SPECIAL TOUR OF NOTABLE AND INTERESTING WOMEN AT MOUNT HOPE CEMETERY ON APRIL 28

by Fran Coleman

A baroness, a philanthropist, a suffragette, and a congresswoman. These are just four of the more than a dozen interesting and notable women who will be featured on a special tour marking the opening of the 1996 tour season at Mount Hope Cemetery.

Susan B. Anthony, who with her perseverance and dedication worked endlessly to afford women the right to vote, will be one of the key gravesite visits on the tour. Born a Quaker in Adams, Massachusetts, she spent a portion of her life teaching school in the Mohawk Valley. In the late 1840s, she joined her family who had moved to Rochester. She, along with Elizabeth Cady Stanton, became very active in the women’s movement.

Anthony deliberately broke the law by voting in the election of 1872. She was arrested, but not sent to jail. convicted and fined $100, which she never paid. Anthony said she would not pay the fine until the Constitution was changed allowing women the right to vote. The 19th Amendment was passed in 1920, 14 years after her death.

Jessica “Judy” Weis was Rochester’s first congresswoman. She served in the 86th and 87th Congresses. She seconded Thomas Dewey’s nomination for U.S. president in 1948 and also served for a time on the new House Committee on Space and Aeronautics. Her congressional career was cut short by illness.

Margaret Woodbury Strong, both a noted collector and a philanthropist, was a descendent of the Mosley-Motley flour-milling family and acquired part of her wealth from that inheritance. She was also one of the largest holders of Eastman Kodak Company stock. Her father, John Woodbury, invested $1,000 in George Eastman’s fledgling photographic film company, and that stock grew to a value of $63 million by the time of her death in 1969.

Our very own baroness, Katharine Evans von Klemmer, was in fact a native Rochesterian. Katharine Evans was educated at the Rochester Free Acad-
enry on South Fitzhugh Street and
taught school in Rochester. Her family
left the city and in 1895 she married
Baron Rudolph von Klemmer. She
founded the National Opera Club
in 1913. Katharine von Klemmer
died in 1949 at the age of 89.

These are just some of the many
interesting and notable women
whose gravesites will be visited on
this special tour.

Join us on Sunday, April 28 at
1:00 p.m. and learn more about
these women and many more who
contributed so much to the cultural,
social, and civic growth of the city
of Rochester.

The tour is free to members of
the Friends of Mount Hope Cem-
etery. It will be given by Fran
Coleman and Dennis Carr, trustees
of the Friends and longtime tour
guides at this great cultural resource.

Please meet at the north
gatehouse, which is located at 791
Mount Hope Avenue opposite
Robinson Drive. The tour will take
approximately two hours and will be
given rain or shine. Wear comfort-
able walking shoes.

JOIN THE CROWD: ADOPT A PLOT

by Richard O. Reisem

A very popular effort of the Friends of Mount Hope Cemetery is the Adopt-a-Plot program. Volunteers select their favorite gravesite in this historic cemetery and then, during summer months, spend a little time at some elementary gardening to keep the plot looking neat and presentable. If the plot seems to lend itself to some flowers, free annuals are available each spring ready for planting.

Adopt-a-Plot is administered for the Friends by Dr. Grauman Wiksten, an
inveterate weed-puller and planter himself. He has formed an impressive group of
enthusiastic adopt-a-ploters whom we would like to thank for their significant
contributions to the beauty of Mount Hope.

Our many thanks go to:
- Dr. and Mrs. Roger Burkhardt — E. G. Marshall and Col. Quinby plots
- James Caffrey — Lindsay mausoleum
- Fran Coleman — George Grower plot
- Ray Crawford — Frederick Douglass plot
- Creative Gardens of Penfield (Marilyn Vandenburg) — Susan B. Anthony plots
- Fairport Garden Club (Shirley Dumbaugh) — Clemenson plot
- Beth Fisher and Amanda Lobaugh — Woodworth plot
- Elizabeth Frahey — Violet Struck plot
- Garden Gate Garden Club (Jinny North) — Col. Nathan Pond, J. Foster
  Warner, Albert Hotchkiss, and Susan B. Anthony plots
- George Mather Forbes School No. 4 (Joan Boss) — George M. Forbes plot
- Frank Gillespie — C. R. Robinson plot
- Peter Hahn — Ezra Taylor plot
- Katharine Jordan — Jacob Joseph Morris plot
- Lake Shore Garden Club (Evelyn Schermerhorn) — Jacob Schermerhorn and
  Henry Durand plots
- Tish McKinney — Christian Yaky plot and General Jacob Gould mausoleum
- Jenny McPhee — Remembering My Father plot
- Richard Reisem — Laura Knapp and Emily Sibley Watson plots
- Tom and Shirley Stephens — Margaret Peterson — Harvey Foote plot and
  Firemen’s monument
- Sally Tompkins — Yaky plots
- Tony Tubilio — Lewis Henry Morgan mausoleum
- Larry and Mary Beth Tyndall — Graebe - Kaltenbach plot
- University Garden Club (Helen Clark) — Rush Rhce’s grave
- Jean Welsh — Lilian Wald plot
- Grauman Wiksten — Frederick Douglass and Lewis Henry Morgan plots
- Marilyn Woold — Dr. Sarah Dolly plot

If you would like to join this stellar group and adopt a plot yourself, call
Grauman Wiksten at (716) 271-4188. He’ll show you around and help
you make a selection.
The 1912 chapel in Mount Hope Cemetery has an elevator to raise a casket from the basement to the chancel for a funeral service. Photograph by Frank A. Gillespie.

MOUNT HOPE CHAPEL MAY RECEIVE FACELIFT

by Robert D. Postlethwaite

The 1912 chapel at Mount Hope Cemetery is being considered for restoration by the city of Rochester. The city's Committee on Parks, Public Works, and Environment has plans to transform the structure into a mausoleum, which resurrects a tradition used in Europe for centuries. This is being considered because the 158-year-old cemetery is running out of space for interments and above-ground mausoleums.

The chapel, which was designed by J. Foster Warner, once renovated will provide space for crypts and inurnments both inside and outside the edifice. It has been estimated that the reconstruction of the 19th-century Gothic oratory would add 206 crypts and 560 niches inside and 800 niches on the exterior. The interior niches could be sold for an estimated $3,000, crypts for $10,000, and exterior niches for $1,000, thus creating additional space and revenue for the cemetery.

Sitting idle and shuttered up since the 1950s, this chapel when renovated would bring back the beauty and elegance that the building once exhibited, recapturing its prominence. It would also add another interesting site that could be shown and discussed in one of the future tours hosted by the Friends of Mount Hope Cemetery. Although still in the planning stages, this construction is definitely a positive move in the right direction, not only for the deceased, but also for the living who admire such magnificent architectural architecture.

When completed, this building will be the third structure to be renovated on the premises. The Moorish-style gazebo erected in 1872 was restored by the Friends, and the neo-Romanesque gatehouse designed by Andrew Jackson Warner (J. Foster Warner's father) and built in 1874 was recently restored by the city of Rochester with a grant from New York State. Rehabilitation of the interior was a joint project of the Friends and the city. The third restoration project, the 1875 Florentine fountain, was also a joint effort of the city and the Friends.
By Richard O. Reisen

On Thursday, October 24, 1929, in an exuberant ceremony celebrating prosperity, the cornerstone was laid for an expensive new Rochester skyscraper, the Times Square Building at Exchange and Broad Streets, which was to be topped with four 42-foot-high aluminum wings, each weighing 7,500 pounds and symbolizing “Wings of Progress.” As the speeches foretold, unprecedented success in our country’s economic future, the stock market crashed, and the boom, with its unrestrained speculation, abruptly ended.

Industry, without the ready capital to operate, slowed down. Workers were laid off, and without their money to purchase goods, prices tumbled. But during the first year at least of the Great Depression, the 20th Ward Savings and Loan Association, established in 1896 and the forerunner of First Federal Savings and Loan Association of Rochester, did not feel the slump. Workers who lost jobs could no longer save, of course, but others who still held jobs found living costs reduced and therefore saved more — no longer in the not-to-be-trusted stock market but in the presumed safety of savings and loan associations like the 20th Ward Cooperative.

Then in 1932, the picture got more grim. Withdrawals at the 20th Ward Cooperative were increasing to such an extent that they threatened to wipe out all of the cash. To conserve what was left, the association lowered the six-month interest from 3 to 2 percent. That, in itself, should not have caused concern, since 2 percent was a fair interest at the time. But the decrease sent a signal to depositors that perhaps the 20th Ward Savings and Loan was failing. Also, there were rumors floating about — most of them initiated by unscrupulous salesmen trying to sell worthless stocks by convincing potential customers that the savings and loan associations were no longer a secure place to keep their money. In February, withdrawals increased alarmingly, and in March they became even worse.

Finally, the 20th Ward Cooperative applied for a loan from the Reconstruction Finance Corporation, which had recently been established at the federal level to assist in cases just like this one. But the association’s financial needs were too immediate for the RFC to respond in time, so federal authorities promised to replace, once the loan application had been processed, any sums that other Rochester financial institutions could instantly provide to the 20th Ward Cooperative. These institutions responded with $250,000, and this was thought to be adequate to quiet the panic.

The theory was that if you show everyone you have plenty of cash on hand, faith will be restored in your financial institution’s viability, and people will leave their deposits untouched. On this theory, the 20th Ward Cooperative sent a letter to all of its customers announcing that money was again available for withdrawals. But depositors took the association at its word and withdrew their money. They presumed that the institution was graciously offering them a last chance to retrieve their investment, and the
$250,000 went out the door. As if this situation was not unfortunate enough, Jacob Coller, the association's vice president, liked and trusted by numerous customers, died. Then, August J. Dentinger, one of the original founders of the 20th Ward Cooperative and its current financial secretary and manager, became so ill that he could work only part-time. In the fall of 1932, his condition forced him to resign. The 20th Ward Cooperative Savings and Loan Association faced a double-pronged threat to its existence: customers withdrawing their accounts at a rate that spelled imminent disaster while at the same time a critical level of the association's managerial ability to avert it was gone.

In 1930, 1,352 financial institutions in the country failed. In 1931, 2,294 more closed, and in 1932, still another 1,456 went out of business. Was the 20th Ward Cooperative next? For the association, the fall of 1932 could not have been bleaker.

In November, 1932, E. Clinton Wolcott, one of the 20th Ward Cooperative Savings and Loan Association's officers and a partner in the brokerage firm of Wolcott and Stafford, was elected to replace A. J. Dentinger and manage the organization. At the time of his appointment, Wolcott was 45 years old. He was a native of the area, having been born in Webster and educated here, including his first years of college at the University of Rochester. After graduating from Yale University, he held a managerial position in a food-canning business and later formed an investment firm, Wolcott and Stafford.

Also elected to a new position in November, 1932, was Franklin Delano Roosevelt. Wolcott and Roosevelt had arduous tasks before them. Wolcott had to find additional cash quickly in order for the 20th Ward Cooperative to carry on, and President Roosevelt, among many other problems he inherited, had to solve the national banking crisis.

Significant financial burdens faced the 20th Ward Savings and Loan. Besides needing cash to meet withdrawals, the association needed to pay city and county taxes on the properties it had acquired through foreclosures and transfers. Then there were the costs to repair and improve these properties so they would be in saleable condition. Finally, there were the principal and interest payments on the $250,000 loan that had gone largely to pay for withdrawals. Wolcott's first move to raise cash was to sell a number of mortgages to other local savings and loan associations.

Wolcott devised many positive programs to attract savers. One of these was a bright new idea: the Christmas Club. Another of his ideas played to people's appetite for gambling — an appetite amply demonstrated in the 1920s before the depression. His plan, however, was not like playing the stock market; it was a win for both lucky savers and the institution. He set up an electric alarm clock behind the tellers at the 764 Jay Street office. The alarm was set to go off twice a day at varying times. If a customer happened to be opening a new account when the alarm sounded, that customer would be credited with twice the amount of his deposit. One day in late October, 1933, Violette McCoy of 10 Immel Street took the cash out of her cookie jar and went to the 20th Ward S&L to open an account. As she did, the alarm sounded, and she instantly doubled her deposit. Wolcott got a newspaper photographer to take her picture, and a story of Violette's win appeared in the next day's paper. The tellers at 764 Jay Street became considerably busier in the following weeks and months of
Wolcott's promotion.

Wolcott sought help, advice, and influence wherever he could find it. He became president of the New York State League of Savings and Loan Associations. He was secretary of the Monroe County League of Savings and Loan Associations. He was active in the U.S. Savings and Loan League and became director of the Federal Home Loan Bank of New York. He came to be regarded in the community and the state as a leading spokesman on matters of taxation and expenditures. He was widely known and respected and through his many civic activities became an effective ambassador for his institution, the 20th Ward Cooperative Savings and Loan Association.

In 1934, an unprecedented opportunity faced the association. Up to this point in its history, the institution had been state-chartered. Now it was possible to be a federally chartered savings and loan. Wolcott found the possibility particularly attractive. The federal government offered to invest $4 million in Rochester home mortgages if a local savings and loan association qualified for a federal charter and the community demonstrated a need for new housing.

Wolcott went into action. He persuaded the Rochester Chamber of Commerce to stage a luncheon, got George L. Bliss, president of the Federal Home Loan Bank of Newark, New Jersey, and one of the foremost authorities in the country on the federal government's activities in the home financing field, to be the guest speaker. Then he lined up Rochester Mayor Charles Stanton, Chamber of Commerce President George E. Francis, Rochester Savings Bank President Edward Harris, Gannett Newspaper Vice President Leroy E. Snyder, and Rochester Hearst Newspaper Publisher Meyer Jacobstein to talk about Rochester's need for housing and the undoubted boon to building and employment that $4 million in federal dollars would bring, and to lend impetus to the application of the 20th Ward Cooperative Savings and Loan Association for a federal charter. The hugely successful luncheon event, held on November 4, 1934, was followed by the largest gathering of 20th Ward Savings and Loan shareholders in the history of the association. They unanimously approved the application for a federal charter.

"Never in history has home ownership been so accessible to the average family."

One newspaper editor wrote:

"From every point of view, the move by the 20th Ward Cooperative Savings and Loan Association in applying for a federal charter represents a constructive, progressive step that will be far-reaching in its results not only to the association but to the city and county as well. The home institution, started in such a small way nearly 40 years ago in this community, is on the threshold of attaining a rank not excelled by any financial institution in the city. The tremendous service it will be in a position to render to Rochester with its quadrupled capital cannot be underestimated. The association will have $4.5 million of government funds to add to its capital of about $1.5 million with which to bolster the mortgage finances of the city. It will be able not only to finance the building of new homes, but will also be allowed to refinance existing mortgages. It will become the stabilizing factor in the local real estate situation."

The 20th Ward Cooperative Savings and Loan Association received its federal charter on December 17, 1934. Its assets at the time were $1,522,076.67. On January 1, 1935, the association began operations as First Federal Savings and Loan Association of Rochester, the first federally chartered savings and loan in western New York.

Another Rochester S&L, Equity Cooperative Savings and Loan Association, also applied for a federal charter, but federal officials considered its assets too small to meet requirements. Federal officials, however, suggested to its secretary and manager, Willis J. Almekinder, that perhaps Equity might like to seek a merger with First Federal, and they mentioned the idea to E. Clinton Wolcott as well. Wolcott knew Almekinder by name only, but he called him and arranged a meeting.

Almekinder looked forward to a merger with the prestigious First Federal Savings and Loan Association. It offered chances for advancement that Equity S&L could not even begin to provide. First Federal was a full-time thrift institution while Equity was still a one-night-a-week operation with limited accounts.

Wolcott realized, of course, that the addition of Equity's accounts was not in itself very impressive, but a merger, nonetheless, provided opportunities: another office in another location from which to expand First Federal's business and the acquisition of several experienced S&L people.

His meeting with Almekinder went particularly smoothly. Wolcott was gracious and optimistic about the future for the organizations should they
merge, and Almekinder, being a relatively young man of 30 and Wolcott's junior by 18 years, looked up with respect and considerable awe to the great, influential financial leader who was about to become a partner.

The negotiations that followed between the two organizations led to several agreements: Equity’s slow office at Schwab Coal Company on Portland Avenue would be discontinued. A new office would be established in the Temple Building at 18 Franklin Street, giving First Federal a full-time office in downtown Rochester in addition to the 764 Jay Street facility. Willis Almekinder would become manager of the downtown branch office. Wolcott would head the merged operation, and Almekinder would be secretary. Three Equity leaders — Almekinder; Frederick Albrecht, president of Schwab Coal and Oil Company, and Frederick W. Schaefer, president of Schaefer Brothers — would fill three reserved vacancies on the newly formed First Federal board. On April 1, 1935, the merger was consummated, and with federal millions behind it, the new First Federal Savings and Loan Association launched an era of dramatic growth.

Wolcott wasted no time in getting federal dollars for new home construction in Rochester. One of the largest residential construction projects in the city to occur in years started shortly after Wolcott's S&L received its federal charter. In 1935, a tract next to Elmwood Avenue near Monroe Avenue on the former MacFarlin farm was laid out for 50 new houses, each costing about $6,000. The first house to be built in the $300,000 project was that of a young couple, Mr. and Mrs. Charles E. Angle. (Mrs. Angle was Wolcott's daughter.) Then in 1936, Monroe Avenue Estates in Brighton was started. It was a $400,000 project containing 65 new houses priced from $7,000 to $8,400. “Never in history has home ownership been so accessible to the average family,” John S. Fitzpatrick, president of the New York State League of Savings and Loan Associations, told Rochesterians on August 12, 1938. In three years, First Federal assets grew from $1,522,076.67, when it was federally chartered, to $5,019,796.12 as of August 31, 1938. During that period, First Federal made loans of more than $1 million a year, of which 80 percent went for new construction.

In 1939, it could be said that the country was out of the depression. Many thousands of financial institutions across the nation failed during the long depression years, but not a single one in Rochester went out of business. And all during that period, First Federal continued to make mortgage loans and to pay interest. At no period in its history did First Federal omit the payment of interest to savers, testifying to the association’s reliability for investors.

At first, preparations for the war to come did not affect the booming home construction business in Rochester. Eventually, of course, builders encountered a shortage of supplies and labor as the gigantic war effort switched industrial output from consumer goods to war materials, and the labor force was occupied either in the production of those materials or in actual military service. There was no choice; home building ceased. So, First Federal concentrated on selling war bonds through payroll deductions. It was a nonprofit service as part of the association’s contribution to the war effort. By September of 1942, First Federal had outstanding war bond sales of $1.4 million.

In August, 1943, President E. Clinton Wolcott became suddenly and unexpectedly ill. He was 56 years old and had always enjoyed excellent health. He had managed First Federal with unusual vigor and unprecedented success for 11 years of the toughest possible times for the association. But on Thursday, August 26, 1943, just a few weeks after becoming ill, Edgar Clinton Wolcott died in Genesee Hospital. The cause of death was coronary occlusion. It was a startling blow to the First Federal staff and to the community.

In the Rochester Democrat and Chronicle, Friday, August 27, 1943, the editor wrote: “E. Clinton Wolcott, who died yesterday, was a citizen of vision and force. He could be counted on equally to bring honest sense to bear on too visionary proposals or to give the life of sound vision to reactionary holdbacks on needed advances. His interest in public taxation and financing arose from his knowledge of their effect on home ownership. This knowledge was based on long experience and widely recognized leadership in savings and loan associations and banking institutions. In both business and social circles he was respected and liked as one of the city’s leading and most useful men.”

The newspaper also carried the notice: “All offices of the First Federal Savings and Loan Association will be closed all day Saturday due to the funeral of its president, E. Clinton Wolcott.” His funeral service was held
at his home. 45 Oliver Street, and his cremated remains were buried in Mount Hope Cemetery, Section 1, Lot 68, the Harold P. Brewster lot — his wife, Elizabeth, being a Brewster.

Willis J. Almekinder was elected president of the association after E. Clinton Wolcott died in 1943. When Almekinder joined First Federal as a result of the merger with Equity S&L in 1935, Wolcott became a father to Almekinder. Wolcott urged Almekinder to further his formal education, which resulted in his attending the Graduate School of Savings and Loan at Northwestern University in Chicago. Wolcott was chairman of the Board of Regents for the school. Then, eight years as vice president under Wolcott's knowledgable tutorship made Almekinder eminently qualified to head the association. Also, Wolcott left Almekinder a savings and loan of impressive size and prestige with all of its affairs in superb order and ready to embark on further growth and prosperity when the war ended.

Wolcott started First Federal on a path to successful growth. Today, the association is the largest savings and loan in New York State with assets exceeding $7 billion.

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**Tours. Tours. Tours.**

Discover historic Mount Hope Cemetery on one or more of the many tour offerings this spring and summer.

Sunday afternoon walking tours commence on May 5 and continue through the last Sunday in October. The tours start at 2:00 p.m. and 3:00 p.m. and last about 1 1/2 hours. They are free to the public.

Sunday, April 28, 1:00-2:30 p.m. Tour of Notable and Interesting Women. Members: Free. Nonmembers: $3. Nonmember families: $5.

Saturday, May 18, 1:00-2:30 p.m. Tour of Architects and Architecture. Members: Free. Nonmembers: $3. Nonmember families: $5.


All tours start from the north gatehouse on Mount Hope Avenue opposite Robinson Drive.

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