a Christian.

There is no man so good who, were he to submit all his thoughts and actions to the laws, would not deserve hanging ten times in his life.—Montaigne.

Smartly Said

Of course it is possible to marry a rich girl for love—of her money.

There is always a suspicion that the noly sufferer wants you to suffer too.

The milk of human kindness often seems to be in something thicker than a coconut shell.

Business prospects of many an unfortunate man have been queered by the impudent employee.

The sweet alip of a girl always looks good running an auto—when it is not coming in our direction.

The chap who uses big words does not always flash large ideas.

It is easy to say "forget it" when the other fellow has been stung.

Wife has pulled the emergency brake in time to save many a speedy cuss from turning turtle.

When a fellow is in love he can see poetry in every return snip of bar jaw as she mangles a wad of chewing gum.

The War Garden—Olives



HOW THE OLIVE WAS DISCOVERED

OLIVE GREEN AND OLIVE OIL

OLIVE OIL IS ALSO USED FOR MAKING CASTLE SOAP WHICH IS A HAND SOAP FOR WORKMEN AND GRANITE WORKERS.

IT IS MADE FOR WASHING THE DAIRY PALMS OF LADIES' HANDS.

POKED OLIVES ARE VERY SAUCY AND ARE EATEN WITH VERY SPECIAL AND CAVES TO HELP THE TRADES THE CUSTOMER AFTER VERY MINUTE AND SPONSOR CONSIDERABLE MANUFACTURE FOR BEVERAGES.

OLIVES ARE ALSO KNOWN AS IRISH PLUMS SOME OF THE IRISH WENT PLUM DAFFY OVER THEM.

IN ANCIENT GREECE THE VICTORS IN ATHLETIC SPORTS WERE CROWNED WITH WREATHS OF OLIVES AND WHICH KEPT THEM FROM GOING HANGRY UNTIL THE NEXT ATHLETIC MEET.

SPANISH OLIVES ARE STUFFED WITH RED PEPPER TO KEEP THEM HOT WITHOUT HEATING.

What Women Like to Know

Smart Sport Suit

Silk of superior quality is the material for the waist here illustrated. It is a tailored model, with pin tucked shirt bosom, flat pointed collar and turnback cuffs ornamented with pearl



WASH AND BAKE

buttons. The sport shirt is of washable white satin with soft draped plait in front and gathered back. The skirt is finished with satin covered buttons and handsome buttonholes. The belt is detachable. Design by Franklin Simon & Co., New York.

To Wash a Sweater

Make a paste of a white soap and water by boiling the shaved soap slowly until dissolved. Cool and add one teaspoonful borax and one-half cupful wood alcohol. Have warm water in plenty ready (in wash tub); add soap solution to water and put in sweater. "Jounce" or swish up and down without pulling or rubbing; repeat in more sudsy water. Then rinse in water equally warm and squeeze without twisting against the wool fibers. Lay in a pillow case and hang in open air, turning once or twice. When almost dry lay on a table or ironing board and pin into shape, flat, with arms and fronts even and in place and allow to dry, preferably in a warm temperature. Lay in suitcase or on covered coat hanger. Never hang up or squeeze stiff articles when wet.

Remedy For Corns

Speedy removal of corns and callouses may be effected by painting twice a day with a solution of salicylic acid. Have your druggist make up the following prescription: Salicylic acid, fifteen grains; extract of casahuate, five drops; ether, forty drops; flexible collodion, seventy-five drops. In applying this, avoid the healthy skin. Use a camel's hair brush. Continue this for a week and the corn will fall off and callouses as well. Bathing the feet in hot water will facilitate the process of separation.

Making Good Buttonholes

When making buttonholes in woolen, silk, or, in fact, any other material that frays, first measure accurately where the buttonholes are to be, then stitch two parallel lines with the sewing machine on the garment, the required size for the button. These lines must be about one-fourth of an inch apart. Then cut the buttonholes between the lines and buttonhole stitch with twist.—Farm and Fireside.

Homemade Detergent

A first-class homemade detergent cleaner can be made as follows: Dissolve a five cent cake of white soap in two quarts of water, add a teaspoonful of borax and a tablespoonful of alcohol. If the water is very hard double these amounts. This solution is economical, effective and nonflammable.

SAID OF WOMEN

Women of forty always fancy they have found the fountain of youth and that they remain young in the midst of the ruins of their day.—Arsena Houshaye.

The perfect loveliness of a woman's countenance can only exist in that majestic peace which is founded in the memory of a happy and useful year, full of sweet recollections.—John Ruskin.



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The Finding of Old Glory.

When the day came that our revolutionary fathers needed to design a flag for the new nation of their heroic founding they had but to lift their eyes to the heavens to find the banner of their faith and pride.

In the glowing west, in the burning clouds of the sunset sky—streaming across the wide horizon in alternate bands of flame and mist—they saw the symbol of their own fair dreams, mystic, mighty and baffling.

And as they looked there came a sudden rending of the fleecy mass by a wind of liberty's own sending, and through the monster rift thus made they beheld a patch of azure sky set thick with silver stars.

The stars—the stripes—the blue—Old Glory, blazoned in beauty across the wonder of God's heaven, for all the world to see. If is our flag—God make us worthy of it.—Anne Rankin in Southern Woman's Magazine.

False Economy.

Some people begrudge the expenditure of money to beautify the home or to bring the comforting message of friendship in time of trouble. To them flowers are of no use, pictures and music a waste of money. But a life restricted to things that go into the pot or are worn on the back results in starving the spirit. "If I had two loaves of bread I would sell one of them to buy white hyacinths to feed my soul." That was the terse and poetic sentiment of a truth oft neglected.

Even the poor need other things more than they need money. The money will be gone next month, but the memory of a great bunch of wild flowers remains. "Flower missions" furnish a beautiful ministry that almost any Sunday school class can exercise. Send your posties to the hospitals or to the children of the slums.—Christian Herald.

Ministers' Sons.

An investigator finds that one-twelfth of all the men whose names appear in "Who's Who" are sons of preachers. Four presidents were sons of ministers—Buchanan, Arthur, Cleveland and Wilson. Three of the great Boston group of writers—Emerson, Lowell and Holmes—were of ministerial parentage, so were Parkman and Bancroft, also the remarkable Field brothers—Cyrus W., David Dudley and Stephen J. The influence of the eminent Jonathan Edwards appears to have extended far down in the line of his descendants, for the list include one vice president, three senators, thirty judges, sixty authors, twelve college presidents, and not one of the 1,394 who were traced was ever convicted of a crime. The list of clergymen's distinguished sons could be greatly extended, for they are to be found in every line of activity.—Indianapolis Post.