

Catholic Action Over Long Period Of Years Reviewed by F. P. Kenkel

Noted Exponent of Catholic Action Outlines Work of Bureau Directed by Him; Will Speak in Rochester in September

An interview with Frederick P. Kenkel, K.S.G., K.S.H., director of the Central Bureau of the Catholic Central Verein, given to John E. Riley and appearing in the May issue of "Queen's Work" gives some idea of the work being carried on under Mr. Kenkel's direction in the cause of Catholic Action.

Mr. Kenkel who is a noted lecturer is scheduled to address the Mass Meeting of the New York State Branch, Catholic Central Verein Convention to be held in Rochester in September. In the interview which is entitled "Seventy-six Years of Catholic Action," Mr. Kenkel states:

"To understand the work of the Catholic Central Verein it is necessary for me to give you some of its history. Even before the formation of the German Empire there existed in Germany societies and clubs of all sorts. The students at the various universities had their groups, various artisans were banded together in various ways to promote the welfare of their members. Some of these societies were of Catholic origin and some were anti-Catholic in purpose.

"There were a great many Catholics numbered among the emigrants from Germany to America, and when they reached their new homes it was only natural that they should band themselves together in various organizations. Consequently numerous benevolent societies were established in all sections of the United States. The students at the various universities had their groups, various artisans were banded together in various ways to promote the welfare of their members. Some of these societies were of Catholic origin and some were anti-Catholic in purpose.

"In 1855 a group of influential German Catholics from various cities in the United States met in Baltimore and formed the 'Central Verein of Roman Catholic Benevolent Societies.' The main purpose of this Central Verein was to be in effect a clearing house or central transfer point so that a member in good standing of any of the affiliated

groups could have his membership transferred to a similar group in another section of the country. "This, in itself, was a very important work, because it often happened that when a member moved and resigned from his society, the expenses connected with the change from one part of the country to another were so great that he could not afford to join another Verein, and in that way he lost touch with his countrymen and often with the Church itself.

"As the years passed, the activities of the Central Verein were enlarged, until, in 1908, the Central Bureau was founded. Since that time, this bureau has acted as the fountainhead of Catholic action in America. It would take quite a large volume to present the complete picture of our activities. Consequently I will limit myself to a brief outline of each department and the results obtained from the work.

"Publications "The Central Bureau publishes the 'Central-Blatt and Social Justice,' a monthly review and official organ of the society. In this magazine articles pertinent to the topics of the day are set before the reader with the object of giving the Catholic viewpoint and making suggestions of benefit to Catholics and to society in general. It also sends out the official 'Bulletin of the Catholic Woman's Union,' in which are published news of the various branches and articles dealing with subjects interesting to the reader.

"Besides this work, the bureau maintains a weekly press-bulletin service. One hundred English and twenty-six German language news-papers in the United States, Canada, South America, and Europe receive and print these bulletins. The items sent out by the service pertain, not only to the Central Verein, but to anything of interest to Catholics the world over.

"Pamphlets and brochures are playing a large part in all publicity endeavors to-day, and consequently the bureau has adapted them to its purposes. The brochures treat of events of importance happening throughout the Catholic world, and the leaflets cover economic, social, and moral topics. These are distributed through the various branches of the Central Verein and are usually given free of charge.

"Information Service "Our information service is, we like to believe, the most complete and efficient in the United States. From time-immemorial bigots have brought forth charge after charge against the Catholic Church and against its members. So-called escaped nun and ex-priests travel about the country lecturing to the ignorant on the evils existing in convents and abbeys, of the terrors of the confessional, and other such topics. Needless to say, they usually are financially prosperous after such a lecture tour, but nearly always they also come to a bad end before they depart from this world. We have spent much time and considerable money collecting data on these

persons and upon the charges they have made, until now we have what is probably the largest collection of eye-witness reports, affidavits, and we have a veritable encyclopedia of defamers of the Church. The daily papers are searched for items which might be brought up, let us say a hundred years from now. We then try to get the views of those participating in the happening of the eye-witness reports, and are carefully filed, and if they are not needed to-day, our descendants may use them to stifle some charge against the Church.

"Watching the Legislature "This is the day of social legislation. Some of the laws are beneficial to Catholics as well as non-Catholics and others are opposed to our faith. The bureau co-operates with the various state branches in fostering good social legislation and opposing objectionable bills. During the year ending June 1, 1931, we thus helped branches in ten states.

"The bureau maintains a library in a newly constructed fireproof building at the headquarters in St. Louis. This library has more than nine thousand volumes devoted to sociology, economics, apologetics, and the kindred subjects, besides bound volumes, magazines, pamphlets and brochures on these subjects. Its historical section devoted to publications bearing on German Catholics and their activities in the United States contains more than two thousand books and approximately three thousand pamphlets and magazines. Besides a well-stocked shelf, the value of this library is enhanced by a large number of original documents of great historical value. Responsible persons are permitted the use of these facilities for study and research on any topic. The library is completed by the printing of historical letters containing contemporaneous accounts of happenings both in America and foreign lands. Needless to say that this collection is practically priceless because of the rarity of some of the letters.

"Helping the Missionaries "The bureau helps in the propagation of the faith by remailing Catholic magazines and newspapers to missionaries, to non-Catholics, to inmates of prisons and asylums and to patients in charity hospitals. There is an inestimable amount of good done in this manner. Many recipients have been induced to study the Church, with the result that they have become converts. Missionaries out of touch with affairs at home have had their leisure hours brightened by these papers.

"The Central Verein, through its Central Bureau, also helps foreign missionaries by sending cash donations and also vestments, church equipment, clothing for the poor, medals and rosaries, and every conceivable article for which a missionary could ask. Then, too, we are able to do a great deal of charity work in out-of-the-way districts for special cases which the organized charities could not serve because of special difficulties. This charity work is extended throughout the United States by the state branches and women's societies. They have established day nurseries, homes for convalescents and hospitals for incurable diseases.

"The items which we have outlined show only the tangible work done by the Catholic Central Verein. We have helped, perhaps, the cause of all the good accomplished. Just because we have helped furnish a mission, we cannot take credit for the converts made. The work of the missionary plus the grace of God accounts for that. We do feel, however, that we have helped the cause of Catholicism. We consider ourselves the pioneers in this movement. We kept the German immigrant without knowledge of English in touch with his religion through the work of the benevolent societies. We aided him to obtain work and we have helped protect him throughout his life in the new land.

Has Remarkable Recovery When Vow Is Taken

(Fides Service)

Pofadder (Orange River, South Africa). Sister Mary Sophie, a colored novice in the Vicariate of Orange River, South Africa, suffering from tuberculosis and falling in strength for over a year experienced a remarkable recovery after making her final vows on her deathbed and now is entirely well. Although she had received the last Sacraments and the prayers for the dying had been begun the nun, after making her religious profession to the Vicar Apostolic, was able to get up from bed almost immediately. The following day she felt no more pain nor were there any traces left of her former sickness. The next day she returned to her class at the mission school.

Sister Mary Sophie is a member of the Oblate Sisters of St. Francis de Sales. When she began to fall in health last year the doctor pronounced her case to be one of advanced tuberculosis and weakness of heart. She was sent off to a place of rest and quiet, but her strength steadily declined. For many years she had been looking forward to the day when she would receive her religious habits and decided to return to Matjieskloof, the center at Orange River, for that day, cost what it might. She made the journey, and it left her in a critical state. Between January 8 and 27 she had violent attacks of spasms. Permission was received from the Most Reverend Europe allowing her to make final profession on her deathbed. His Excellency, Bishop John Simon, Vicar Apostolic of Orange River, received her vows on January 27 after the Sister had been anointed. As soon as those attending the ceremony had left the novice, Sister Mary Sophie, with her and said: "Mother, I feel no more pain. I can move as if I had never been sick." She has been entirely well since then. Everyone acquainted with the case is agreed that this is a distinct sign of approval of what is being done for young African (colored) girls who wish to enter the religious life.

persons and upon the charges they have made, until now we have what is probably the largest collection of eye-witness reports, affidavits, and we have a veritable encyclopedia of defamers of the Church. The daily papers are searched for items which might be brought up, let us say a hundred years from now. We then try to get the views of those participating in the happening of the eye-witness reports, and are carefully filed, and if they are not needed to-day, our descendants may use them to stifle some charge against the Church.

"Watching the Legislature "This is the day of social legislation. Some of the laws are beneficial to Catholics as well as non-Catholics and others are opposed to our faith. The bureau co-operates with the various state branches in fostering good social legislation and opposing objectionable bills. During the year ending June 1, 1931, we thus helped branches in ten states.

"The bureau maintains a library in a newly constructed fireproof building at the headquarters in St. Louis. This library has more than nine thousand volumes devoted to sociology, economics, apologetics, and the kindred subjects, besides bound volumes, magazines, pamphlets and brochures on these subjects. Its historical section devoted to publications bearing on German Catholics and their activities in the United States contains more than two thousand books and approximately three thousand pamphlets and magazines. Besides a well-stocked shelf, the value of this library is enhanced by a large number of original documents of great historical value. Responsible persons are permitted the use of these facilities for study and research on any topic. The library is completed by the printing of historical letters containing contemporaneous accounts of happenings both in America and foreign lands. Needless to say that this collection is practically priceless because of the rarity of some of the letters.

"Helping the Missionaries "The bureau helps in the propagation of the faith by remailing Catholic magazines and newspapers to missionaries, to non-Catholics, to inmates of prisons and asylums and to patients in charity hospitals. There is an inestimable amount of good done in this manner. Many recipients have been induced to study the Church, with the result that they have become converts. Missionaries out of touch with affairs at home have had their leisure hours brightened by these papers.

"The Central Verein, through its Central Bureau, also helps foreign missionaries by sending cash donations and also vestments, church equipment, clothing for the poor, medals and rosaries, and every conceivable article for which a missionary could ask. Then, too, we are able to do a great deal of charity work in out-of-the-way districts for special cases which the organized charities could not serve because of special difficulties. This charity work is extended throughout the United States by the state branches and women's societies. They have established day nurseries, homes for convalescents and hospitals for incurable diseases.

"The items which we have outlined show only the tangible work done by the Catholic Central Verein. We have helped, perhaps, the cause of all the good accomplished. Just because we have helped furnish a mission, we cannot take credit for the converts made. The work of the missionary plus the grace of God accounts for that. We do feel, however, that we have helped the cause of Catholicism. We consider ourselves the pioneers in this movement. We kept the German immigrant without knowledge of English in touch with his religion through the work of the benevolent societies. We aided him to obtain work and we have helped protect him throughout his life in the new land.

"In conclusion we express the hope that the program of Catholic action sponsored by the Sodality of Our Lady may prosper and grow as did that started by the Catholic Central Verein seventy-six years ago."

A Tense Moment in China



This picture was snapped in Anhwei Province, China, where Spanish Jesuits of the Vicariate of Anking awaited the return of a party which had gone forward to pay the ransom demanded for their fellow missionary, Father Avito, who was taken prisoner by the Communists. The picture was taken at an outpost of the Government troops who were entrenched at the border of the territory held by the Communists. The priests who sought to ransom Father Avito are seen at the right. N. C. W. C. (Fides)

St. Patrick's Cathedral Radio Hour

THE HOLY SACRIFICE OF THE MASS Twenty-seventh Talk—By the Rt. Rev. Msgr. Charles F. Shy

Subject: "The Collect: Good Afternoon My Dear Friends. On last Sunday we considered the Collect for the Holy Spirit, the Gloria in excelsis Deo. We strove to improve upon you, the dignity and the depth of the words found in that heavenly prayer. Today we advance a little further in the consideration of this first part of the Mass, which is known as the 'Missa of the Catechumens.' Immediately after the recitation of the Gloria the priest, vested in his sacerdotal robes, with hands joined before him and with downcast eyes, kisses the altar, turns to the people and slowly extends and then joins his hands while he salutes the entire congregation with the Benediction 'Dominus Vobiscum.' 'The Lord be with you.'

You may ask me why the priest kisses the altar. The reason for this is because the Holy Spirit is the living Head and Cornerstone of the Church and also because principally in this place rest the relics of the martyrs. There is a twofold meaning back of this little act, first it is an expression of benevolence and secondly the priest of reverence and devotion keeps in mind my dear friends, that the altar is the symbol of Christ and the saints are united with Him in His glory. Furthermore, it represents the Church triumphant of which Christ is the Head and the elect are the members. The priest, therefore, stands before the altar as a mediator between heaven and earth. His salutation then and his act tend to leave the impression that there exists between the Church triumphant and the Church militant a union and he is the medium of invoking a blessing of the former upon the latter.

As to the salutation 'Dominus Vobiscum' it is the constant of the priest that the blessing invoked may be bestowed and he humbly mistrusts his own strength and confidentially abandons himself to the Lord. This form of well-wishing dates back to the Old Testament. In fact you will find in the Book of Ruth the very same words. 'The Lord be with you.' The answer which comes back is: 'The Lord Bless thee.' The Archangel Gabriel spoke the same to the Blessed Virgin Mary, as is found in St. Luke's Gospel.

is an inestimable amount of good done in this manner. Many recipients have been induced to study the Church, with the result that they have become converts. Missionaries out of touch with affairs at home have had their leisure hours brightened by these papers. The Central Verein, through its Central Bureau, also helps foreign missionaries by sending cash donations and also vestments, church equipment, clothing for the poor, medals and rosaries, and every conceivable article for which a missionary could ask. Then, too, we are able to do a great deal of charity work in out-of-the-way districts for special cases which the organized charities could not serve because of special difficulties. This charity work is extended throughout the United States by the state branches and women's societies. They have established day nurseries, homes for convalescents and hospitals for incurable diseases.

"The items which we have outlined show only the tangible work done by the Catholic Central Verein. We have helped, perhaps, the cause of all the good accomplished. Just because we have helped furnish a mission, we cannot take credit for the converts made. The work of the missionary plus the grace of God accounts for that. We do feel, however, that we have helped the cause of Catholicism. We consider ourselves the pioneers in this movement. We kept the German immigrant without knowledge of English in touch with his religion through the work of the benevolent societies. We aided him to obtain work and we have helped protect him throughout his life in the new land.

"In conclusion we express the hope that the program of Catholic action sponsored by the Sodality of Our Lady may prosper and grow as did that started by the Catholic Central Verein seventy-six years ago."

"The items which we have outlined show only the tangible work done by the Catholic Central Verein. We have helped, perhaps, the cause of all the good accomplished. Just because we have helped furnish a mission, we cannot take credit for the converts made. The work of the missionary plus the grace of God accounts for that. We do feel, however, that we have helped the cause of Catholicism. We consider ourselves the pioneers in this movement. We kept the German immigrant without knowledge of English in touch with his religion through the work of the benevolent societies. We aided him to obtain work and we have helped protect him throughout his life in the new land.

Glimpse of "Old Regime" in Mexico Contrasts Conditions Then and Now

(C. V. Service)

William Sprattling, American author and architect, who has chosen Mexico as his place of residence after two years of lecturing at the University of California, has recently published a volume "Little Mexico," which is a series of portraits of rural and village Mexico and Mexicans, in the twofold sense of their depicting scenes and characters in word and crayon. The distinguished Mexican artist, Blas Rivera has written an introduction to this volume, praising the verity of Mr. Sprattling's presentations.

While the author, when treating of things and persons designated as Catholic, evidences scant sympathy for the Church, one of his characteristic pictures a contrast between the past and present. In the Republic that reflects favorably upon conditions obtaining before the Church was despoiled and her influence almost utterly eliminated. In the chapter devoted to "The Old Regime," Mr. Sprattling tells of Tata Luis, the bell-ringer at Taxco, who "must have been nearly ninety" and whose "mind backed back in the time of Carlos and Maximilian, the ill-starred Hapsburg Prince and his consort, pushed on to an imperial throne in Mexico by Napoleon III in 1864." Mr. Sprattling writes:

"We were in the bell tower one day and he waved his hand towards Tierra Caliente. In his day, he would say, the Church was master of all the land. It needed no one's charity over there, he said, as far as you can see, all that was property of the church. And here below, all the grand houses you see within a block of this church, all of them were the church's. What did the people do for land? I asked, indignantly. Why they paid a sort of gratification to the church, he said. And the church paid all its workers. Not like it today. Everyone had some duty to the church. Some kept books, there were the sacristans, the choir-singers, the organist, even the official dog-ranger. Yes, they had a parson, whose office it was to keep the dog out of the church steps. He even had his holy uniform and a long whip. In the evenings he had to go through the cemetery, running out the dogs. Otherwise they would dig up and eat the corpses of the newly buried. The workers were all paid."

Tata Luis remembered also the changes that occurred when the property held by the Church, from the crops of which, all expenses of divine service, clergy and maintenance of buildings were defrayed, was seized. "Yes," he continued, "Mr. Sprattling writes, 'they were all paid. But that did not keep them from claiming property of the church in payment for salary when Juan came to sell the church's lands. There was Juan Mollano, the first sacristan. He kept the place there by the plaza, which is now the jail. And Lorenzo Adan, he of the organ, he passed three houses on to his family. They all belonged to the church. It was that way with the uncles, Juan Luis Zarate. He had never had anything before. But not all availed themselves of the opportunity to enrich themselves at the expense of the Church. My brother," said Tata Luis, "he would never take anything. He was bell-ringer for thirty-five years. He died, yes, he died, and he passed the job

to me. And the church has always paid us. It was a peso twenty-five centavos a week. Now they pay me one fifty—and don't think it is a very good thing. I had to beg for it and I was threatened to turn in my keys. For what can one do with one twenty-five a week these days?"

A picture in miniature of what has happened in many countries at various times, whenever the holdings of the Church were seized, he it by autocratic monarchs or autocratic republican governments. Invariably in such instances there were willing Mollanos and Adans to assist in the acquisition, anxious to enrich themselves under the pretext of claims for compensation withheld or denied. But always there were those who found that life had been comparatively more pleasant under the rule of the cross and the crozier. The feudal relation of Church and tenant or worker is largely a thing of the past. But like Tata Luis, there are many who deny the change has been for the better.

"The Old Regime," Mr. Sprattling tells of Tata Luis, the bell-ringer at Taxco, who "must have been nearly ninety" and whose "mind backed back in the time of Carlos and Maximilian, the ill-starred Hapsburg Prince and his consort, pushed on to an imperial throne in Mexico by Napoleon III in 1864." Mr. Sprattling writes:

"We were in the bell tower one day and he waved his hand towards Tierra Caliente. In his day, he would say, the Church was master of all the land. It needed no one's charity over there, he said, as far as you can see, all that was property of the church. And here below, all the grand houses you see within a block of this church, all of them were the church's. What did the people do for land? I asked, indignantly. Why they paid a sort of gratification to the church, he said. And the church paid all its workers. Not like it today. Everyone had some duty to the church. Some kept books, there were the sacristans, the choir-singers, the organist, even the official dog-ranger. Yes, they had a parson, whose office it was to keep the dog out of the church steps. He even had his holy uniform and a long whip. In the evenings he had to go through the cemetery, running out the dogs. Otherwise they would dig up and eat the corpses of the newly buried. The workers were all paid."

Tata Luis remembered also the changes that occurred when the property held by the Church, from the crops of which, all expenses of divine service, clergy and maintenance of buildings were defrayed, was seized. "Yes," he continued, "Mr. Sprattling writes, 'they were all paid. But that did not keep them from claiming property of the church in payment for salary when Juan came to sell the church's lands. There was Juan Mollano, the first sacristan. He kept the place there by the plaza, which is now the jail. And Lorenzo Adan, he of the organ, he passed three houses on to his family. They all belonged to the church. It was that way with the uncles, Juan Luis Zarate. He had never had anything before. But not all availed themselves of the opportunity to enrich themselves at the expense of the Church. My brother," said Tata Luis, "he would never take anything. He was bell-ringer for thirty-five years. He died, yes, he died, and he passed the job

to me. And the church has always paid us. It was a peso twenty-five centavos a week. Now they pay me one fifty—and don't think it is a very good thing. I had to beg for it and I was threatened to turn in my keys. For what can one do with one twenty-five a week these days?"

A picture in miniature of what has happened in many countries at various times, whenever the holdings of the Church were seized, he it by autocratic monarchs or autocratic republican governments. Invariably in such instances there were willing Mollanos and Adans to assist in the acquisition, anxious to enrich themselves under the pretext of claims for compensation withheld or denied. But always there were those who found that life had been comparatively more pleasant under the rule of the cross and the crozier. The feudal relation of Church and tenant or worker is largely a thing of the past. But like Tata Luis, there are many who deny the change has been for the better.

"The Old Regime," Mr. Sprattling tells of Tata Luis, the bell-ringer at Taxco, who "must have been nearly ninety" and whose "mind backed back in the time of Carlos and Maximilian, the ill-starred Hapsburg Prince and his consort, pushed on to an imperial throne in Mexico by Napoleon III in 1864." Mr. Sprattling writes:

"We were in the bell tower one day and he waved his hand towards Tierra Caliente. In his day, he would say, the Church was master of all the land. It needed no one's charity over there, he said, as far as you can see, all that was property of the church. And here below, all the grand houses you see within a block of this church, all of them were the church's. What did the people do for land? I asked, indignantly. Why they paid a sort of gratification to the church, he said. And the church paid all its workers. Not like it today. Everyone had some duty to the church. Some kept books, there were the sacristans, the choir-singers, the organist, even the official dog-ranger. Yes, they had a parson, whose office it was to keep the dog out of the church steps. He even had his holy uniform and a long whip. In the evenings he had to go through the cemetery, running out the dogs. Otherwise they would dig up and eat the corpses of the newly buried. The workers were all paid."

Newman Floral Shop  
Flowers for All Occasions  
We Deliver and Flowers Telephoned  
159 Gilberts Gen. 4895

PLUMBING and HEATING  
H. W. Dean Plumbing Co.  
485 N. GOODMAN ST.  
Cor. of Hayward Culver 1894

CARTER & DOWDLE  
Maple Leaf Van-Line  
Insured and Bonded Movers in United States and Canada  
OFFICE 124 MAIN ST. PHONE, GLENWOOD 5448

O'BRIEN & RITZ MARKET  
FRESH QUALITY MEATS  
69 FRONT STREET  
WATCH FOR OUR WEEKLY SPECIALS

FRED BAETZEL  
Coal and Coke  
COAL AND COKE AT REDUCED PRICES  
438 Exchange St. Phone Main 1508

FRUITS AND VEGETABLES  
WHITE FRONT FRUIT STORE  
FRANK J. KRAYS, Prop.  
Open from 11 A. M. to 11 P. M.  
172 PLYMOUTH AVE., SO. Rochester, N. Y.

THE JOHN SIDMONS COMPANY  
SHEET METAL WORK and ROOFING  
ROOFING—Tins, Slate, Copper, Tin, Asphalt, Slag and Plastic  
SPECIAL ORDERS A SPECIALTY  
211, 213 and 215 NORTH WATER STREET

GEORGE BALLARD  
Sheet Metal Work  
Roofing and Warm Air Furnaces  
10-12 GUNNISON STREET  
Estimates Given

City Delivery and Storage Corp.  
Carting, Trucking  
Messenger, Parcel Delivery  
Light Hauling  
75 SCIO ST. Stone 905

N. A. Fowler & Co.  
INVESTMENTS  
210 Wilder Building  
Rochester, N. Y.  
MAIN 424

Glenwood 2017-3018  
Window Screens—Storm Sash  
Porch Enclosures  
THE ROCHESTER  
Woodcraft Shop  
Incorporated  
300 Norton St.

REST HAVEN  
Ideal for Rest—Recovery or Residence  
Hospital trained nurses in attendance  
85 HIGHLAND AVE. Mon. 900

Main 1297  
A. J. BALDOCK  
Custom Shirt Maker  
Complete Selection of New Fall Patterns  
288 Erie Bldg.

BURKE & McHUGH  
CARTING CO.  
Light Auto Cars for General Delivery  
111 Ontario St. Main 2296

Saunders Coal Co., Inc.  
COAL AND COKE  
Cleanliness and Courtesy Always  
Office, 383 NORTH STREET  
(Old Cappelloni Bank Bldg.)  
Phone—STONE 441

C. H. MORSE & SON  
Rubber Stamps  
Notary Corporation—SEALS  
15 So. Water St.  
Main 1291  
ROCHESTER, N. Y.

L. J. LINDIE  
PAINT MANUFACTURER—\$2.25 PER GALLON CASH  
INTERIOR AND EXTERIOR PAINTS  
976 CHILI AVE. Genesee 2158  
Phone, CULVER 1400

Georgian Bay Lumber Company, Inc.  
For SERVICE and SATISFACTION  
MILLWORK AND FINE INTERIOR TRIM  
181 HUMBOLDT STREET  
Fir—Hemlock—Wall Board—Soft White Pine—Edgewood B. G.  
Shingles—Yellow Pine

SEEBACH-KIMBLE, INC.  
Painters and Decorators.  
CHURCH DECORATIONS  
A Specialty  
336 St. Paul St. Telephone: Main 4082

1831—Rochester's Oldest Financial Institution—1932  
"If you know how to spend less than you get, you have the Philosopher's Stone"—Benjamin Franklin.  
Benjamin Franklin, from his great store of wisdom and personal experience, has given us this great practical recipe for success.  
It is a matter of planning—of marking out a route and following the sign posts.  
To help you on your way we have published a new book called "The Philosopher's Stone." Its purpose is to help you make your income go farther.  
It tells you how much of your income should stay YOURS by being saved, how much should be spent and what should go for food, clothing, shelter, etc., and how you should pay for your home and much other helpful information.  
Wouldn't you like a copy? Just call at the bank, or phone—Stone 1425—or write and your "Philosopher's Stone" will be sent you gladly with the compliments of the Bank.

Rochester Savings Bank  
47 Main St. W. —Two Offices— 40 Franklin St.  
Open Saturday Evening—5 to 9—For New Accounts and Deposits Only  
Resources Over \$68,000,000.00  
1831... MORE THAN 100 YEARS OF SERVICE... 1932