

FIFTY-THIRD ANNUAL STATEMENT  
OF

The East Side Savings Bank  
OF ROCHESTER

January 1, 1923

RESOURCES

Mortgages		\$14,904,950.00
United States Bonds	(Market Value)	4,425,672.00
District of Columbia Bonds	(Market Value)	99,000.00
(Guaranteed by United States Government)		
Massachusetts State Bonds	(Market Value)	139,500.00
Wyoming State Bonds	(Market Value)	5,350.00
Alabama State Bonds	(Market Value)	96,000.00
Maryland State Bonds	(Market Value)	99,500.00
City of Boston, Mass., Bonds	(Market Value)	96,840.00
City of New York Bonds	(Market Value)	654,000.00
City of Rochester, N. Y., Bonds	(Market Value)	820,750.00
City of Albany, N. Y., Bonds	(Market Value)	72,870.00
City of Buffalo, N. Y., Bonds	(Market Value)	453,500.00
City of Syracuse, N. Y., Bonds	(Market Value)	55,000.00
City of Troy, N. Y., Bonds	(Market Value)	90,001.70
Railroad First Mortgage Bonds	(Market Value)	332,000.00
Banking House and Annex		120,000.00
(Appraised Value \$350,000) Cost in 1884		850,838.27
Cash on Hand and in Banks		218,634.66
Collectible Interest Due and Accrued		\$23,534,406.63

LIABILITIES

Due Depositors	\$21,788,231.01
Interest Accrued to Depositors	69,594.83
Reserved for Taxes and Other Expenses	20,000.00
Other Liabilities	130.95
Surplus (Bonds at Market Value, Banking House and Annex at Cost in 1884)	1,656,449.84
	\$23,534,406.63
Surplus (Bonds at Market Value, Real Estate at Appraised Value, \$350,000)	\$1,886,449.84
Surplus (Bonds at Par Value)	1,776,436.14
Surplus (Bonds at Amortised Value)	1,696,493.00
Interest to December 1, 1922, Credited 52,573 Depositors at the Rate of Four Per Cent (4%) per Annum	

OFFICERS

W. HENRY MATHEWS	PRESIDENT
WILLIAM BAUSCH	VICE-PRESIDENT
WILLIAM H. DUNN	VICE-PRESIDENT
AUSTIN C. JACKSON	SECY and TREAS.
CASSIUS C. DAVEY	ATTORNEY

TRUSTEES

CASSIUS C. DAVY	CHARLES A. GREEN
W. HENRY MATHEWS	WILLIAM H. DUNN
AUSTIN C. JACKSON	JOHN H. ENGERT
WILLIAM BAUSCH	C. HERBERT OCUMPAUGH
FRANK A. BROWNELL	FREDERICK A. SHERWOOD

THE EAST SIDE SAVINGS BANK of ROCHESTER

Corner Main Street East and Clinton Avenue South  
Incorporated November 1, 1869.

OLD SIGN IS PASSING

Brokers Gradually Doing Away With Emblem That Has Been Common the World Over.

The crest of the house of Lombardi, for these centuries has topped the entrance to every pawnshop in Christendom, is gradually coming down. Here in New York the fire department has discovered that the three golden balls, which remind you that your watch and your overcoat are ever-present friends in need, seriously hamper the operations of the fire-fighters.

The department has sent out no concrete orders to do away with the signs, but the pawnbrokers themselves have come to the conclusion that their business can be as effectively served by painting the three golden balls on the display windows as by hanging them out in the open where every boy and girl in the neighborhood takes a shot at them with a stone.

But the three balls will all be down in a year or so, is the prediction of a pawnbroker on lower Park row.

"Your Uncle Abe," he said, "doesn't have to depend on the sign of the House of Lombardi. The man or woman who 'brake' has learned the location of the pawnshops. It has been found that the three balls have actually impeded business. Men and women who want to negotiate a loan on their personal effects hesitate to enter a pawnshop which is heralded to the world by the three balls.

They want privacy, and they are entitled to the same consideration from us as the big banking houses accord their patrons who need financial assistance. We are taking down the three balls gradually, but we are having a monogram made on the windows which serves the same purpose. Every sign above the door is an advertisement for the fire fighters and there is no sense in the three-ball sign any more."—New York Sun.

KIND OF LITERATURE WANTED

Will you invest only if book would show how he could profit financially.

"May I have a few moments of your time?" Burton looked up from his desk and saw a smiling young man. How the young man did not wait for consent, but continued with his proposition.

"I have here something which I feel sure you will be interested in. Something which ought to be in the hands of every business man in this city. Something which—"

"Just a minute," Burton interrupted. "What is this 'something'?"

"All I now we're getting along," the young man enthused. "I represent the Atlas Publishing company, and the article which I want to show to you is a book which—"

"No books," Burton insisted shortly and firmly.

"But this is an unusual book!" the agent protested.

"They all are!" Burton observed.

"Buy this book and learn how to be your own lawyer," the agent insisted.

"So that's it?" Burton asked. "Well, young man, I will buy if you have a book that tells me how to be somebody like a lawyer. What's where the money is?"—Kansas City Star.

Early Church in America

The Church of England, which became the Episcopal church in America, came with the very first settlers to Virginia, before the Pilgrim Fathers of 1620 had settled at Plymouth.

Parsons throughout early Maryland were paid their salary in tobacco. The parsons worked hard for their pay in this queer coin, for often they had to ride many miles to their churches on horseback through rough bridle paths, or wade the salt water in frail skiffs.

One of these good men in Delaware, at a place called Appoquinimink, was practically bitten to death by mosquitoes, for he was so poisoned by them that he died of fever.

Episcopallians inherited from the Swedish Lutherans at Wilmington, Old Sweden church, built in 1698, and now one of the oldest buildings in the United States continuously occupied for worship.

OLD NAMES STILL POPULAR

Parents Retain Partially for Favorites That Have Done Duty for Many Centuries.

A somewhat interesting census of Christian names has been taken in the public schools of Stratford. And it is found that old and simple ones continue to be favorites. Those which are represented by more than fifty pupils include: John, 191; Margaret, 114; William, 113; George, 97; Mary, 93; Dorothy, 73; James, 87; Helen, 58, and Fred, 55. Gladys is the first interloper to appear in the list, with a score of 50.

With all the names in the world at their disposal, stage names, names out of novels, and made-to-order names, which they or others might invent, parents go on, in the same old way, calling their offspring John and William and Margaret, and hoping in vain that they will not be nicknamed Jack or Bill or Maggie. Occasionally a name is figured out which is warranted to defy corruption into any of the familiar variants. But its possessor probably blossoms forth as Fat, or Snooty, or in some other guise quite foreign to the carefully selected choice of the fond parents. Some times they telephone their favorite newspaper and deplore the fact that they cannot find a suitable name. Nothing is quite as different as their child. And will the newspaper please suggest. But the wise newspaper thereupon professes utter inability to find an appellation distinctive enough and noble enough for the purpose. The parents sigh. And in all likelihood another is added to the long list of Johns and Margarets.—Toronto Star.

TASK BEYOND HER CAPACITY

Sustained Interest in Work Too Much to Expect From Feeble-Minded Inmate of Hospital.

In an eastern hospital for the insane it is a fixed policy of the institution to keep certain of the inmates busy at small tasks; work has been found to have a soothing effect. One inmate, a woman, elected to make braided rugs. Her work was excellent; she took a genuine interest in her occupation.

There has been found only one flaw in the scheme, as one person discovered who tried to buy rugs as large as 7 by 5; the hospital would not undertake such a contract. The reason was that the woman was not to be depended upon to finish such a large rug.

A small rug she could finish in a day or two, without any departure from form or pattern, but as often as she was given a large rug to do there would come a day before the completion of the task when she would be less calm and composed than was desirable. The result would be a starling patch of color or eccentricity in shape.

The hospital authorities have finally discovered the margin of safety and keep the woman worker well within it.

Tribute to the Candle

A clever writer pays tribute to the candle in the following: "All down the years it has trailed its lovely light. It has burned before altars in old cathedrals, illumined banquet halls in old palaces, and has ever a niche in the heart of man.

"In England the candles waited in stately rows on hall tables for gallants to hand the ladies at retiring time to light them upstairs, and it is said that Washington observed this quaint custom at Mount Vernon, lighting his guests to their bedroom door.

"Candle-lighting time in New England breathes the fragrance of bayberries and brings back visions of colonial halls and kitchens and demure maidens in cap and kerchief. The fame of many a beauty of the past might not have lived had it not shone by candle-light, which shows woman at her loveliest."

Mirror Not New; Looking Glass Is

In Greece and in Rome wealthy people adorned the walls of their houses with polished, shining plates of copper, gold or silver. The pieces were square, provided with a nicely carved frame and were polished afresh by slaves every day so that their masters and mistresses might look at themselves in the metal mirrors.

Up to the fifteenth century Europe did not know the glass mirror. These were first made in Venice and acquired an enormous fame which they have held to the present time. It seems as though no other city is able to rival Venice in the manufacture of mirrors.

Names

A writer has just issued a list of girls' names and what they stand for in most people's minds. Lucy, he says, suggests to most people a girl who is tender and clinging. Margaret and Elizabeth carry a cross, but bear it with patience and courage. Olive is successful and hard. Susan and Sally are bewitching. Ethel has no imagination. Madge has a brilliant wit. But for a truly womanly woman, says the writer, choose Anne.—Exchange.

Womanly Interest

Small Susan, the youngest niece, was taken by the woman up to Lincoln park to view the animals. Though she was deeply interested in all, especially the fierce ones, like lions and tigers, it was at the elephant that she gazed longest and hardest. At last she turned to the woman and whispered, anxiously:

"Auntie, aren't his trousers awful queer?"—Chicago Journal.