

One Hundred and Eighty-First Semi-Annual Statement
of the condition of

The Rochester Savings Bank

January 1st, 1922

Assets	
Bonds and Mortgages.....	\$25,558,924.32
Land Contracts.....	16,826.30
Loans on Collateral.....	200,014.00
United States Bonds.....	4,168,150.00
State Bonds.....	729,250.00
County Bonds.....	96,600.00
City Bonds.....	3,506,815.00
Village and Town Bonds....	123,957.43
School District Bonds.....	44,828.14
Railroad Mortgage Bonds...	6,142,120.00
Banking House and Lot.....	434,606.11
Other Real Estate.....	785.00
Interest due and accrued....	551,216.50
Other Assets.....	226.39
Cash on hand and in banks..	1,870,138.00
	\$43,444,457.19

Liabilities	
Due Depositors.....	\$40,467,673.72
Interest accrued on Deposits.	129,500.00
Other Liabilities.....	23,761.30
Reserve for Taxes.....	12,500.00

Surplus, Market Value \$2,811,022.17

Number of Accounts.....76,074

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 N. Beach
Henry S. Hanford
Frederick S. Todd

OFFICERS

Harold P. Brewster, President

Granger A. Hollister, Vice-President
James S. Watson, Vice-President
Henry S. Hanford, Vice-President and Treasurer

Edward Harris, Attorney
Charles F. Turton, Secretary
William O. Terry, Assistant Treasurer

FROCK AND WRAP
STRAIGHT-LINES

Newer Garments Are Thrilling:
the Silhouette Pleasing,
Authority Asserts.

ART OF PARISIAN DESIGNERS

Gowns From France Grow More Pic-
turesque, Though Their General
Outlines Remain According to
Established Precedent.

From the straight-line frock we can't seem to break away—even by way of Paris, observes a fashion authority in the New York Times. Everything that comes across the water does more to accentuate that line, far from stealing into any less favored paths. Don't think for a moment that this tendency to straighten out the silhouette has anything of monotony about it. On the contrary, it seems as though the



One of Dreco's ideas of Afternoon Coat in Black Satin.

There is no reason why the coat should not be just as impressive as the frock. Sometimes it is more so. But it is an inspiring confidence for any woman to be able to wear a beautiful gown covered by a beautiful wrap, knowing in her heart when she sees fit to remove the garment she has in store for all the lookers a complete change of scene. The coats are warm, too, by reason of their featherweight and woolen interlinings. There is nothing about woollens in these modern days nothing too plain and unbecoming. They are all concealed under soft fur fons and silks and velvets and tulle. But they are on hand now, less to defy any cold breeze and make the winter weather pleasant, matter what the social occasion. It was, you know, when it was first made up one's mind to be interesting looking in winter ones made up one's mind to be gently but willingly. There was chance for gracefulness combined with warmth. But now all that has changed and the more delicate a wrap looks the more one may be sure that it is tucked away in its innards some fine paddings that guarantee it for winter.

the character of the new... one can say... tainly have a way... about as graceful... any time been seen... The fact is that... rinning a close second... interest in design and... comeliness. In the past... some reason to complain... were clumsy in appearance... they ran to the other... were overdone in the way... broad trimmings. Last... has been artistically... directions. The coats... strike that happy medium... which is so desirable and... charm.

Of Heavy Black Satin. One of Dreco's coats is made of heavy black satin, and for its... there is all that "extraneous" we... just been describing. The fur... the neck and sleeves is gray, the... broidery which is concentrated on... sleeves is also done in gray, and... lining, to repeat the general... scheme, is a soft gray crepe.

This desire for black and gray... become a general one during the... ent winter season. In all... conditions of wrig and... union of the two colors is... strated. Really, too, look out... general running. In all... one costume made of these two... Each of them seems to give... other, and it may be said that... has a combination of two shades... come so generally satisfying.

The black coats trimmed with... cul or squirrel or any of the... gray furs are much in demand... blacks are these materials... thick, heavy hags, and when... son of this texture manage to... much blacker than the usual... There is nothing heavy or dull... their surfaces, for they shine... ter in the sunlight, making them... pletely out of the functional... of this character does not seem... black, but is really a color... when it has some gray... show it in delightful contrast... there must always be considered...

"What's in a Name?"
By MILDRED MARSHALL

ANTOINETTE
THE average person, Antoinette and Annette are regarded as closely related—the former is thought to be merely an elaboration of the latter. But such is not the case. Annette, which will be discussed later, comes from the Hebrew, while Antoinette is of Roman extraction. It means "inestimable" and is said to have originated with Antius, a son of Hercules. Several distinguished Roman families bore the name of Antonius and its first famous exponent was Mark Anthony, avenger of Caesar and lover of Cleopatra. It received a reputation for sanctity through St. Anthony, the great hermit of the Fourth century. The feminine form Antonia made its appearance in Italy, also, and in Spain, where it still is popular. The Germans adopted it as Antonie, but the French are responsible for the charming Antoinette which is forever pityingly recorded in history through the fate of lovely Marie Antoinette, queen of Louis XVI. The French later contracted Antoinette to Tolnette, a popular form throughout the country. Tolnet is also sometimes used as a diminutive. Italy has an Antoinetta and an Antonia. Antonia and Antonetta are the favorite equivalents in Sweden. The garnet is Antoinette's talismanic stone. It possesses many of the powers of the ruby, whose flaming heart it so closely imitates. It promises its wearer courage, a dauntless heart, and success in every ambition. Friday is her lucky day and 5 her lucky number. (Copyright.)

YOUR HAND
How to Read Your Characteristics and Tendencies—the Capabilities or Weaknesses That Make for Success or Failure as Shown in Your Palm.

ILLNESS SHOWN IN THE HAND.
CHRONIC indigestion, or digestive troubles, are marked in the hand by a wavy line of health. This sign is intensified by a poor and narrow line of the head, and an island on the line of life shows at which period of life the trouble may be feared. Kidney troubles are shown by purfy, watery-looking skin, with a star on the mount of the moon, and ailments of the liver by a livid or yellow line of the heart, with a wavy or discolored line of the head having a bluish spot, and a wavy line of health. Danger to be feared in maternity is seen in a line running from the upper part of the mount of Venus (or ball of the thumb) to the mount of Saturn, underlying the middle finger. Chronic melancholia is threatened if there is a grill or gridiron on the mount of the moon, which lies toward the outside of the palm, near the wrist. If the line of the head is broken in small sections, having the appearance of small squares, there is peril of loss of memory. Sloth, like rust, consumes faster than labor wears.—Franklin. After a woman says "There's no use talking" she keeps right on. Opportunity makes brief calls and if you are out he seldom returns. A condor can exist without food for 40 days and an eagle for 20 days. Wisdom is the knowledge of knowing what to do next.—E. Markham.

LYRICS OF LIFE
By DOUGLAS MALLOCH

THE USUAL LIFE
I DO NOT wish you riches, friend,
For riches may not stay—
So much we lose, so much we lend,
So much we throw away.
I wish you only smiles through tears
And glad days in the saddest years.
I do not wish you cloudless skies;
They can't be always fair.
But may the sun that sinks arise,
The heart arise from care.
You must have clouds, but may they show
A silver lining somewhere, though.
I do not wish you only ease,
No toll for hand or brain;
They are but parasites, are these
Who live by others' pain.
No, something must your life employ—
But may your labor be a joy.
I do not wish you, friend, too much,
Each day a day of sun;
I wish you only treasurers such
As other men have won.
And better friend am I than they
Who wish for you a cloudless day.
I wish for you a modest part,
And simple joys for you;
And then I hope with all my heart
That simple dream comes true.
I wish you toil, and merriment—
The usual life, with life content.
(Copyright.)
Men can be but men.
Fame is an undertaker.
Fire is the soul of light.
Idleness means emptiness.
Well men forget sick men's proud
Lies.

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Letting Afternoon Frocks in Black Velvet With Black Satin.

gray stockings with black shoes do so much to accentuate the scheme by repetition. The gloves are just about the only thing that has ever been the covering of the hands much more in her hands could be and her hands keep looking the same. Color is the key to not so great. They have been... pairs... purple... which... just how cleverly they will be... The sleeves of a coat are made...