

One Hundred and Third Semi-Annual Statement

of the condition of

THE EAST SIDE SAVINGS BANK

OF ROCHESTER

July 1, 1921

Resources

Mortgages		\$13,927,502.00
United States Bonds	(Market Value)	8,782,872.50
United States War Saving Stamps	(Market Value)	836.00
District of Columbia Bonds	(Market Value)	100,000.00
(Guaranteed by United States Government)		
Massachusetts State Bonds	(Market Value)	127,500.00
Wyoming State Bonds	(Market Value)	5,450.00
Alabama State Bonds	(Market Value)	94,500.00
Maryland State Bonds	(Market Value)	146,500.00
City of Boston, Mass., Bonds	(Market Value)	80,990.00
City of New York Bonds	(Market Value)	606,000.00
City of Rochester, N. Y., Bonds	(Market Value)	783,500.00
City of Albany, N. Y., Bonds	(Market Value)	93,800.00
City of Buffalo, N. Y., Bonds	(Market Value)	494,490.00
City of Syracuse, N. Y., Bonds	(Market Value)	66,325.00
City of Troy, N. Y., Bonds	(Market Value)	95,439.90
City of Troy, N. Y., Bonds	(Market Value)	806,000.00
Railroad First Mortgage Bonds		120,000.00
Banking House and Annex (Appraised value \$350,000) Cost in 1884		449,655.13
Cash on Hand and in Banks		195,427.49
Collectible Interest Due and Accrued		1,077.86
Other Assets		
Total		\$21,427,805.38

Liabilities

Due Depositors	\$20,217,398.77
Liberty Bond Deposits	8,178.73
Interest Accrued to Depositors	64,897.00
Reserved for Taxes and other Expenses	17,000.00
Surplus (Bonds at Market Value, Banking House and Annex at cost in 1884)	1,120,440.88
Total	\$21,427,805.38
Surplus (Bonds at Market Value, Real Estate at Appraised Value, \$350,000)	\$1,350,440.88
Surplus (Bonds at Par Value)	1,440,825.48
Surplus (Bonds at Amortized Value)	1,347,496.59

Interest to June 1, 1921, Credited to 51,613 Depositors at the rate of Four Per cent (%) Per Annum

Officers

W. HENRY MATHEWS	PRESIDENT
WILLIAM BAUSCH	VICE PRESIDENT
WILLIAM H. DUNN	VICE PRESIDENT
AUSTIN C. JACKSON	SEC'Y and TREAS.
CASSIUS C. DAVY	ATTORNEY

Trustees

CASSIUS C. DAVY Counsellor at Law.	WILLIAM H. DUNN Treasurer Utz & Dunn Co., Shoe Manufacturers. Vice-President National Bank of Commerce.
W. HENRY MATHEWS Director Central Bank. Director Genesee Valley Trust Co.	VALENTINE F. WHITMORE President Whitmore, Rauber & Vicinus, Contractors. Vice-President Merchants Bank.
AUSTIN C. JACKSON Secretary and Treasurer The East Side Savings Bank.	JOHN H. ENGERT President Geo. Engert & Co., Inc., Wholesale and Retail Coal Dealers.
WILLIAM BAUSCH Secretary Bausch & Lomb Optical Co.	C. HERBERT OCUMPAUGH President American Rare Metals Co. Director Ocumpaugh Realty Co. President Carnotite-Radium Co.
FRANK A. BROWNELL Manufacturer.	FREDERICK A. SHERWOOD President Sherwood Shoe Company.
CHARLES A. GREEN President Green's Nursery Company.	

The EAST SIDE SAVINGS BANK OF ROCHESTER

Corner Main Street East and Clinton Avenue South

Incorporated November 1, 1869.

ONE OF NATURE'S WONDERS

Nest Constructed by Mother Wasp in a Real Marvel in its Absolute Perfection.

The solitary wasp called Eumenes amedei attains great excellence alike in the chase and in the craft of building; it is a "Nimrod" and a "Vitruvius" by turns. With minute pebbles and salvaged mortar it builds a finely finished cupola about three-quarters of an inch in height, the outside of which is covered with glittering grains of quartz or sometimes with tiny small shells; the orifice at the top is "like the mouth of an amphora, gracefully curved, worthy of a potter's wheel."

After the mother wasp has placed an egg in her well-furnished nest she adds five to ten small caterpillars, and it is remarkable that the egg on the well-stocked nest develops into a female wasp, while that in the meagerly provisioned nest becomes the much smaller male.

It appears that the stung caterpillars that form the living ladder inside the wasp's cell are but imperfectly paralyzed, and toss about when touched. Now, the least pressure would crush the delicate egg. So it is hung by a thread from the roof of the cupola, and after the Eumenes grub hatches it makes the cast shell of the egg into a flexible staircase so that it can reach the caterpillars and bite them, yet retreat if they are too vigorously recalcitrant. This is perfection.

HOW LEGENDS "TAKE HOLD"

One That Concerns George Washington Was Long Believed by Residents of New York.

That there is nothing too impossible to forbid it being the basis of a legend that will find credulous believers for generations is again proved by a story current in the Ramapo valley, near New York. Like so many other tales known along the east coast, it concerns George Washington, and it was believed by thousands of the residents of the valley up to a generation ago.

It appears that Washington, when the Continental army was encamped at what is now the Ramapo station on the main line of the Erie railroad, was uncertain as to the intentions of Lord Howe, in command of the British fleet and army at New York. He used to climb frequently to the high peak of the Toms, a mile north of the valley, from which he could see a part of New York bay, and there spy on the fleet. In the upper part of the peak is a tiny stream, hidden in the crevices of the rocks, and the dropping of the water sounds like a watch ticking.

Legend has it that Washington dropped his watch in a fissure of the Toms on one of his observations, and that the timepiece has gone on ticking ever since!

Old Quindaro Settlement.

The old town of Quindaro on the Missouri river above Kansas City was founded in 1856 by free state boosters who came from New England to help make Kansas free. Kansas City and Leavenworth were either neutral or were dominated by sympathizers of the South.

The New England emigrants wanted a "port of entry" of their own. The town was built up rapidly with a large hotel, great warehouses, a steamboat landing, and other evidences of a "future great metropolis." During the Civil war, however, the men all went to fight. When they returned the Union Pacific was building west through the Kaw valley, and a little later the Hannibal bridge was constructed, forever making Kansas City the "port of entry."

Quindaro was abandoned. Its hotel and warehouses went to decay, and now all that remains are the ruins and the memory of a struggle of a few brave men who believed they were right, but who were mistaken in their judgment as to the geographical location of the "future great metropolis."—Kansas City Star.

Grecian Shrines.

It was at Kalavrita that the beginnings of the Greek war for independence were made, and the tattered banner which the Archbishop Germanos took with him from his cell when he sallied forth to begin the contest is still kept as the sacred war banner of Hellenism and was brought out in much state at the beginning of the war with Turkey.

Another well-known shrine in Greece, and one which is most frequently visited by tourists, is that at Meteora, where the giant needles of rock are capped with extensive buildings to which the venturesome may ascend either by rickety ladders set in the interior crevices or by means of a net drawn up by a creaking and primitive windlass.

Pound of Air Quite a Big Thing.

Textbooks tell us that a pound of pure carbon (the preponderating element in coal) requires the oxygen contained in 11.6 pounds of air to complete the combustion. Few of us have any idea what 11.6 pounds of air means. The Popular Science Monthly brings it home to us as follows:

"Imagine a column of air one inch square extending forty miles into the sky and you will have a good idea of the amount of air required to burn a single pound of coal. A pound of coal would occupy a column one inch square and only three feet high."

YOUNG MAN

Memory of a young man who was a member of the...

A daring thief who was a member of the...

True to his word, he had been...

Being by some means...

ALL SUBSERVIENT TO

Process of Domestication of Wild...

Man gained the dog by...

The most mischievous...

When Lying Hurts the Lion...

Guided by Light in Clouds...

Hint for Children...

Charley, Great...