

Cayuga County Savings Bank

Auburn, N. Y.

Deposits Received
\$1.00 to \$5,000.00

4% COMPOUND INTEREST 4%

Resources
\$5,833,029.73

Business by mail receives prompt attention

Fast Schedule Clean Cars

Our Freight Service Is
an Asset to Your
Business

Auburn & Syracuse Electric
Railroad Co.

OWN YOUR OWN HOME

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business, and they are supine to allow it. He is wrong, they are right, why submit? In defending your business you are defending your home, the second law of nature. If Real Estate organizations are not organized to watch their own and the public's interest, which are identical, to advise and regulate, oppose or favor and keep their industry clean, popular and in the lime light, what are they for?

Real Estate men should be required by law to pass an examination as to ability and integrity. Architects, artisans and even barbers must measure up to statutes before doing business. The cost of their mistakes have a limit while those committed by unfit Real Estate men are afflicted not on property owner and tenant alone, but upon the dependents of owners and on the fortunes of his widow, children and orphans. Such so called Real Estate men account to no one but themselves and cannot see beyond a commission. The great Real Estate industry demands the highest standard of men and morals, those who appreciate their responsibility and understand its magnitude.

Every Real Estate operator should be an unquestioned expert with indefeasible knowledge of the needs, objections and conditions of their districts, as such they have the same right to direct counsel and advise as the doctor, lawyer or banker, and should explain and refuse all instructions from property owners not compatible with his and the communities best interests.

Too many Real Estate men list properties for sale at any figure the owner sees fit to name without taking the pains to learn whether he is right or wrong. Many sales and clients are lost by improper description and prices inconsistent with similar buildings in the same neighborhood. We have no right to waste a client's time by sending him to find out what we should have known and stated in the introduction all of which deducted leads to but one intelligent conclusion; that purchaser and owners best interest is protected in exclusive contracts and even those should be declined unless the property is examined and found to meet current demands. A client permitted to leave without contradiction expects results on his terms that cannot be obtained, he waits, is disappointed and advertises you as a failure and you get what you deserve. I believe that it is toward these ideals of business and square dealing that the Syracuse Real Estate Board is working.

In this article subjects have had brief mention that are serious enough in their bearing to be discussed separately. Every statement is based in my opinion upon provable facts from actual experiences. I have tried to argue from a purely business standpoint satisfied that the things recommended will bring better returns with less friction; have appealed through your pocket books, advocating honor and honesty because they are profitable and if I have touched the ethical it is not wholly because it is the right thing, but in the hope that it will find favor as the paying thing. I have endeavored to show real estate as an investment in its rightful atmosphere; the harmful effects of speculation; the necessity of home building and to show that the home is bigger than profit; that building prices of labor and material will not recede; the obedience of all Real Estate salesmen; the classing Estate men to themselves and the public the necessity of better training for Real Estate salesmen; the classing of Real Estate business as a profession and what a Real Estate Board as an aggregation of power would have and will do for Real Estate. Own your own home.

MARIA MONK

The "awful disclosures" of Maria Monk are no longer believed by fairminded Protestants; but the book still has a vogue with many persons, especially those of the extreme anti-Catholic type. It is appropriately on sale at shops devoted to improper pictures and immoral literature.

First published in 1835, the story was refuted in The Dublin Review for May, 1836. Maria Monk stated that while she was a sister in the Hotel Dieu nun-

nerly at Montreal, many grave crimes were committed, including at least one murder, when priests and nuns jumped on a mattress in order to smother another nun who had been put underneath it! Her alleged revelations created a good deal of local excitement, and the Montreal newspapers were among the first to denounce the story as a fabrication.

Investigation by Protestant authorities, who swore to their findings on oath, proved this beyond all doubt; and her mother swore an affidavit as to Maria's partial insanity. She was never a nun, but, on the contrary, was an abandoned character whose only experience of Catholic community life had been in an asylum for fallen women. She continued her degraded career after the "disclosures," and was several times in jail. In 1849 she was arrested for pocket-picking, and died miserably in prison.

The book, from beginning to end, demonstrably one long issue of lies, in spite of which there are still to be found Protestants credulous enough to believe it.

THE UNIT OF SOCIETY

Men of all forms of religious faith, and men of no faith at all (except when they are anarchists) have at least one thing in common, namely, their interest as citizens in the well-being of their nation.

They may and they do differ radically in their opinions and their plans as to the best means of securing social welfare but unless they are lawless men, bent on destruction, they agree that a lawfully ordered social structure is above all things desirable and necessary to human peace and happiness.

The great question, then, is: What is the fundamental unit of a safe and orderly society?

The Socialists, and many others who do not follow the Socialists all the way in their actual programs, but who incline to the same way of thinking, say that, the State itself is that fundamental thing. The Christian says that his religion provides so well for all things that are truly advantageous to the State that, according to St. Augustine, "one cannot see how it could have afforded greater help in the matter of living well and happily, had it been instituted for the single object of procuring or increasing those things which contribute to the conveniences or advantages of this mortal life."

And, therefore, the Christian goes on to say that the family—the Christian family, based on the

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AMUSU ELMIRA

Mon., Tues., Wed.
October 4, 5 and 6

MAY ALLISON

in
"The Walk - Off"

Admission, 20c

Thurs., Fri., Sat.
October 7, 8 and 9

"Shoreacres"

Admission, 20c

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SURPLUS 100,000.00

C. C. Swan, President Arthur W. Booth, Vice-Pres.
Arthur Clinton, Vice-President Geo. W. Brooks, Cashier
Wm. H. O'Neil, Asst. Cashier

STATEMENT

At the Close of Business June 30, 1920

RESOURCES

Loans and Discounts	\$1,014,370.99
Over Drafts	436.82
U. S. Bonds, Security for Circulation	150,000.00
L. L. Bonds and Certificates of Indebtedness	271,189.55
Bonds Pledged to Secure Postal Deposits	32,320.00
Bonds Pledged to Secure State Deposits	50,000.00
Bonds Owned	284,690.00
Stock Owned	9,687.00
Stock of Federal Reserve Bank	10,500.00
Banking House Owned	90,000.00
Furniture and Bank Fixtures	22,254.00
Reserved with Federal Reserve Bank	90,025.22
Cash in Vault and Due from National Banks	57,666.14
Net Amount Due from Banks and Trust Companies	56,173.76
Checks on Banks in this City	8,382.16
Checks on Banks Outside of this City	3,335.74
Redemption Fund	7,500.00
Interest Earned but Not Collected	3,114.97
L. L. Bonds held for subscribers, not fully paid	47,000.00
	\$2,208,646.35

LIABILITIES

Capital Stock, Paid in	\$ 250,000.00
Surplus	100,000.00
Undivided Profits	27,225.77
Circulating Notes, Outstanding	146,800.00

DEPOSITS

Certified Checks	971.79
Demand Deposits	1,122,926.12
Time Deposits	480,400.25
Total Deposits	1,604,298.16
Reserved for Depreciation on L. L. Bonds	10,818.02
Payments by Subscribers for L. L. Bonds	19,356.50
Bills Payable	50,000.00
Dividends Unpaid	147.90
	\$2,208,646.35

F. M. HOWELL & CO. ART PRINTERS

Embossed Labels, Hotel Bills of Fare

Cigar Box Labels, Flaps, Tags, Bands, Menu Cards
Calendars, Holiday Folders, Hotel Stationery
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