

One Hundred Seventy-Eighth Semi-Annual Statement

of the condition of

The Rochester Savings Bank

July 1, 1920

Assets		Liabilities	
Bonds and Mortgages	\$21,273,145 49	Due Depositors	\$36,048,706 78
Land Contracts	19,462 72	Interest Accrued on Deposits	116,500 00
Loans on Collateral	340,806 54	Liberty Loan Deposits	123,524 56
United States Bonds	4,841,550 00	Interest Accrued on Liberty Loan Deposits	8,333 33
State Bonds	430,736 70	Reserve for Taxes	21,000 00
County Bonds	179,820 00	Surplus, Market Value	2,469,277 85
City Bonds	3,317,587 50		
Village and Town Bonds	155,413 40		
School District Bonds	51,890 00		
Railroad Mortgage Bonds	5,999,570 00		
Banking House and Lot	248,288 63		
Real Estate	2,135 00		
Interest Due and Accrued	432,883 53		
Other Assets	55 08		
Cash on Hand and in Banks	1,493,997 13		
Total	\$38,787,341.72	Total	\$38,787,341.72

Number of Accounts..... 92,239

TRUSTEES

Granger A. Hollister
James S. Watson
Hiram W. Sibley
Erickson Perkins
Thomas W. Finucane

Harold P. Brewster
George Eastman
James G. Cutler
William S. Morse

J. Craig Powers
William A. E. Drescher
Edward Harris
Daniel M. Beach
Henry S. Hanford

OFFICERS

Harold P. Brewster, President
James S. Watson, Second Vice-President
Henry S. Hanford, Treasurer

Granger A. Hollister, First Vice-President
Edward Harris, Attorney
Charles F. Secretary

Beauty Chats

By EDNA KENT FORBES

BEAUTY AND AGE

THERE'S the sweetest old lady that ever was who has written to me regularly now for more than a year. She wrote once and asked me for the cold-cream recipe, and inquired whether I'd think "seventy and a grand-mother" silly, to try and make herself pretty. And I answered that her duty was to make herself pretty, for there is no prettiness like that of white-haired age.

Well, she began beauty culture at once, and she has made rapid progress in the art ever since. She uses the flesh-building cream to soften the texture of her skin and to smooth



The Elderly Woman Should Be Beautiful Also.

away some of the wrinkles. She powders, too—and I'm sure it becomes her. She washes her hair with alcohol, alternating with plain water shampoos without soap, with a bit of bluing in the rinse-water, to avoid the yellow streaks and to make her hair the silvery white that is more beautiful even than brown or golden shades. She takes splendid care of her hands, a point most older women neglect, though the hands show all of age's ugliness.

And she changed her whole style of dressing. She doesn't wear black, which is the one color age should avoid. She wears soft pastel shades about the house, and gray or dark blue or very dark brown for the street. She wears lace fichus open a bit in front, in place of high unbecoming collars. And she crowns her head with a tiny lace cap.

And I'd like to see her—wouldn't you?

(Copyright)

Just

By EDNA KENT FORBES

I've never had a chance to read the statement of the man who had traced his way out of the city. Just what had happened to him I found that was a mystery. Had one time since he had been there. This gentleman had been in the city. He hadn't felt his way out of the city.

Another started to read the statement and he had certainly read it. The task was very simple. And it was, too, and he had read it. But several men their names were. Because their best they had read it. And part this humble statement. The better job that was to be done.

From humbler stations, too, I found that other had promised to read it. They'd hadn't felt they weren't called.

To failure by the job they had. With vision they had clearly seen that there's no duty quite so hard. But, well performed, within it lies the chance for bigger, better things.

If you've a job then never fail. That you're a victim, doomed to fail. No man can hide what you can do. So thoroughly from, right or wrong. Your worth the means that you can do. If only you will do it well.

You've got a chance to rise or fall. If you possess a job at all.

(Copyright by Edgar A. Guest)

Care

By GEORGE MATTHEW ADAMS

ONE of the greatest enemies of the city as a whole and to the individual in particular is indifference. Indifference unopposed cuts its silent yet surely, and takes its death-grinding toll in almost every avenue of human endeavor.

Care—Care!
It is indifference that is the cause of divorce courts. It is indifference that is feeding graft. It is indifference that is constantly making the face of Good Government. It is indifference that blocks the way of the advancement of every great project or purpose of people of worth of nations.

Care—Care!
It is indifference on the part of workers in the stores, the offices, the public stations that keeps them down and rusts their very souls. It is indifference on and on.

Care—Care!
For if you don't care, if you don't pull at your coat and get up your sleeves and with obedient indignation in your eyes and your lips your daily tasks, you have no right yourself to blame if kind and noble things await you and push you on the path to useful accomplishment.

Care—Care!

THE Lake Avenue Branch Alliance Bank

Lake Avenue, Corner Ridgeway Avenue
In the Heart of the Kodak Park Section

Opened for Business
Monday, June 28th, 1920
9:00 A. M.

We Solicit The Support Of The Business Men And Other Residents Of The Northwest Section For Our New Undertaking.

Alliance Bank

Member Federal Reserve System
Main Office, Corner Main Street East and Stone Street
A BANK OF COURTESY AND SERVICE

COLLEEN MOORE



Pretty Colleen Moore, one of the winsome stars of the "movies" is just eighteen years old. Her smile has won thousands of warm friends for her, and her acting has endeared her to the hearts of thousands and thousands of others who are patrons of the screen house. Yes, she is a lover of pets—she has two little bunnies which she carries with her most of the time— in her large fur coat pockets.

It is far easier to coax a poor performer to tackle a piano than it is to chase him away from it.

A woman is willing to admit a man's superiority when it comes to translating a railway time table.

It is sometimes as difficult to prove an alibi as it is to induce an acquaintance to indorse your note.

"In real friendship there is always the knitting of soul to soul, the exchange of heart for heart."



NO TELLA everything een da paper where I go, but mosta time I tella eef feels good or leetle on da bum. Other day I do somating never before een my life, so I feegure een alla right eef putta een da paper.

I gotta frien een da country and I go vesit hees house. He asks me eef I lika rida horse. I say, "I no care, I try once anyway." Only ting I ever ride was goat een da lodge seexa years ago and da streeta car every day.

My frien putta smating on da horse for place where I set down and we go for ride. But I no lika dat way for go some place. Ees alla right when dat horse walk, but when da son-of-a-gun make hurrr see too moocha bump. When dat horse runna leetle bit ees jusa like gotta puncture alla four feet and runna fast. He make more bump one meenute as my heever een seexa mont.

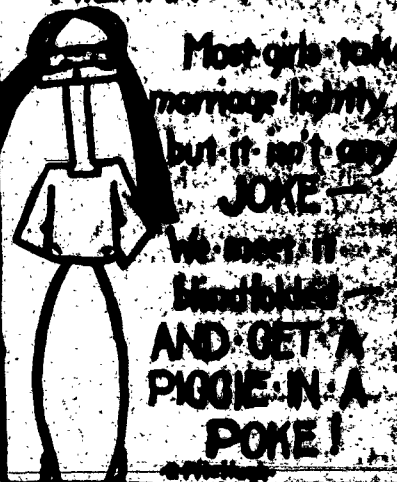
Ben front where I see somating stick up. I feegure ees just like steer wheel for tella wheech way wanta go. But mebbe een broke, I dunno. Dat horse go jusa any way seits hees self. He getta scared and turna corner two wheels one time. I feegure he een go other way and me and dat horse getta deevorce. One meenute I am seat on hees back and next meenute on da ground.

I come home een da heever and no say somating weeth anybody. I no care ver mooch wet een happen only every time. seence I getta on streeta car I finda plenty seat for first time een seexa mont. Mebbe some people tink I am craze, I dunno, but jusa between you and me and no for speards round, I no feel ver mooch lika seet down.

Wot you tink?

Cramped Quarters. Those who live in modern flats have little room to complain.—Columbian Record.

MILITANT MARY



Most girls take marriage fairly, but it isn't any JOKE. We want it straight AND GET A PIGGIE-N-A-POKE!

Farmer's Side Line. A Vermont farmer took his horse to a road near East Montpelier, and there all day, making his horse hauling out stalled automobiles at a haul.

CROSBY'S

WHY WILLIE DOES GO IN THE PANTRY ANYMORE

