

One Hundred Seventy-Fourth Semi-Annual Statement  
of the condition of

# The Rochester Savings Bank

July 1, 1918

ASSETS		LIABILITIES	
Bonds and Mortgages	\$17,519,438.44	Due Depositors	\$29,360,804.54
Land Contracts	27,293.05	Interest Accrued on Deposits	95,166.67
United States Bonds	3,341,280.00	Reserve for Taxes	19,500.00
(Par value \$3,341,250.00)		Other Liabilities	1,825.00
State Bonds (market value)	336,000.00	Other Liabilities, Account of	
(Par value \$350,000)		Liberty Loans	24,490,009.52
County Bonds (market value)	378,870.00	Surplus (market value)	2,278,159.15
(Par value \$388,000)			
City Bonds (market value)	4,370,240.00		
(Par value \$4,443,200.00)			
Village and Town Bonds			
(market value)	213,508.70		
(Par value \$213,338.26)			
School District Bonds (market			
value)	63,073.92		
(Par value \$62,678.92)			
Railroad Mortgage Bonds			
(market value)	5,805,560.00		
(Par value \$6,746,000)			
Banking House and Lot	200,000.00		
Real Estate	8,135.00		
Interest Due and Accrued	402,548.66		
Other Assets	3,017.58		
Cash on Hand and in Banks	1,735,529.53		
	<b>\$34,404,464.88</b>		<b>\$34,404,464.88</b>

Number of depositors..... 67,343  
Number of Liberty Loan Subscribers 36,636  
Number of school accounts..... 14,875  
  
Number of open accounts..... 118,854

TRUSTEES:

Granger A. Hollister	Thomas W. Finucane	J. Craig Powers
James S. Watson	Harold P. Brewster	William 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, First Vice-President
JAMES S. WATSON, Second Vice-President	JOSIAH ANSTICE, Third Vice-President
HENRY S. HANFORD, Treasurer	CHARLES F. TURTON, Secretary

One Hundred and Second Semi-Annual Statement

# MECHANICS SAVINGS BANK

of Rochester

18 Exchange St.

JULY 1, 1918

Resources

Mortgages	\$3,417,550.00
Liberty Bonds, Market Value	579,550.00
Other Bonds, Market Value	1,395,673.13
Banking House	75,000.00
Other Real Estate	43,349.94
Interest accrued on Investments and other Assets	61,452.53
Cash on hand and in banks	177,715.35
<b>Total</b>	<b>\$5,750,290.95</b>

Liabilities

Deposits	\$5,051,419.54
Dividends accrued, and other liabilities	18,922.25
Liberty Bond Loan	400,000.00
Surplus, Market Value	279,879.16
<b>Total</b>	<b>\$5,750,290.95</b>

OFFICERS

Adelbert P. Little..... President	Wilmot Castle..... Secretary and Treasurer
William R. Seward..... Vice-President	Fedor Willmick..... Assistant Secretary
William B. Hale..... Vice-President	John S. Bronk..... Attorney

TRUSTEES

John J. Bausch President Bausch & Lomb Optical Co.	William Karle President Karle Latho- graphic Co.	Wilmot Castle President Wilmot Castle Co.
A. P. Little Manufacturer Typewriter Supplies	C. C. Beahan President Crouch & Beahan Co.	John S. Bronk Attorney.
William R. Seward Director Fidelity Trust Co.	William B. Hale President Lawyers Co-op- erative Publishing Co.	Morris D. Knapp Capitalist.
Louis J. Ernst Louis Ernst & Sons, Hard- ware.	James H. Boucher of Mathews & Boucher, Hardware.	George W. Robeson President Rochester Stamp- ing Co.
James H. Boucher of Mathews & Boucher, Hardware.	Wendell J. Curtis Ex-President and Treasur- er Union and Advertiser Co.	Treasurer Robeson Cutlery Co.
		Director Alliance Bank.
		James T. Hutchings General Manager Rochester Railway and Light Co.

**Productive Banana.**  
The banana produces to the acre 44 times as much food as the potato and 130 times as much as wheat.

**Baldness Blamed to Teeth.**  
According to a Paris physician, premature baldness is due to some trouble with the teeth.

**Optimistic Thought.**  
The traveler with empty pockets will sing in the presence of a robber.

**Emerson on War.**  
War educates the senses, calls into action the will, perfects the physical constitution, brings men into such swift and close collision in critical moments that man measures man.

**Logic.**  
"It seems to me," said the almost philosopher, "that the fellow who is constantly losing his temper would have sense enough to quit hunting it up every time."

**Elephant Most Useful.**  
Parrots are playful, but eaglets are not, and no one has ever been able successfully to tame an eagle. Among sea mammals, seals are very playful. Bears are not, and trained seals are among the cleverest performers of the vaudeville stage. Of the larger animals, the elephant alone possesses a playful character in youth, and thus, while the rhinoceros and hippopotamus can only be seen from the safe side of strong barred cages, the elephant can be utilized for a thousand purposes, from that of a derrick to a life's fondest romance.

## The Rose of Vishti

By ALVAH JORDAN GARTH

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Bardsville was all agog when it was known that the old Baythorne place had been purchased by one Alan Tresham and that he and his sister, Mrs. Eunice Woods, a widow, were about to restore to the quiet little town some of its ancient social prestige.

Rumor had it that an uncle of the pair, who had made a vast fortune in India, had left them not only an incomparable collection of Eastern treasures and curiosities, but also a large cash fortune. "The uncle was a regular rajah they say," a village wiseacre announced. "He sent this fortune over by an old family servant, one Singh, who is a model of loyalty to the family. They're high jinks, I tell you, and they won't mix much with us common folks, I'm thinking," declared the old gossip.

But never were caviling critics more agreeably disappointed. It seemed as if a typical spirit of youth and beauty came to the community with the advent of Alan Tresham and his sister. Marvelous stories were told of the unique oriental furnishings of the new home. Marion Deane was the first to be invited as a visitor. The Deanes lived next door to the beautiful old mansion. Marion was hanging out some strips of lace and ribbon to dry near the dividing wall, when a sweet voice hailed her and a sweet face smiled over at her.

"Could you come over for a little chat and bring a basket with you, please?" suggested Eunice Woods, and went on to explain that the strawberries were rotting away and were too delicious to thus neglect.

Marion was started for home with a four-quart basket filled to the brim with the luscious fruit and an invitation to come over again later in the day. It was then that she met Alan Tresham. It was then, too, that he took her through the downstairs rooms of the house, showing her the curiosities in the cabinets, the collections of rarities and curiosities which his uncle had acquired.

Within a week Marion was the chosen friend of brother and sister. The newcomers encouraged local trade generously and programs were outlined for various fetes at the grand old place, to which everybody was invited.

Then one day the whole town was startled by the report that burglars had made a raid on the mansion. During the temporary absence of its inmates every cabinet had been ransacked.

"But not a single article taken away," Alan explained to Marion. "See, even this basket filled with precious stones has not one missing."

"I have discovered something," at that moment reported old Singh, and he handed to his young master an oblong piece composed of bamboo fiber and rice paper. Across its face were a number of hieroglyphics.

"What does this signify?" inquired Alan.

"It is a warning,"

"From whom?"

"From some emissary of a secret order of the hill tribes of the upper Ganges."

"But why should I be warned?"

"Because these treacherous fanatics believe your uncle has sent you some sacred memento, which they have deputed to recover at all hazards."

"I wish they would simply come out from under cover and tell what they want. They are welcome to it," observed Alan in his generous, light-spirited way.

"They did not visit my room," Mrs. Woods told Marion. There was a chest there holding some rare costumes belonging to his uncle's collection. "Oh, you must see some of them. The very thing!" added the lady with animation. "We are all invited to the fancy dress ball and you and I will select some unique dress for the occasion."

She selected for Marion a beautiful white robe made of the finest silk, with curious patterns worked in it in pearls and many colored gems. It was a delightful occasion, the function they attended. Alan was devoted in his service to Marion. She had never been so happy and his sister seemed to smile on the budding hopes of these two lovers.

Marion had strolled into the lantern-lit garden for coolness after a walk. Suddenly she was seized by two tawny-skinned, strange-looking men, and a handkerchief saturated with some pungent liquid pressed over her face. She came back to consciousness to find herself in a lighted unfurnished room lying on a pallet of straw. As she opened her eyes one of the men approached her. He made a low obeisance with a gesture of deep respect.

"The dress," he said, pointing to the one Marion wore. "The sacred robe of Vishti. Lady, you will remove from our people far away in India a curse, you will save the peace of mind, perhaps the life of Sahib Tresham and his sister, by giving it over to us. It was taken from our looted temple, a precious relic for centuries. We traced it here. See here is a long cloak. We will retire. Deliver to us the dress and all will be well."

Alan Tresham was frantically scouring the country until he came upon Marion returning from her strange adventure. She told him her story. In return he told her one—love's own sweet story, never old, always the acme of life's fondest romance.

## WHY Female Animal Is Superior to the Male

There are a lot of things about nature we may not understand, remarks George F. Burba in the National Human Educator. The male has but himself to support. The female must support herself and her young. The mother therefore becomes the superior animal; she must show greater discretion in hunting; she must be of quicker action; she must show greater endurance.

And that is exactly what happens in the animal world—the female is superior to the male, although she is generally smaller than the male. Her muscles are stronger in proportion to her size. Her sight is keener. Her movements are quicker. Her scent is more acute. One notices all of this in hunting with bird dogs. Trappers know that the she-wolf is harder to deceive than the male wolf. It has to be, in order that the mother may be able to rear her family, for she has no help from the mate.

Nature protects the mother to a greater extent than she protects the male, in order to balance up. She dubs the female bird for a purpose; she isn't favoring the male by giving him his bright colors. If the female were as brilliant as the male she would be an easy prey to hawks and owls as she broods the eggs.

After the Spanish war an American company bought the mines and proceeded to pump out the water. In one of the shafts thus made accessible was found what once represented an iron pickax, as well as some crowbars. The metal in these implements had it is said, turned to copper. Extraordinary as this may appear, it can be scientifically explained.

The water, filtering through the rock and the copper ore veins, dissolved some of the copper, the solution containing sulphate of copper. As soon as the sulphuric acid in this solution touched the iron it dissolved that metal and deposited copper in its place, for sulphuric acid has a greater affinity for iron than for copper. In the process certain impurities which had existed in the iron were left behind undisturbed.

The wooden handle of the pick was in good condition. The metal was porous and irregular in shape, but the general outline preserved the form of the pick somewhat enlarged in size.

**How Camouflage Is Employed.**  
The act of hiding anything from the enemy is termed camouflage. Tanks and magazines are covered with amorphous patches of dyed-colored paint that are supposed to disguise them. Guns are hidden by branches, false guns made of tree trunks are erected here and there to attract the enemy's fire; troops behind the lines spend hours digging a false trench and then laugh gleefully when an enemy airman drops a flare over it the signal to his gunners to fire. A great use of camouflage is to hide advancing troops. The varieties, then of camouflage are infinite. Any little or big trick that can cause the enemy to see what does not exist; any ruse that will make him think that you are where in reality they are not; any cloud of smoke that you can wrap around yourself, like the Trojan old, when you advance to the attack; any trench upon which by means of dummy figures, you can persuade your enemy to waste his ammunition all such things come under the head of camouflage.

**How Vocal Sounds Are Produced.**  
In our throats are two cords which we call our vocal cords. When we talk or sing or shout we cause these cords to vibrate and thus we make the sounds of our voices. The most wonderful part of this voice of ours is that with only two vocal cords we can produce practically all the notes that can be made with a piano, which has a wire for every note, excepting the one we cannot make so many at one time. The human throat is so wonderfully constructed that we can lengthen or shorten our vocal cords at will and produce, with two strings, in our throats as many notes as it takes the piano many more strings to produce. From the Book of Wonders by Permission Bureau of Industrial Education Washington, D. C.

**Why Pershing Praised Baseball.**  
Baseball has made strategists of all American soldiers, General Pershing says in a letter received by Capt. C. E. Adams, former Nebraska state commander of the G. A. R. Captain Adams and General Pershing are great friends. "The latter says: 'The avidity with which American soldiers are entering into the activities of the war on the battle line is astonishing to European armies. In the matter of grenade and bomb throwing the Americans become proficient in but a few days' drill. I attribute this in part to the American games, football and baseball, which make strategists of them all.'

**Violin Resin.**  
For violin resin, boil down Venice turpentine with a little water until a drop cooled on a piece of glass is of proper consistency. During the boiling cold water must be added from time to time. When sufficiently thick pour into cold water; knead well, and when cold break into pieces. Expose to sun until dry and transparent. Select the best clear brown resin, melt it in a clean basin, to nearly a boil, which will clear it of turpentine or other volatile oils. Pour in paper molds.

**Changes in Modern Faces.**  
The tendency of the modern face, according to Prof. James Keith, lecturer on anthropology at the Royal Institute, London, England, is to become wedge-shaped, with a longer, narrower and more prominent nose. Prominences above the eyes are disappearing, and the brow is becoming smooth and of an even contour. These changes in the human face, declared the scientist, are due to changes in methods of mastication from the earlier days of the human race.

**Practice of Kind Words.**  
Just as you now play without the music and do not think what notes you strike, though once you picked them out by slow and patient toil, so if you begin of set purpose, you will learn the law of kindness in utterance so perfectly that it will be second nature to you and make more music in your life than all the songs the sweetest voice has ever sung.—Frances W. Willard.

**What She Wanted.**  
"My ideal husband," said the girl who had been reading cheap novels, "must be a strong, silent man, full of grit and able to bear the heat and burden of the day without flinching—one who will not hear a word said about me and who will not utter an unkind word himself." "What you want is a deaf and dumb coal heaver," murmured her friend.

**When Tin Decays.**  
The most remarkable example of allotropic disintegration of metals is perhaps that of tin. The investigation has shown that the disease can only occur in a temperature not exceeding 64.5 degrees Fahrenheit. The decay is, therefore, most prevalent in cold climates.

**Reviewing a Kindness.**  
If you have done a kind thing, do not spoil it by talking too much about it. The people who are all the time drawing attention to their kindness and generosity, and the sacrifices they have made, are not the ones who can expect the most sincere gratitude.

**Old and Good Songs.**  
That very well-known ditty, "For He's a Jolly Good Fellow," is the remains of an old crusader's song of the twelfth century. It has come down to us with many variations and innumerable verbal appendages.

**Nice.**  
"Some girls can't reach the straps in the cars." "That's true. This morning I let a very nice little girl stand on my foot and hang onto my coat button."—Louisville Courier-Journal.

**Much Tin in Austria.**  
Geologists have estimated that Austria's little-developed tin deposits could be made to supply about three-fourths of that country's needs of metal.

**The Gleaner Theorist.**  
"How do you know Bliggings is absolutely inexperienced in agriculture?" "He keeps talking about what a simple thing it is to have a fine garden in your back yard."

**Travels Far.**  
It is not possible to know how far the influence of any amiable, honest-hearted, duty-doing man flows out into the world.—Dickens.

**To Be of Real Worth.**  
It is not enough to have earned our livelihood, . . . the earning itself should have been serviceable to mankind.—R. L. Stevenson.

**Wrong Use of Brains.**  
"All some folks do with their brains," said Uncle Eben, "is to make believe dey's thinkin' when dey's only gettin' loadin'."

**Must Win Victories.**  
Victories that are cheap, are cheap. Those only are worth having which come as the result of hard fighting.—Beecher.

**The World in Beauty.**  
Now every field and every tree is in bloom; the woods are now in full leaf and the year is in its highest beauty.—Virgil.

**Florida's Potential Wealth.**  
Florida contains about 4,000,000 acres of land waiting to be reclaimed by drainage.

**Daily Thought.**  
Virtue is like a rich stone, best plain set.—Bacon.