

One Hundred Seventy-Third Semi-Annual Statement
of the condition of
The Rochester Savings Bank
JANUARY 1, 1918

Assets		Liabilities	
Bonds and Mortgages	\$17,414,220.44	Due Depositors	\$29,112,630.14
Land Contracts	28,492.77	Interest Accrued on Deposits	106,311.67
(par value \$1,923,500)		Reserve for Taxes	13,500.00
United States Bonds	1,923,500.00	Other Liabilities	1,575,430.82
(market value)		(Account of Liberty Loan)	
State Bonds (market value)	440,500.00	Surplus (market value)	2,395,954.98
(par value \$450,000)			
County Bonds (market value)	380,470.00		
(par value \$388,000)			
City Bonds (market value)	4,475,795.00		
(par value \$4,491,700)			
Village and Town Bonds (market value)	227,471.26		
(par value \$226,313.07)			
School District Bonds (market value)	68,308.92		
(par value \$67,478.92)			
Railroad Mortgage Bonds (market value)	5,930,572.00		
(par value \$6,746,000)			
Banking House and Lot	200,000.00		
Interest Due and Accrued	380,929.81		
Other Assets	121.80		
Cash on hand and in Banks	1,733,445.61		
Total	\$33,203,827.61	Total	33,203,827.61

Number of Depositors 67,311
 Number of Liberty Loan Subscribers 17,919
 Number of School Accounts 15,364
 Number of Open Accounts 100,594

TRUSTEES

Granger A. Hollister Thomas W. Finucane J. Craig Powers
 James S. Watson Harold P. Brewster Wm. A. E. Drescher
 Hiram W. Sibley George Eastman Edward Harris
 Erickson Perkins James G. Cutler Daniel M. Beach
 Josiah Anstice William S. Morse Henry S. Hanford

OFFICERS

Harold P. Brewster President Granger A. Hollister 1st Vice-President
 James S. Watson 2d Vice-President Josiah Anstice 3d Vice-President
 Henry S. Hanford Treasurer Charles F. Turton Secretary

ROCHESTER SAVINGS BANK
 Corner of Main Street West and Fitzhugh Street

HIS DRIVER
 By MILDRED WHITE.

Glen Truesdale, alighting at the village station, looked quickly about for the usual hotel conveyance. It was a mile and a half to the center of the town, and his time there was limited. No customary bus presented itself to his vision; impatiently he strode up the roadway, and there, just at the bend, waited a large automobile. In the driver's seat sat the most beautiful girl he had ever seen.

Truesdale was debating with himself whether he might dare to ask her the information the brusque station agent denied, when the girl leaned forward.

"Auto for Lyndenville?" she asked.

"You mean—" he blurted out, "that you would drive me there?"

The girl pushed open the car door. "That is my business," she answered. With alacrity he placed his valise in the machine and seated himself by the driver. Her gauntleted hands were upon the wheel.

"Where?" she asked briefly.

Truesdale answered with the house-name of his destination. There was no invitation for further remark in her businesslike manner.

Once she turned to smile at him. "Great morning, isn't it?" she said. To Glen Truesdale it was a "great morning."

"There's the 'great' business block ahead," laughed the girl, "and your office the center one. Twenty-five cents, please."

"So soon," said Truesdale. His tone bespoke disappointment.

The driver swung open the door, and even as he descended she prepared to whirl her car about in departure. Then inspiration came to him. There was so little of interesting variety in his tread-mill life, this glorious morning spin had seemed like an hour from his boyhood. The car and the services of this lovely, baffling maid were miraculously for hire.

"This afternoon," said Truesdale, "I would like to be carried over to the next town; could you do it?"

The girl considered. "Yes," she said; "and there will be other passengers. Call for you at two."

The other passengers were tucked into the back seat when she arrived. Silently he resented the presence of the two old ladies, but on their swinging way again, he was glad. The driver seemed to feel free now, to include him in the merry, descriptive remarks she made to the others. Back with the station lights gleaming through evening dusk, Glen Truesdale lingered beside the big car.

"If will be necessary for me to pay a weekly visit here for some time," he told the girl; "may I ask you to drive me each Wednesday?"

For a moment she regarded him beneath her soft lip-veil.

"Certainly," she agreed impersonally. It was altogether strange and inexplicable how that winsome, girlish face haunted him through the days which followed. Mockingly it smiled from perplexing papers; resentfully it seemed to withdraw at his own returning smile. Unaccountable anger filled him—that "she" should be carrying people about, here and there, at so much a mile, and why? And what was it all to him, he who did not even know her name?

"My name is Glen Truesdale," he abruptly informed her upon one of their later rides. "I would like to know yours."

"Margaret Carstairs," she replied in mimicry.

This last ride down through the early starlight, was one of enchantment. Truesdale dared hardly glance at the glowing face near his own, lest he must tell the girl how lovely she was, and forever break the charm. Instinctively, he knew that one step out of his stipulated role of "customer only" would be the end. But how to see her under other and more promising conditions—that was the problem. Then, because he must know more of her, he sought the station agent.

"Whom did you say she was?" he asked casually, "the young woman who drives the auto-bus?"

"Don't know much about 'em," the agent replied. "Come here a couple of months ago and rented the old Gage place. Carstairs, the name. Her husband started to run the auto trips, when he was called to war. Then, she took it up. Pretty plucky."

Truesdale's head was swimming. He stepped out into the night. Her husband—and he had gone—to war. Yes, it was pretty plucky. And Glen Truesdale came back to the country town no more.

The girl's eyes grew wistful as Wednesday after Wednesday passed. But the haunting eyes looking back from Glen's paper were mocking ones. When business forced him again to the country his face whitened with fear that she would be there, but when he saw her his heart quickened in joyous response. Speechlessly he stood gazing into her reproachful face.

"You have been away—so long," she said. Disappointment was in her tone. Business method seemed to have vanished. "When I heard of your husband being away at war—" Truesdale began.

"My husband?" cried Margaret Carstairs. Then she laughed. "They do not things mixed up here!" she said. "It is my brother who went to war. Mother did not want me to take his place, but—"

Glen Truesdale jumped into the seat

of her side. "But this morning you said, 'No'!" he said reproachfully.

WORTH THINKING ABOUT

The children didn't start the war. Don't let it rob them of their pleasures.

The man who is satisfied with himself is too easily pleased.

Make up your mind to this: We are in a world's war, and there is no provision made for spectators.

When the truth is in your way you are on the wrong road.

Most men aim to live well—but in preparing for the great crop of immortality a good many things will have to be plowed under.

POINTED PARAGRAPHS

Love is the only sure cure for coquetry.

Courage and caution make a splendid working team.

Love is always sweeter when favored with just a little discord.

You will never know what people think of you by what they say.

Your ship will never come in unless you go out with a tug to meet it.

It is easier for some good musicians to compose a wedding march than a crying baby.

You can't train up a child in the way he should go by throwing cold water on his ambitions.

With men it's wine, women and song; with women it's ice cream soda, men, grand opera and chicken salad.

People who use religion as a cloak in this world will doubtless manage to keep warm in the next without a cloak.—Chicago News.

SHORT ITEMS

Unless a man is polite to his wife he is not polite.

Truth never dodges, no matter who throws mud at it.

An egg is best when fresh, but it's different with an office boy.

Some people are full of the truth because they never let any of it out.

ROMANTIC CAREER OF FRENCH NURSE

Marriage Brings to Light Details of Her Work.

TAKEN PRISONER BY HUNS

Nurses German Wounded With Same Care She Had Shown Her Own—Exchanged and Sent Back to France It Comes Her Turn to Suffer, and From This Comes Romance Just Culminated.

Paulette Colly is married, and her marriage brings to light the details of her heroic and romantic career of the last three years as presented by the foreign news bureau of the woman's committee of the council of national defense.

Until Paulette was twenty-two years old, she lived in the village of Angrese-la-Dordegne with her two sisters and three brothers—a happy, contented, wealthy family of farmers, who had lived unmolested on the same land for many generations. Nothing more settled, more tranquil than such a life can be imagined, surely not here in America, where we can form no realization of the effect of such long habit and custom as influences every phase of the peasant's life.

And then the War Came.

And then when she was twenty-two the war came. Seventeen days after war broke out she was at a hospital at Auteuil, a volunteer Red Cross nurse in a formation of English and Italian women.

All year she continued in the wearing but grateful duties of a nurse. Her group had citation for heroism at Creux, Notre Dame de Lorette, and Neuville Saint Vaast. In 1915 her ambulance was in the sector of Notre Dame de Borette. The battle came close to them, then enclosed them. Paulette and seven of her companions were taken prisoner by the Germans. For 48 hours they were within the enemy lines, and nursed German wounded with the same care they had shown their own. Fortunately they were exchanged and sent back to their dear France. On their return from being prisoners, they were given the Croix de Guerre.

Paulette took up her work again at once, and in 1916 was at Verdun. She was also at the tunnel at the Forest of Corbeaux, and many other places that have become famous in history where the fighting was hottest, and consequently the work of the nurses the hardest. She nursed hundreds of prisoners with equal care, tenderness and devotion, but one man, Rene Brichen, who lost his right arm in the war and who was nursed by her, became especially dear to her during his illness and convalescence. He was sent out of the hospital with no prospects and seriously handicapped in providing even for himself by the loss of his arm.

Her Turn to Suffer.

By this time, as Paulette herself said, very simply: "It came my time to suffer." She succumbed to typhoid fever, and during her convalescence she had appendicitis. It meant five and a half weary months in a hospital for the active young nurse.

But when the five and a half months were over, and Paulette was able to be out again, Rene Brichen had learned to write with his left hand, and had secured the position he had formerly had with a bank.

They have just been married, and it is absolutely certain that they should live happily ever after. They have had the complete story-book beginning to their romance, and it is no more than fair that they should round out the plot.

JAW OF BEHEMOTH

Dug Up in Alaska Snow and Then Shipped Out South.

The lower jaw of a mammoth, said to be the only similar relic of the extinct behemoth now in existence, was brought to San Francisco recently from Point Barrow, Alaska, by the power schooner Herman.

The relic was dug out of the snow by natives while the vessel was in Point Barrow harbor. The beast which possessed the jaw is said to have roamed over the Alaskan plains thousands of years ago. The jaw will be presented to an eastern museum.

A live polar bear was also captured near Point Barrow and brought down on the schooner.

BATHROBE A NET

Caught a Baby and Saved it From Death in a Fire.

In a fire at four o'clock the other morning Miss Julia Tate of Waco, Tex., Elsie Eldridge and her two-year-old daughter narrowly escaped death when fire destroyed their home, No. 2121 North Harwood street, Dallas, Tex. A bathrobe, stripped from a man watching the fire, was used as a life net. Mrs. Eldridge threw her two-year-old baby out of a window; it was caught in the bathrobe. Mrs. Eldridge then jumped. Miss Tate followed. The only one injured was Miss Tate. She received minor bruises. The home was entirely destroyed.

FORGOT THE ENGINE

Responded to a Call, but Did Not Take Apparatus.

Firemen of Charlestown, W. Va., who were called upon for assistance in saving the home of J. Edward Willit of Rippon from destruction by fire responded to the call, but failed to take any apparatus, and the building burned down, causing a loss of about \$5,000. The entire village was threatened and a number of buildings ignited, but the flames were extinguished by bucket brigades.

TWINS' FATE IDENTICAL

Wounded in Same Place at Same Time; Cots Now Adjoin.

Here is a remarkable war coincidence. Twin brothers in Scotland enlisted in the same company and were sent together to France. In an attack both were shot through the left ankle at the same time, the bullets in both cases lodging in the right foot.

The men were brought to England together and are in a hospital on adjoining cots.

HOPS A TOBACCO SUBSTITUTE

Germans Find They "Act and Taste" Much Like Real Weed.

From Frankfort comes the report that old hops, of which at least 800,000 pounds have been collected recently, are perhaps to be used in Germany as a substitute for tobacco which grows increasingly scarce.

It is asserted that chemical investigations have proved that by a method of preparation the hops act and taste much like tobacco and can be used without even a mixture of tobacco.

CAUGHT RABBIT IN MINE

Rabbit hunting 80 feet below the surface of the ground was the experience of George Williams, mine boss at Crawford No. 12 mine, at Brazil, Ind. When Williams was preparing to leave the mine after a day's work he noticed a rabbit sitting beside the bottom of the shaft. Using a carbide lamp he hit the rabbit and easily captured it.

EAT CLAMS, SAYS TEACHER

"Eat clams," is the advice of Dr. C. H. Edmondson, assistant professor of zoology at the University of Oregon, to all patriotic Americans who are trying to conserve the nation's most plentiful sea food.

He declares the clam is as palatable as the oyster and has a similar food value.

MAY BEST CONTACTS TO MAKE WAR SUPPLIES



Georgia Senator Has Proposition to Equip Federal Prisons for Munitions Work.

Great Britain and Canada have already employed convict labor to manufacture war supplies. And now Senator Hoke Smith of Georgia proposes that the same thing be done in this country.

His idea is to equip federal prisons with necessary manufacturing machinery and utilize the prisoners to turn out the finished product. Other non-convict prisoners may participate.

The introduction of the prison labor bill is the result of co-operation of the American Federation of Labor, the department of labor, the committee on prisons and prison labor. "It," as a statement says, "marks the taking of a new trench in the fight against the exploitation of the prisoner and free labor, in addition to freeing his labor for war work."

At its last session congress appropriated money for shops at Atlanta, Fort Leavenworth and McNeill island penitentiaries. This development was approved by the officers of the American Federation of Labor, which is now pressing the nationwide extension of the state-workshop. If this is done, the federal government can increase the nation's productivity, economize for insufficient labor power and benefit the prisoner and the free workman.

The bill authorizes the secretary of war and the secretary of the navy to employ military prisoners in the manufacture of war supplies and in the construction of military roads. Army prisoners are already used on road work within National army cantonments. The bill would make possible their use on roads leading to the cantonments.

In many instances the lack of good road connections with the railroad and main highways makes transportation of food and supplies a matter of considerable difficulty in bad weather.

SMALL, BUT A SCRAPPER

Major Bishop Has Been in 110 Air Battles.

Major W. A. Bishop is only twenty-three years old and five feet five inches tall, but—

He has been in 110 air battles in France, shot down 47 times, airplane, battled single-handed with four enemy airplanes simultaneously, wrecking three of them, and has been wounded only once.

For which accomplishments he has won the Victoria Cross, Distinguished Service order and the British Military Cross. He was in action only five months.

Now he is at the United States Aviation school near Dayton, teaching aerial gunnery to American air cadets.

BRITISH SCULPTORS WORK

Aid in—Manufacture of Splints for Wounded Soldiers.

Several prominent British sculptors are among the voluntary workers at a new war factory just opened in London to provide special splints and similar devices for injured soldiers.

The splints are made chiefly of water-proofed paper mache from plaster casts taken from the patients themselves and are as light as air and perfectly fitting as compared with the old wood and leather splints.

In the surgical boot department voluntary women workers under the guidance of professional boot makers will turn out leather and metal reinforced boots for convalescents.

HAS SAVED FOURTEEN LIVES

Ohio Man Now Hopes He Can Take an Equal Number of Germans.

With a record of having saved 14 lives, Orin Bickley of Sandusky, O., has enlisted and is stationed at Camp Sherman, Chillicothe, O. He hopes to get "over there" soon and try to kill out an equal number of Germans.

In the 1915-1916 season, Bickley lassoed a rowboat and used it to rescue ten old persons, caught in the torrent. A year ago he saw four boys break through the ice of Sandusky bay. He saved two and the other two drowned. Last autumn, at a pleasure resort near Cleveland, O., he saved a man and a girl whose boat had capsized.

HEIRLOOM IS LOST

Dog Came Back, but He Did Not Have the Necklace.

Caroline Ruben, the little daughter of I. H. Ruben of Minneapolis, was sitting in her father's automobile on Nicollet avenue. Her pet fox terrier, Trot, was with her.

The little girl was wearing a necklace that had belonged to her grand-grandmother. Just for fun she took it off and put it around Trot's neck.

Just by chance Trot saw a dog he didn't like and jumped out of the car and chased it. Trot came back in a few minutes, but the necklace did not.

Farm Labor Goes Up.

Farm laborers are demanding \$100 a month and keep in Long Island. For this reason farmers view with apprehension the outlook for next year's crop. With national conditions, plenty of labor was available at \$30 a month and keep, although many farmers paid as high as \$60 last season.