

Geneva Trust Company

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\$4,000,000

Four complete departments.

Trust (for corporations and individuals); Banking; Investment; Safe Deposit.

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4% interest, compounded June and December first, paid on inactive accounts.

Patrons of this company get full value in Strength---Service---Satisfaction.

GENEVA, N. Y.

THE EVOLUTION OF THE TRUST BUSINESS

In the beginning, the executors were usually selected from among a man's associates. But often the executor found it impossible to give the estate the attention which it needed. Either your family or his had to suffer.

In some cases they did not take proper care of the stewardship. Some estates were looted by dishonest men and many others were mismanaged and wasted.

The law holds the individual responsible, but in many cases the family have been unable to collect their inheritance. So a better way was born.

There came next the privately owned trust company. This was a marked improvement. Business men with sound knowledge of investments acted as guardian, trustee and executor. They did not depend upon the ability or integrity of a single individual.

They enabled a man to bequeath his family good management as well as money. Each estate profited by the experience which they gained in handling many others. It was economical because of the systematic transaction of a large volume of business. They made a study of Federal and State taxes. The securities were kept in fire and burglar proof vaults.

Then came the best of all—the Trust Department of the national bank. Added to all the Trust Company gives its periodical inspection by the United States Government. Just as most business is now transacted with national banks, so are men seeing the advantage of leaving their estates with this National Bank's Trust Department.

The fee is set by law. It costs no more to have this department of our Bank handle your business than to choose an individual or privately owned trust company.

See us and we will arrange to have your own lawyer write your will.

THE TRUST DEPARTMENT,
Cayuga County National Bank
Auburn, New York

Capital, \$200,000. Surplus and Profits, \$525,000

STOP TALKING "CLASS"

We often hear of the working class, the middle class and the upper class; the ignorant class and the educated class; the sub-merged class and the idle-rich class; the religious class and the liberal class. Such talk in America is drivel. Is there any condition or any law in this country that requires any person to stay in a class if he has the inclination and ability to get out. Former Senator Chauncey M. Depew said the other day that it is high time we "stopped talking class, thinking class, working for class." So indeed it is, and the suggestion is timely. This nation gave the lie to the necessity of permanence for economic classes. It stood for equal opportunity and it demonstrates the results. Of our great railroad managers, for instance, a score rose to their present positions from those of humblest wage earners. It is typical of what is found in all our industries. It is the same in statesmanship, literature and finance.

When a writer in The Survey argues that too much attention is given in public prints to the plight of investors and not enough to "the great mass who simply buy their daily bread from day to day," he writes with rash considerations of the facts in the case. Take life insurance, for instance. Ten million fraternalists invest small sums monthly in buying protection for their dependents. These contributions make a large sum when they reach the coffers of the societies, and they are invested in farm loans and public improvements. Ten million policyholders in life insurance companies contribute even greater sums, and this money is used to finance railroads, gas and electric corporations, water, transportation and other things that make modern life enjoyable. Then take the depositors in savings banks. Their funds are used as a foundation to support the business life of the nation. Many a person who belongs to fraternal societies owns life insurance policies or deposits money in savings banks would not probably class himself or herself as belonging to the investor public, yet an investor he or she is. And such people belong to the "great mass who simply buy their daily bread from day to day." They are needed to help solve by co-operative wisdom the problems that affect investment on a large scale.

If we are going to talk about class let our words deal with the two classes we have in this country—the American and the un-American. The Americans understand their country, and if they discover anything wrong with it they are willing to correct the trouble by majority action. The un-Americans refuse to understand, and they try to settle public problems by holding up or terrorizing the mass of the people by radical action. Fraternalists understand their country. Into the lodge rooms come people from all stations in life, yet they would resent being classed according to their stations. They know that a pioneer country boy became president, that the head of the largest bank in New York was a newspaper reporter a few years ago, that the Governor of the most populous State once sold newspapers in a fish market, and that heads of colleges, the great hospitals, the railroads, the large fraternities, practically all rose from poverty. There is but one glass in America to which decent people belong; probably the other class does not want to be decent. —Fraternal Monitor.

Protestant Chaplain's View.

A Protestant chaplain home on furlough from the Mexican border is quoted in The Ave Maria as saying to a priest of his acquaintance:

"Father, I have never in my life wished that I was a Catholic priest until now. I feel that the only man that can do any good in the army is the priest. Last Sunday I had only one hundred

at my service; the Catholics were on their knees by the thousands close by; and nothing impressed me more than the piety and devotion manifested. I had to return home because some few of my parish criticized me for going with the troops, as they thought it unnecessary. But if ever the presence of a minister was needed it was there among so many men away from the influence of home.

"My eyes have been opened to the patriotism of the Catholics. I went there narrow and I must confess bigoted. But after what I have seen from you Catholics, I have become as broad as the Atlantic Ocean; and a member of all patriotic organizations in my town—organizations which are always preaching Americanism and patriotism, yet out of all these we had only six recruits."

Cardinal Gibbons Says

Baltimore—Cardinal Gibbons gave an interview on the eve of his 86th birthday in which he discussed political and social problems and commented on the good sense of the American people, which he believes will carry the country in triumph through every obstacle.

"I consider divorce the greatest social and domestic danger of the present day," he said. "It is a cancer eating into the moral vitals of the world."

Asked what he considers the remedy the Cardinal said there are two: the religious one, through inculcating a realization of the duty of keeping the home together and undefiled, and a legal method through the "Jones bill recently proposed to Congress." This legislation favors a constitutional amendment empowering Congress to make uniform divorce laws for all states.

Priest Protects Workmen Chased By a Mob

Philadelphia, Pa.—Confronting a crowd of several hundred strikers and sympathizers, some of whom fired shots, Rev. Father Alexander B. McCay, of the Church of the Immaculate Conception, protected three strike-breakers until the police reached the scene. All three of the men had been injured by unidentified assailants before Father McCay interfered.

It was learned that the men had reported for work at a sugar refinery at which a strike was in progress, and as they left the place at night were followed by an angry crowd. Near Father McCay's church they were assaulted and one was dealt a heavy blow which felled him. At this juncture Father McCay stepped in front of the wounded men, and although several shots were fired, held the crowd at bay until the police could be summoned.

THE UNIT OF SOCIETY

(Continued from Page 38)

divine sacrament of marriage—comes before and exceeds the State in natural importance. Also, that unless the family is so recognized, respected, protected, and strengthened by the State as its fundamental and indispensable unit no State can truly flourish or long endure.

This, then, is what makes the recent circular letter of the Pope on Saint Joseph of such supreme social importance. The Holy Father calls upon his followers throughout the world to dedicate the whole of the year 1921 to the celebration and promotion of honor of St. Joseph, as the human head of the Holy Family; the arch type of all human families.

It is against the family; and against permanent marriage as the bond of the family, that the fiercest assaults of the enemies of society are directed. Some of the most dangerous of these enemies are traitors within the citadel of society; they are those who would place in the hands of the State autocratic power over the marriage laws; power to make or break marriages arbitrarily, and to dominate the family by State control.

"Since the society of mankind is founded on the family," says the Holy Father, "anything strengthening Christian domestic organization also strengthens human society."

Hence the vast social as well as religious significance of the Catholic response to the Pope's great call to action. Under the banner of St. Joseph, the Catholics of the United States are called upon to battle for the family, and so for the best interests of civilized society.

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150 Rooms--85 with Bath

One of the Finest Grill Rooms in New York State

Lynn G. Swift, Manager

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HORSEHEADS, N. Y.

Geneva Boiler Works

Incorporated

Hugh Rose, Manager

Geneva, N. Y.

The Briggs National Bank

of Clyde, N. Y.

was never better prepared to care for the interests of its friends and customers than at the present time. We cordially invite YOU to make THIS BANK YOUR BANK.

Comparative Statement

Year	Assets
1880	\$ 112,074
1890	230,970
1910	440,705
1920	1,116,915