

One Hundred Thirty-Sixth Semi-Annual Statement

of the

Monroe County Savings Bank

Incorporated 1850

January 1, 1918

Resources

Bonds and Mortgages	\$18,172,606.76
Land Contracts	6,000.00
United States Bonds	1,579,050.00
State Bonds	1,009,560.00
County Bonds	232,300.00
City Bonds	4,000,077.50
Village and Town Bonds	142,353.00
Railroad Mortgage Bonds	2,451,110.00
Banking House and Lot	100,000.00
(Assessed valuation \$178,000)	
Other Real Estate	3,000.00
Interest accrued	518,101.39
Cash in Banks and Trust Companies	962,284.48
Cash on Hand	307,453.95
United States War Stamps	559.87

Liabilities

Due Depositors	\$26,027,355.55
Interest accrued to Depositors	84,800.00
Reserved for Taxes	12,000.00
Liberty Bond Loan	1,302,674.00

Surplus (Market value) 2,057,627.40

\$29,484,456.95

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

Trustees

Cyrus F. Paine
James E. Booth
Alexander M. Lindsay
Rufus K. Dyer
Henry A. Strong

Thomas J. Devine
William B. Lee
Pharcellus V. Crittenden
Edward Bausch
Joseph Michaels

William Carson
Martin F. Bristol
Wm. A. Hubbard, Jr.
Wm. C. Barry
Wm. V. Hamilton

Officers

James E. Booth
Rufus K. Dyer
Alexander M. Lindsay

President
Vice-President
Vice-President

William Carson
Frank C. Fenn
William B. Lee

Secretary and Treasurer
Cashier
Attorney

Monroe County Savings Bank

35 State Street
Rochester, N. Y.

**HUGE "SUBWAYS"
AID BYNG'S DRIVE**

Engineers Work for Months Preparing the Way.

PLAN ATTACK AS SURPRISE

Tunnels Constructed From Bases Many Miles in Rear Directly to Advanced Trenches—Batteries of Great Guns and Huge Trench Mortars Sent Forward by the Underground Routes—Attack is Surprise.

Extensive developments in tunneling and other forms of subterranean passages contributed largely to the smashing success of the first phase of the British offensive conducted by the Third Army, under General Sir Julian Byng, who was in command of the British forces at Gallipoli in 1915. Through indefatigable labor covering a period of several months the British army's engineering forces constructed a series of tunnels comparable to New York's four-track subway lines from bases many miles in the rear directly to their advanced trenches, at intervals along the forty-mile front selected for the attack.

It was deemed prudent to adopt this method of preparation in place of the hitherto invariable artillery bombardment. Several factors induced the adoption of the new formula for offensive tactics.

In the first place, one of the principal defensive features of the Hindenburg line was the fosse, or tunnel, running the whole length of the secondary defensive position, with antennae running rearward at intervals. This enabled the Germans to shift and transport troops, munitions and even light pieces underground.

Secondly, the condition of the terrain over which the battle was to be fought was such that it was infinitely better that it be kept solid, dry and firm for the advance of the attacking units, instead of being pounded to a bog of mud and slime by the tremendous hammering of thousands of shells.

Surprise Attack.
Thirdly, it was of the utmost value that the thrust should be a surprise attack, as it was well known that the German high command believed firmly

that Sir Douglas Haig's attention was concentrated on the Ypres sector.

General Byng's victory was won on the battlefield chosen by von Hindenburg when he retreated to the famous "line" which bears his name in February and March last. As the German troops fell back they systematically devastated the country, felling trees, blowing up whole forests, dynamiting villages and removing every crumb and vestige of cover for advancing troops from the map. They left the zone of operations bare and naked to the view of their observers on ridges in the rear, in captive "message" balloons and airplanes.

The British and French pushed forward their lines in contact with the enemy and dug in and entrenched last March when the German retreat stopped at the Hindenburg line, prepared months in advance and admirably protected by barbed wire entanglements on a scale never before seen.

During the early summer preliminary work was begun for the sudden smash which materialized on November 20. From points far in the rear—protected by ruins of villages destroyed during the battle of the Somme in the latter half of 1917, and from the cover of woods and forests which had sprouted new vegetation despite the axes and hatchets of the retreating vandals, the tunnelers and "sand-hogs" began their work.

The underground routes leading toward the front were no tortuous subterranean passages with tiny, narrow-gauge railways and little cars hauled by mules pulling a few shells to each load. Instead they were fine, large, well ventilated and lighted subways, with standard gauge railways inside and whole trains, propelled by electricity, carrying shells, food and other munitions up toward the front.

By Underground Routes.
Entire batteries of the greatest guns ever used in history, as well as the gigantic trench mortars evolved by position warfare, were sent forward by the underground routes, and men in the trenches were relieved by fresh divisions who traveled in style on the subway trains. Later, on the eve of the attack, whole regiments of cavalry were sent through the tunnels on the heels of the great tanks that lumbered through and held themselves in readiness to start forward.

It was no wonder that the German units occupying the Hindenburg line sectors opposite the front chosen for the British attack, dubbed their line "Eden." No British shelling bothered them in the daytime, and if a few shells were lobbed over during the night, the enemy regarded it as nothing

more than the daily "strate. The British had good reason for withholding their artillery fire during the months of preparation. They knew that every shell they fired would call a Krupp projectile in reply, and they did not want too many enemy pieces sprinkling their rear lines, for there would be danger that the subways—even though they were bored deep—how far underground I may not say—would be wrecked by a penetration shell. The underground lines were cut in various places at different times, however, but were repaired.

WITH THE INVENTORS

An electric fan features a new filter to cool the water as it passes through fabric tubes by evaporation without the use of ice.

Camphor production from leaves having passed the experimental stage in Formosa, the government has planted large areas in trees.

Chinese poultrymen preserve duck eggs fresh for many months by coating them with a mixture of ashes, tea dust, clay, salt and lime.

An American patent has been granted an English inventor for a shoe with detachable soles and heels, which can be easily replaced when worn.

RIGHT FROM THE SHOULDER

Truth and popularity seldom keep company.

Those who travel fastest are generally the slowest to settle.

No diplomat can hope to hold his job longer than he can hold his tongue.

There are more slackers than paupers in the present ranks of the unemployed.

The price of fuel has risen to a point where a hot-air artist is regarded as a social lion.

These are the days when the coal man gathers in the shekels the ice man overlooks.

Popularity is often found among the remnants on the bargain counter, but

Chemists have failed utterly to explain why cold cash so often burns holes in one's pocket.

Few persons reach that degree of empench where they can become annoyed at camera flashes.

Many a man possessing a Liberty button carries it in concealment while the income tax deputy is about.

Some patriots are so punctilious about observing a meatless Tuesday that they will not even order a Welsh rabbit.

Since the advent of woman suffrage in California the marriage rate has steadily declined; too many women prefer espousing a cause to a husband.

BUSINESS COMMANDMENTS

1. Honor the chief. There must be a head to everything.
2. Have confidence in yourself, and make yourself fit.
3. Harmonize your work. Let sunshine radiate and penetrate.
4. Handle the hardest job first each day. Easy ones are pleasures.
5. Do not be afraid of criticism—criticize yourself often.
6. Be glad and rejoice in the other fellow's success—study his methods.
7. Do not be misled by dislikes. Acid ruins the finest fabric.
8. Be enthusiastic—it is contagious.
9. Do not have the notion success means simply money-making.
10. Be fair, and do at least one decent act every day in the year.—Samuel F. Taylor, in the Printing Art.

DOINGS ELSEWHERE

Helena, Mont., wants conservation of elk for food.

Fairbanks, Alaska, is to have an agricultural college.

Milwaukee is to have a new electric railroad terminal depot.

St. Louis, Mo., schoolboys are being enrolled for spring work on farms.

VELLS ARE NOVEL

Huge Chenille Dots May Be Scattered Over Surface.

Vogue for Metal Embroidery Has Extended to This Accessory—Plain Type Always in Good Taste.

Dots and dashes—It sounds like a telegraph code, but is in reality a description of one of the season's novelty veilings.

Chenille dots—huge ones, sometimes—are used as borders on plain veils, or are scattered all over their surface. One sees black veils, embroidered in white and there are white veils embroidered in black. Combinations are rather good this year. A pale tan veil is embroidered in navy blue; one of light gray uses purple for the contrasting tone.

The vogue for metal thread embroidery has extended to veils. Black embroidered in gold, and dark blue embroidered in silver, are among the most effective ones seen.

Fine hair-line scroll designs are much used. These are in all sorts of patterns. One of them has a series of flying larks placed at intervals along its surface. Acorns and oak leaves help to make another charming.

Veilings of chintilly lace are a bit hard to get, one is told, but they are eminently desirable where one wishes not so much a face covering as a hat drapery.

And of course, the plain veil. That is never anything but good. Good taste, good looks, good sense! One runs no risk of having a ludicrous dot plain with about ten motifs of fresh one thought it was well to the side. Or of having all sorts of harmful interruptions between the field of vision and the eyes.

In fact, the eyes are especially grateful for the plain veil. And it's not an unwise thing to insure their gratitude.

YEARS BRING ADDED CHARM

Most Attractive of American Women, It is Declared, Are Those Who Have Passed First Youth.

There are many people who hold that the most interesting and attractive of all American women is the woman who has passed her first youth. The years have brought much more to this woman than they have taken from her, says Vogue. She has acquired mental and physical poise, a knowledge of how to deal with the world, charm—oh, any amount of charm—and an ability to bring out her good points and to conceal her deficiencies.

She is delightful to meet and charming to look upon, and she dresses with a subtlety and skill that is well worth careful study. In the small arts of dress, which are so important in their significance, she is past mistress. Her clothes are designed with a sure knowledge of line, and the details of her toilette are interesting subjects to consider. Her hats are always becoming, chic, and worn in the most effective manner. In the daytime she is smartly veiled, and at night she is perfectly coiffed. Her jewels are not merely ornaments; they are the one thing needed to complete her costume; they emphasize a contour or conceal a line, or bring out the delicate tones of the skin or the glossiness of the hair.

FROCK FOR EARLY SPRING



This frock is of dark blue serge with narrow skirt showing a cascade of black silk braid at sides. The braid forms the girdle, outlines the zouave jacket effect and edges the deep sailor collar. The U. S. A. hat has a crown of beige satin and a brim and crown-band of black outatche braid.

To Make Rosettes.
Wind the ribbon around two fingers, be desired distance apart. Then in the center wind and tie with thread. Then pull loops apart and catch with one or two stitches to hold top together to give effect.

MANY GOWNS MADE OF SATIN

One of Paris Designers Has Sent Over a Frock Combining Navy and Black in Effective Manner.

Premet has sent to America a frock combining navy and black satin in a most graceful manner, says a writer in Women's Wear. Over a surplice under-dress of the black are panel drapings of the blue draped from a waistline over the blouse at front and from the waistline at the back, the panels sewed at the bottom.

The same house combines navy georgette and silver satin. This has doubled panel effects over the back, a beaded apron at the front and narrow side panels of satin. Of Premet also is a blouse of dark blue lace, a pale leaf design with a draped skirt of navy satin joined at a low waistline, laid in scallops over the lace, a narrow belt of cerise velvet slips under the lace at the natural waistline.

Paquin inserts in a street frock which is about equally divided between taffeta and serge, with embroidered panels of the latter, a pale pink handkerchief linen chemise which buttons up close in the neck.

NEW IDEA IN THE JUPE ROBE

Skirt With Sleeveless Waist Attached. Worn With a Gimp and Long, Slender Sash.

A new idea in the jupe robe. This is a skirt that has a sleeveless waist part attached, with large armholes and a shallow wide décolleté that comes to a point out on the shoulders.

A frilly or a plain gimp is worn with these skirt robes. One model is of dark blue wool jersey. The top is decorated the end of one's nose when one thought it was well to the side. Or of having all sorts of harmful interruptions between the field of vision and the eyes.

The skirt part, which falls from a hip seam, is a straight, finely plaited skirt.

A long, slender sash of the material starts from two slashes in the back, each side of the closing, and ties in front with long ends having silver embroidered oriental ornaments.

Only the sleeves of the gimp show (they stop halfway to the elbow and are of cream silk net and very frilly.

BEAVER HAT FOR SCHOOLGIRL



This practical hat for the schoolgirl is of black pressed beaver trimmed with a crushed band of satin ribbon and a satin floral cluster.

NOTES OF DRESS

A great deal of black velvet is being worn. Dresses of the afternoon type of black velvet are replacing evening-dresses at many social and semi-social affairs.

A bridal veil and gown worn by a recent bride was trimmed with tailless ermine and the effect was charming.

Effective neckpieces and turbans of burnt feathers pressed flat are a novelty that is beginning to be noted here and there.

Small dainty turnover collars of white organdie edged with tulle are worn on velvet dresses and are decidedly pretty and effective.

Walking ties of beige suede, with black military heel and toe, are being shown and worn.

A Telling Touch.

You have no idea what a different effect this edge about to be described made on a luncheon set of dolly cloth edged with narrow cuney lace, says a contributor to an exchange. The set was embroidered in easy stitches with bright colored cottons. Instead of a buttonhole or plain crocheted edge the cuney, about an inch wide, had been added. Now this in itself would have been pretty but an additional edge of black crochet worked out in the simplest of picot stitches from point to point of the lace gave it exactly twice the character and took up but little extra time. This is a good thing to remember in making any kind of dainty needlework. On underclothes a dainty colored edging could be added to lace of the heavier qualities.

Drooping Hats Favorites.

Drooping hats are among the favorites. Being colored, velvet and astrak fur were combined into a lovely dress hat for afternoon wear. A large back-ham frame was covered in the beige tulle velvet, and the crown was a tushed one. A narrow band of black fur was used at the base of the crown and served as a background for a number of small flowers in pastel shades.