

Report of Condition

Lincoln National Bank

OF ROCHESTER, N. Y.

at the Close of Business December 31, 1918

RESOURCES.

Table listing resources including Loans and Discounts, U. S. Bonds and Certificates Owned, Stock of Federal Reserve Bank, etc.

Total \$24,058,493.25

LIABILITIES.

Table listing liabilities including Capital Stock paid in, Surplus Fund, Undivided Profits, etc.

Total \$24,058,493.25

OFFICERS

CHARLES H. BABCOCK, President; EDWARD BAUSCH, Vice President; JOHN J. L. FRIEDERICH, Vice President; PETER A. VAY, Vice President and Cashier; WILLIAM B. FARNHAM, Assistant Cashier; EDWARD F. PILLOW, Assistant Cashier; WILLIAM G. WATSON, Asst. Cashier and Auditor

DIRECTORS

Charles H. Babcock, Edward Bausch, John J. L. Friederich, George W. Aldridge, Henry Barnard, William C. Barry, Edgar N. Curtice, James C. Dryer, George L. Eaton, Gustav Erbe, William Gleason, Louis Griesheimer, Frederic K. Knowlton, Edmund Lyon, Thomas J. Northway, Lucius W. Robinson, Robert C. Shumway, Peter A. Vay, Charles W. Weiss, Frederick W. Yates

STATEMENT

MERCHANTS BANK OF ROCHESTER

January 1, 1919

RESOURCES

Table listing resources including Loans, Bank Building, Cash on Hand, Cash in Banks, R. R. and Other Bonds

\$10,119,640.74

LIABILITIES

Table listing liabilities including Capital, Surplus and Undivided Profits, Dividends unpaid, Bills Payable, Deposits

\$10,119,640.74

OFFICERS

Percy R. McPhail, President; V. F. Whitmore, Vice President; John C. Rodenbeck, Vice President; Albert S. Newell, Cashier; Raymond G. Dann, Assistant Cashier

DIRECTORS

Percy R. McPhail, Martin B. Hoyt, George H. Perkins, John C. Rodenbeck, Frank A. Ward, Francis S. Macomber, V. F. Whitmore, Albert S. Newell, Charles P. Schlegel, Irving S. Robeson

INCORPORATED 1850

Monroe County Savings Bank

35 State Street, Rochester, N. Y.

RESOURCES \$28,400,000

Deposits \$1 to \$3,000

Interest allowed from the first three business days of any month

Dividend declared December 1st, 1917, for six months at the rate of 4 per cent per annum

JAMES E. BOOTH, Pres. WILLIAM GARSON, Sec'y & Treas.

BANKING HOURS:

Daily from 9 A. M. to 3 P. M. Saturdays from 9 A. M. to 12 M.

Saturday evenings from 7-P. M. to 9 P. M. for deposits only

John H. McAnarney

General Insurance Fidelity Bonds

101-102 Ellwanger & Barry Bldg.

Roch. Phone 2172 Bell Phone 3682 Mail

HOW THE HUMBLE BUT NECESSARY NEEDLE IS MANUFACTURED.

Needles go through many operations in the course of their manufacture. They are first cut in suitable lengths from coils of steel wire. After a bath of such bits as have been cut out, they are placed in a furnace, then rolled until perfectly straight.

GIFT THAT AVERTED STRIFE

How Doll, Presented to Papoose, Influenced Redskins to Return Peacefully to Reservation.

A band of Apache Indians were once induced to go back to their reservation by the gift of a doll to a papoose. The incident was as follows: General Crook had been trying to put these Apaches back on the reserve, but could not catch them without killing them—an action that did not appeal to him.

The fort was in despair, until Major Burke, the general's aide-de-camp, borrowed from the adjutant's wife a doll that had been sent to her little girl the previous Christmas. When the young Apache understood that it was hers to keep her sons ceased and she fell asleep.

Several days passed with no sign being made by the tribe, and finally in despair the papoose, with the doll still in her possession, was sent back.

How Father Handicaps Himself. It has been noticed that in many cases of influenza the father succumbs to the disease, while the rest of the family gets well.

"I find that the father is less careful of his energy than the rest of the family," said a woman who has been doing a great deal of volunteer nursing since the epidemic. "In the first place, he thinks he has a bad cold and keeps on with his work. Then when it is absolutely necessary for him to stay at home he attends to the furnace and waits on the others who are sick. If every man would go to bed and stay there when he is first ill, it would be much better for his family, as he is the wage earner and the protector, generally, and needs care that he may conserve his own energy for the purpose of fighting the disease, and getting well that he may take care of his family as long as they need him."

Why Pullmans Are Put Ahead. A rearrangement of the order of the passenger coaches on through trains passing through Statesville has been noticed. The Pullmans are carried next to the engine with day coaches, followed by the "Jim Crow" car and baggage and express cars. This reversed order has become a law with through trains, being adopted as a safety measure, that the steel cars may be next to the engine. It has been observed in railway wrecks that steel cars in the rear of the train have caught and crushed lighter coaches next to the engine, causing great loss of life and property. The carrying of the heavy steel cars next to the engine is deemed safer.—Statesville (N. C.) Record.

Why Wooden Tie Must Go. The increasing size and weight of rolling stock and the advancing cost of material and labor make it patent that a substitute must be found for the wooden tie. Both steel and concrete ties have been advocated for years, but the fact remains that they have not come into general use. Two steel and concrete ties of different types, showing the trend of inventors at present, are described and illustrated in Popular Mechanics Magazine. Each of these ties has been given try-outs on sections of different railways where the traffic is heavy.

GREW FROM ROMAN COLONY

City and Fortress of Cologne Has Figured Prominently in the Pages of History.

A fortress of the first rank, and a place of trade and manufacture, Cologne is one of the most important cities in Germany. It lies in a vast semicircle on the left bank of the Rhine, some 45 miles north-northwest of Coblenz, and, as the center of a network of railways, it has direct communication with all the chief cities of Europe: whilst along the broad waters of the Rhine its ships may go down to the sea.

NOTHING TO WORRY ABOUT

George Really Couldn't Get Interested Over Probable Loss of Another Person's Boat.

They were tossing about on the wild and restlessirth in a small open boat, at least a hundred feet from the beach. He was struggling manfully to battle with the surging waves and to pull for the shore; she was sitting in a heap in the stern of the frail bark, holding on like grim death and mentally vowing that she would never again be tempted by her sweetheart's daring spirit to venture so far from land.

"I know we shall go over," she shrieked, as the boat gave another lurch. "Oh, George, try and manage it!"

"I will," replied he firmly. "I could get along splendidly if the waves didn't make it go all ways at once. Don't be afraid, Sarah. We're getting nearer, aren't we?"

"A little. Oh, George, what shall we do if the boat is lost?"

"Don't worry yourself about that, my dear," said George soothingly. "You mustn't upset yourself about other people's business. It isn't our boat."

And he continued to fight with the cruel, remorseless waves.—Rehoboth Sunday Herald.

Prince of Writers of War.

In Valenciennes there is a statue of Jean Froissart, prince of war correspondents, who was a native of the town. Froissart came into all the splendor of the medieval life of Valenciennes, the streets crowded with knights and soldiers, priests, artisans and merchants, and the churches and houses rich with stained glass and precious carvings. There were also festivals, masques, mummeries and morities every year. Insatiated by his seigneur, he set himself to write contemporary history. He could describe a battle more vividly than any of his contemporaries. He wanted to know everything; liked to get the story of a battle from both sides and many points of view, and wanted the details of every little cavalry skirmish, every capture of a castle, every gallant action and brave deed. A good journalist, he forgot nothing. "I had," he says, "thanks to God, sense, memory, good remembrance of everything, and an intellect clear and keen to seize upon the facts which I could learn."

Truth About the Desert.

The French, who have been the greatest explorers of the desert, have corrected many false ideas about the desert. The most conspicuous and persistent of these errors has been the notion that the desert is a vast area of sand. The French have proved that this is not so. In fact, only about a fifth of the Sahara is covered with sand. The greatest desert in the world is about as large as the United States and Alaska together. The sand areas in the desert are somewhat larger than Alaska; and the rocky tablelands forming most of the desert are somewhat smaller than the United States. In other words, the Sahara is made up of about 700,000 square miles of sand and 2,800,000 square miles of rock surface.

Lawmaking Bodies.

Any legislative or lawmaking body may be called a congress or parliament but different countries have different names. France has a national assembly, with two houses called senate and chamber of deputies. Belgium has senate and chamber of representatives; Spain has a cortes, with two houses, senate and congress; Denmark has a rigsdag with upper house called landthing and lower house folk thing; Italy a parliament with senate and camera di deputati, or chamber of deputies; Sweden a diet, with first chamber and second chamber. All the South American republics, being united on the government of the United States, have a congress composed of two houses, senate and chamber of deputies.

W H Y

Liberia Deserves Commendation for War Work

Among the enemies of Germany, let us not forget Liberia. This tiny African republic entered the war in all seriousness, has contributed to the victory and bears some honorable scars. It established compulsory military service and sent hundreds of laborers into France for war work. It expects a sent somewhere near the foot of the great peace table.

Some two hundred German citizens controlled 75 per cent of Liberia's commercial activities before the war. These two hundred are now interred in France, and the government took over their enterprises and sold them at auction. It will be remembered that the republic's entire navy was sunk by the Germans last April. It consisted of one small vessel, and the submarine that punctured its hull also shelled Monrovia, the Liberian capital, and killed ten people.

Liberia's military authorities established a basis for determining liability to army duty which is the acme of simplicity. Natives without clothes are not eligible for service, but as soon as a man puts on shirt and trousers he automatically becomes liable for enrollment and service. This is on the authority of Bishop Alexander P. Camphor, head of the Methodist church in the republic. Though Liberia's part in the war has been small, it has been none the less creditable.

POWER OF MIND OVER BODY

Why Ending of War Had Such Good Effect on Soldiers Suffering From Shell Shock.

The fact as stated by Surgeon General Ireland that "more than 2,000 American soldiers in France suffering from shell shock were cured by news of the signing of the armistice" is an interesting contribution to the pathology of nervous disease. These war-hospital patients were not suffering from an imaginary ailment; the physical manifestations of their affliction were apparent, amounting in some cases to bodily disfigurement. Yet their cure seems to have been entirely due to the influence of the imagination, being instantly effected by their realization that they would not again be subjected to the same experience. This evidence of the mind's power over the body will afford great satisfaction to believers in the efficacy of mental or spiritual methods of healing. What have the materialists to say about it? Psychiatrists will allege the capacity of their art to cure disease of this nature, and according to a statement from the surgeon general's office "improved methods of combating the affliction" in army hospitals have materially reduced it.

Yet the fact remains of nature's dramatic and immediate cure by the simple means of removing apprehension. Medical practice has still some way to go before equalling this demonstration of the great possibilities in mental healing.

How Explorer Fared in Arctic.

Another cherished illusion is dispelled and relegated to the junk heap of vivid misconceptions that have suddenly faded. Explorer Vilhjalmur Stefansson, who has returned from five-years' cruise in the regions around the North pole, tells us that the fright terror we have pictured in our minds. It is much cooler in central Siberia than at Herschel island. Even near the geographical pole the climate never gets really bad, although the mercury occasionally runs down to 60 below zero! Indeed, it was so mild and compatible with physical comfort that he usually disrobed on the porch of his igloo and passed the evening in his underwear, resting at night in his sleeping bag. His underwear, by the way, was of reindeer's skin with the fur side inside. He has explored some 250,000 square miles amid all kinds of weather, and claims to have suffered no hardships until his return to civilization.

How Red Cross Worked in Italy.

We have had our "Little Italy" and other transplantations from the Old World to the New, but the case is reversed—"Little America" in Italy.—As seen in an article from the Corriere della Sera, the great Milan newspaper: "The heat is merciless. On the roadside, under the shade of a cluster of trees, stands a hut with an Italian flag and a flag showing a field of blue with stars, and red and white stripes. The soldiers crowd the place. This is a rest house of the American Red Cross. Here our great American ally brings a lot of good things. Coffee, cold drinks, bread, chocolate—as we once knew it—and crackers—we no longer are accustomed to. "The soldiers have already baptized these rest houses. They call them in a jocular way "American bars," and when from afar they see on the road the tricolor and the Stars and Stripes they cry, "Let us go to visit America!"

Why City Men Make Good Farmers.

Use of city men as farm workers in emergency seasons has demonstrated not only that many men employed in cities and towns were reared on farms and are skilled in harvest labor, but also that city men can stand the heat and exertion of the harvest field, and attack their tasks with willingness and patriotic enthusiasm. This was reported by the federal farm help specialist in Kentucky at the department of agriculture's recent labor conference in Birmingham, Ala.

WRONG IDEA OF GREATNESS

By No Means Always Achieved by Those Who Have Made a Big Name in the World.

We make bold to say that there is a general misconception in the minds of people throughout the world as to what really constitutes a great life.

Unless a man of a woman has been in the public view with whatever service was rendered, unless his or her picture has been in newspapers and books, unless, in short, they have "made a noise," we do not consider that the lives they led were great lives.

This is not only a harmful misconception; it is a mistake and its consequences are, from a moral point of view, extremely vicious. Suppose you are walking in the fields or in the forests and you come across a strange kind of bug or insect. You are curious to know what it is. Well, you can secure a book in almost any public library that will tell you just what you want to know. That book was written and compiled by some man who did nothing his whole life, long but study bugs, cataloging them, learning their tribe and origin and the habits of their existence.

Other men have spent their lives in equally humble capacities, but adding always to the world's sum of knowledge. The drug that soothes your pain, the spectacles by which you renew your worn-out eyes, the fire you cook with and that warms you—these and millions other of your blessings and delights were wrought out of nature's secret storehouses for you by patient students whose names you do not know.

These are the great lives. These are the lives that have blessed the lives of all who followed after them. And the men and women who led such lives were great people though they went down to their graves unhonored and unsung.

DEEDS RATHER THAN WORDS

Accomplishments, Even Though Great, Lose Much of Their Merit When Made Subjects of Boast.

The habit of boasting is not a sign of merit. It is rather the reverse. A really brave man allows his deeds to speak for him, and they always will if they are great and strong enough, remarks the Ohio State Journal. These are great days for boasting, for there is much to be proud of. We are proud of our country, of our sacrifices, of our privations, of our sorrows, but they are apt to lose their merit by our boasting about them. The testimony of a worthy deed is not expressed in words but in a quiet and noble life. We heard a man tell of a heroic deed in which he was the hero, but one wouldn't know it from what he said, and yet somehow in his very tone and his praise for others one could easily see whose was the honor of it. There is one phase of boasting which is very distasteful, and that is the sort which makes ourselves the greatest people on earth. Of course we are, but we don't know it from what the boosters say. We only know it by hearing of the acts of our heroes, who are apt not to mention it at all. We learn of our own nobility by feeling it in our hearts and not by reading it in the newspapers or hearing the orators tell it.

Muskrats Predict.

It is a strange fact that in November the muskrats begin to build their homes and gradually enlarge them by adding more material, says Edward F. Bigelow in "Hoy's" Life. For this reason it is said that, according to the height of the muskrat house, so is to be the cold of the winter—that is, the higher the house the colder the weather. This is an error. It has been claimed by the old timers, and the error still is perpetuated, that the muskrats build their houses 20 inches higher and very much warmer for long winters than for short ones. There are many foolish sayings regarding the month as an index to what the winter will be, the prediction extending on even into the following March. Scouts can do a good turn if they will prove, by their appreciation of the month, that it has been marked by these predictions and traditions. The month is charming and beautiful.

Evil in Small Talk.

There's enough small talk with its vicious insinuations in every idle group to make candidates for the madhouse. What men say causes other men to think. What men think determines their conduct. Given the suggestion that you are crazy the chances are that you will either resent it strenuously or begin to act a little queer. And then one of your professed friends will come along and confide to you that you are acting a little queer. It's no wonder some folks go daffy. Little yarns without foundation keep stirring up things that even the angels could not keep straight. So the only remedy is to apply the censor. Let folks talk. Take out the good and let the rest go where it belongs.

Half-Way Point.

Justine lived next door to Betty. The two were constantly together. Occasionally their mothers thought it best to keep them apart for a while. One day Betty came in and said: "Mother, Justine can't come over. Can I go over there?" "No, not today," her mother said. "Well then we will sit on the fence and visit," said Betty.