Corning Trust Co.

Corning, N.Y.

OFFICERS

WILLIAM J. HEERMANS, President WILLIAM S. HEPNIGER, Vice-President* G. A. HEERMANS, Secretary W. B. HUNT, Treasurer C. E. PIER, Assistant Treasurer DAVID H. ROSE, Assistant Secretary

Condensed Report to State Superintendent of Banks, June 30, 1920

RESOURCES

Loans and Discounts	\$1.081.310.65
Overdrafts ß	161.59
Bonds, Securities, Etc	637.350.19
Real Estate	269,658.10
Furniture and Fixtures	41,417.76
Cash in vaults and due from Banks	
and Bankers	496,237.17
Exchanges and Cash Items	24,914.53
Interest earned but not collected	7,928.75

\$2,558,978.74

LIABILITIES

Capital Stock Paid in	\$ 100,000.00
Surplus Fund	100,000.00
Undivided Profits	15,534.86
Reserve for Interest	24,957,28
Interest and Discount collected and	
unearned	5,376.12
Rediscounts	22,718.30
Deposits subject to check	1,184,103.78
Certificates of Deposit (Demand)	1,037,732.76
Other Time Deposits	55,502.57

THE CATHOLIC JOURNAL SIST ANNIVERSARY NUMBER

AMERICANIZ-IN AMERICA TION IN OUR

There is no country under the CATHOLIC SCHOOI sun that should hear and heed the admonition of Pope Benedict to give greater honor to St. Joseph. the universal Patron of the Chris-

FAMILY

By Rev. Joseph V. S. McClancy, Brooklyn, N. Y.

tian Family, than the United It must not be overlooked for a mo States of America. ment that love of America, like love The family is the very corner-for the Catholic faith, depends in a stone of the social system of our great measure for its warmth on devel-

country. It might also be said opment. that the family has been the very There is abroad a tendency among motor-force of American life, in many Catholic educators to reckon our the sense that it was the family holidays along narrow lines. Just bewhich from the earliest days has cause our religion furnishes the chilbeen the central and dynamic unit dren with a few days away from their of the ever-expanding national work, it is felt in some quarters usoful career. to make up for this time by calling After the first era of explora-school sessions on legal holidays. The

tions and missionary and military vision of such organizers is sadly defisettlements had accomplished its cient.

work, it was around the family One school, whose Americanism is unthat our permanent life was built questionable so forgot the ethics of the up. The colonies in Maryland, situation in the midst of the late war New England, Pennsylvania, Vir-as to plan the holding of school on such ginia and elsewhere, gathered days as Washington's birthday and energy from the homes about Memorial day. Legal holidays should which they gathered. And as the be observed and also prepared for by frontiers were moved ever West-the children.

ward, immediately behind the far, Each classroom should hold a patriot-scattered line of lonely trappers ic exercise during the last period of and traders, the hardy pioneer the eve of such a holiday. General asfamily pushed on. The log-cabin semblies of this character would be betof the family was of greater so-ter. Prize essays on the subject of cial value by far than the stock-the holiday may be read, a stirring ade of the hunter or the fort of address may come from a pupil, or betthe soldier. These latter were ter from a teacher, even though he be ephemeral, but the home remain the wearer of a religious garb. The ed. Every second ox-cart that virtue of humility has been strained in toiled across the praries in the some sections to the harm of winning immigrant trains was a moving people to the faith and to admiration home, and these homes rooted for Catholic education.

themselves firmly from ocean to Whenever a drive for government ocean, and everywhere arose our funds is inaugurated the Catholic towns and cities of today. Our schools should step unbidden to the greatest names are associated fore and plunge with all its might and with homes; the log cabin of main into the work. When the public Lincoln and the stately home of good so demands, the use of our build-Washington are more lovingly ings should be placed at the disposal (and therefore lastingly) inter-twined with the deepest and most enduring things in our national life than all other national relies. A chain, it is said, is no strong-er than its weakest link; an army content with a secular education, reThe Birkett Mills

Manufacturers of Wheat and Buckwheat Flours

Buyers and Shippers of Grain of All Kinds

The Birkett Mills

Penn Yan, N.Y.

Treasurer's Checks	3,705.14 9,347.93
• ×	\$2,558,978.74

CONDENSED REPORT OF THE	
PHELPS NATIONAL BA	ANK
At Phelps, in the State of New York, at the business on June 30, 1920	· · · · · · · · · · · · · · · · · · ·
RESOURCES	
Loans and discounts, including, rediscounts Overdrafts, unsecured	\$178.611 24 20 87 134.690 70
 S. Government securities Bonds, securities, etc., other than U. S. Stock of Federal Reserve Bank (50% of Sub- scription) 	248,889 37
Value of banking house, owned and unin-	1.950 00 3.500 00
Furniture and fixtures Lawful reserve with Federal Reserve Bank Items with Federal Reserve Bank in process of collection (not available as reserve) (Cash in vault and net amounts due from	500 00 26.372 21
of collection (not available as reserve) Cash in vault and net amounts due from	3.728 78
Total of Items 1314, 15, 16 and 17 41.113 5 Checks on banks located outside of city or town of reporting hanks and other cosh	37.384 75 3
items	673 44
Redemption fund with U. S. Treasurer and due from U. S. Treasurer. Interest earned but not collected—approxi- mate on Notes and Bills Receivable not nast due	2,500 00
	2.000 00
LIABILITIES	\$640,721 36
Surplus fund	\$ 50.000 00 15.000 00
Undivided profits	19 8.479 00
proximate)	3.475 11 379 30
Circulating notes outstanding Certified checks outstanding	49.000 00 83 21
Demand deposits (other than bank deposits) subject to reserve (deposits payable within 30 days)	
Individual deposits subject to check Certificates of denosit due in less than 30	136,187 67
days (other than money borrowed) Total demand deposits subject to Reserve. 142,796 (Time deposits subject to Reserve (payable after 30 days, or subject to 30 days or	6,609-28 95
	3.789 40 327.718 39
Postal savings deposits Other time deposits Total of time deposits subject to Reserve 331.507 f United States deposits (other than postal sav-	327.718 39 79
ings) BHIs payable, with Federal Reserve Bank	40.000 00
Of the total loans and discounts shown above, th which interest and discount was charged at rates in ex permitted by law (Sec. 5197, Rev. Stat.), exclusive of which total charge not to exceed 50 cents was made, w The number of such loans was 1. STATE OF NEW YORK. 88.	
County of Ontario, I. J. Fred Helmer, Cashier of the above named bank swear that the above statement is true to the best of m and belief. J. FRED HELMER,	jy knowledge j
Subscribed and sworn to before me this 9th day of July, 1920. JOHN B. PARMELEE. Notary Public	
('HAS, H. GA)	RLOCK,
JAMES T. SV	RIDLEY, VEENY, Directors
OFFICERS DIRECTO Charles H. GarlockPrésident Seymour Fildle. Charles H. Garlock	v
Charles H. Garlock President A. T. Van Nostrand Vice-Pres. J. Fred Helmer	100K
Mae Van B. Hibbard, Ass't Cash. A. T. Van Nostr Earle S: Warne	and - r
Montgomery S.	Sandford -
and a second	

Book or Job Printing of any kind 470 Main Street East, 4th Floor

is no swifter in its march than its enforced by Sunday School or home might be added, is no more stable than its central institution, which we pursue a policy of unwarranted In the United States, despite criticism of any system of education is the family.

the growth of atheistical and applies in the matter of our schools strong, and still a predominant co-operating with the public authoriinfluence. But it is threatened, the movements making for health, and through it the Nation is the compulsory education provisions. It fire prevention or the enforcement of threatened — therefore, both re-ligion and patriotism should im-pel a great American response to the Holy Father's summons to and make a short address. No school renew the public devotion to and and make a short address. No school entertainment should ever be presentêd our respect for family life.

without a rich flavor of patriotism COX BUILDING

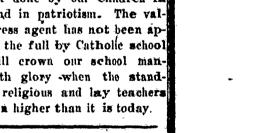
about it. Patriotic songs should be taught to the children. The use of the press should be invoked to spread be-. fore the attention of the reading pub-The Cox Building on St. Paul Stilic the work done by our children in has housed some of the best known education and in patriotism. The valbusiness people and some of the ten ue of the press agent has not been apants have remained there for the past preciated to the full by Catholic school

thirty years, among them Blumenthalmen. It will crown our school man-Bros. in the insurance business, Mannagement with glory when the stand-& McNaught, the stereotypers. The building was built by the late is raised even higher than it is today.

Patrick Cox, a manufacturer of shoes who later removed to Fairport. Mr. Gaffney then became the owner and H had for his tenants the Union Centra Life Insurance Co. and the Lawyers Sheet Metal W orks Co-Operative Pub. Co., Levy Bros. & Co., Wholesale clothiers, started in this building as did also the McFarlin Clothing Co. During the great fire of some eighteen years ago when the store of Sibley, Lindsay & Curr was destroyed it was thought one time that the Cox Building would be destroyed but

the building withstood the fierce fire. The Cox Building is now owned by Mr. Gerald Cox who has had as his tenants people who have been with him since he inherited it.

Mr. Cox is one of the best known of young business men in Rochester and is known for his progressive ideasand methods.—Adv.



Tin, Slate, Tile, Asphalt an Slag Roofing Steel Ceilings, Furnace Work Cleaning and RepairingVentilator

Blower Pipes, Range Hoods General Repairing and Shop World



Geneva Glass Products

MANUFACTURERS

Geneva, N.Y.

MACHINE MADE BOTTLES

"It's in the Annealing"



Manufacturers (of

Gasoline Marine Engines and

Power Boats

Lake Street, Geneva, N.Y.

Hood Furnace & Supply Co.

Corning, N.Y.

