

# THE CITIZEN.

PUBLISHED EVERY WEDNESDAY AND FRIDAY BY THE CITIZEN PUBLISHING COMPANY.

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E. B. HARDENBERG, - - PRESIDENT  
W. W. WOOD, - - MANAGER AND SECY  
DIRECTORS:  
S. H. DORFLINGER, M. E. ALLEN,  
HENRY WILSON, E. B. HARDENBERG,  
W. W. WOOD.

SUBSCRIPTION: \$1.50 A YEAR, IN ADVANCE  
FRIDAY, FEBRUARY 12, 1909.

DURING the delivery of an address before the Chicago Congregational Ministerial Union, on Tuesday evening of last week, Dr. William A. Waterman said that while the sun was shining on the day of the death of Abraham Lincoln, a bright star was distinctly visible at midday to the people of Washington. According to his statement the star became visible at noon and hung there like the star of Bethlehem. It was the subject of much discussion. The newspapers took up the mystery, but as time passed the comment ceased and the subject was forgotten. It is seldom spoken of now, but reference to the papers of the time would verify this statement.

## HARRISBURG LETTER.

FEB. 8th.—The first bill which reached the Governor and to receive his signature was that providing for the expenses of the Legislature,—salaries of members and employees. The prompt passage was made necessary by the attitude of the State Treasurer, who hesitated to advance money without the appropriation.

A bill has been introduced appropriating \$90,000 for the use of the State Live Stock Sanitary Board in suppressing epidemics among cattle, particularly the foot and mouth disease. The trouble is past now, but the State purposes to be better prepared for the next outbreak, for this is a costly matter. The Pennsylvania R. R. company paid out \$50,000 for cleaning and fumigating cattle cars during the recent trouble.

Notwithstanding the number and backing of the bills before the Legislature whose purpose is to provide pensions for soldiers and sailors, it is generally believed that this session will not see a pension bill go to the Governor. Mr. Stuart has given the Legislature to understand that the responsibility for such a measure is upon it, although he might treat such a bill in a different way from what he did in 1907. Charities, forest lands, roads and bridges seem to have the call this year.

It seems to be definitely settled that the bill introduced by Representative Kies of Lycoming, providing for the repeal of the law imposing a mercantile license tax will fail of passage. Organizations have been formed and considerable money has been taken from merchants all over the State, presumably for the purpose of pushing the bill through, but actually to line the pockets of a few fellows who gulled the merchants. It is said that a so-called newspaper man, who is engaged in furnishing material from the Capitol for a boiler-plate association, has a good slice of the fund. By means of these syndicate letters, a mass of falsehoods has been spread over the state, the particular point being emphasized that it cost the State all it received to collect the tax. In a resolution of inquiry the Legislature directed the Auditor Gen'l to furnish some information as to cost of collection, covering the past two years. In a statement of facts which could not be controverted he showed that last year the average cost to the State was ten and six-tenths per cent. and for the previous year it was eleven per cent. Further, practically all the expense was incurred in the county where the tax was collected, made up of advertising, fees of mercantile appraiser, mileage, postage, etc. It will be up to some people pretty soon to show what has been done with the "sinews of war."

The high standing of the commission that framed the act to reorganize the school system of the State ought to commend the bill favorably. No law on the books pleases everybody, but all must be accepted in a spirit of compromise. When one considers the time and thought spent on the preparation of this bill, the statutes examined, decisions of Courts gone over, hearings held and suggestions and ideas worked out, the conclusion is inevitable that the result of this labor, at the hands of this body, is the best that could be hoped for. No changes should be made without consulting the commission.

Representative Marvin has offered a bill asking \$500 toward the expense of a commission to investigate the question of making free all the toll bridges on the Delaware. This is carrying out a plan formulated by Mr. Farley, of Wayne county.

Knowing one day that while the bills providing for local option will have a fair show, and will be reported out of committee, that there is little probability of any local option bill getting as far as the Governor this year. Friends of local option are putting up a fight nevertheless, and some strong members are talking and working for it.

N. E. HAUSE.  
DR. C. R. BRADY, Dentist, Honesdale, Pa.  
Office Hours—9 a. m. to 5 p. m.  
Any evening by appointment.  
Citizens' phone 33, Residence, No. 88 X.

## OBITUARY.

### Death of the Eminent Buffalo Attorney, Henry W. Box—His Early Struggles and Great Success.

Under date of October 19th, 1908, the writer received a letter from Henry W. Box, then an invalid at Saranac Lake, N. Y., from which the following extract is taken:

"Looking back over my career, I recognize you as the first friend that I struck in Honesdale after coming to this country, and you have always been good to me when you have seen me. You gave me my letter of introduction to Mr. Nelson; otherwise I should not have got in at Kingston. That winter the school was very much overcrowded, and the ladies' parlor was turned into a dining room. I was assigned to wait on it, and with that service, and taking care of Mrs. Nelson's fires, I got my board and tuition; and that was the start of my education."

The trifling service to which Mr. Box refers was rendered more than half a century ago. It was in 1854 that, then a youth of eighteen, he came down from Bethany, and frankly confessing a boyish indiscretion which had resulted in his expulsion from the University of North-western Pennsylvania, a Methodist institution which had been established in that village, and took day scholars as well as more advanced students, solicited the influence of the writer in securing him admission to Wyoming Seminary, with the privilege of defraying his expenses by rendering their equivalent in menial services. As the writer had already been at the Kingston school for some time, and was honored with the friendship of the then principal, the late Dr. Nelson, the letter written him at Mr. Box's request had the desired effect, and the boy was enrolled as a student when the next term opened.

His education at that time was quite as meagre as his means. Born in Cornwall, England, April 25, 1836, the death of his father left him while eight years of age to the care of his mother, on whose shoulders rested the burden of supporting a large family. His early years were passed in a constant struggle with poverty and without educational advantages; so that when, in 1851, he came to this country he had scarcely mastered the English alphabet. Fortunately an uncle, William Pethick, living at Bethany, took an interest in the lad and furnished him his first home in his adopted land. Henry, then a boy of fifteen, ignorant as to book learning, and unused to our customs and manner of living, could do but little to recompense his relative for the fatherly care bestowed upon him; but in his long after life and days of phenomenal prosperity, he always held his benefactor in the most grateful remembrance. When, through the kind offices of Mr. Pethick and the elder Mrs. Harrison Gray Otis, then living in Bethany, the boy was admitted to the primary classes in the University, his backwardness afforded his fellow pupils much amusement, but his determined application and rapid advance in his studies, as well as a certain sturdy self-assertiveness, always one of his characteristics, soon won for him a place in their respect and regard. Even the final rupture which ended his days at that institution was not greatly to his discredit. A breach of propriety on the part of a member of the faculty coming under his observation he had, boy-like, imparted his discovery to another, and he was himself sacrificed to save the reputation of the real offender.

At Wyoming Seminary, notwithstanding the humble relation he was compelled to bear to the institution, the cheerful disposition which he brought to his duties, and the earnestness with which he pursued his studies very soon secured him the good will of the instructors and the respect and friendship of his fellow students. When his attainments had reached the point which warranted such a step, he entered his name as a law student in the office of Judge Collins, in Wilkes-Barre, and commenced reading Blackstone under the supervision of that eminent attorney. On his graduation he engaged in teaching, at times as private tutor and at others in the public schools, thus supplying himself with the funds necessary for his support and the continuance of his legal studies until he entered the law office of Wm. H. & S. E. Dimmick, in Honesdale. On the 8th of September, 1860, in company with Frederick Fuller, now of Scranton, Marshal Wheeler and W. L. Headley, he was admitted to the Wayne County Bar. In the spring of the following year he removed to Buffalo, N. Y., for the purpose of locating there for the practice of his profession.

Probably the most strenuous portion of his life was his early experience in Buffalo. It was essential for him to familiarize himself with the code of New York, and during such preparation it was necessary that he should hold some position which would yield him the means of living. He had eight dollars in his purse when he arrived in "The Queen City of the Lakes," and it was destined that it would be many months before he again became the possessor of so much wealth. After many disappointments he secured a position as clerk in the office of Sherman S. Rogers at a compensation of two dollars per week, to which he managed to add an occasional small fee picked up through attendance at the police courts. His fare at that time consisted mainly of crackers and cheese, which he kept in his wash-stand drawer, and his bed a mattress, which during office hours was

about up in a wardrobe, and on which he slept on the floor at night. These facts as to his extreme poverty at that period are mentioned as a contrast to the prosperity with which he was afterward blessed, his holdings a few years ago being variously estimated at from half a million to a million dollars.

Mr. Box was admitted to the Buffalo bar Feb. 2, 1862, and for a few years thereafter he practiced alone, devoting his attention to criminal law, of which he made a specialty, with signal success. He formed a partnership with Wm. H. Gurney, and later with F. R. Perkins, who was then city attorney. The firm's business increased, and in the '70's it became Box & Norton. At this time the Buffalo Street Railway, then owned by S. V. R. Watson, was a client of the firm which on January 1, 1884, became Box, Hatch & Norton.

In the fall of 1886 E. W. Hatch was elected Judge of the Superior Court, and the firm became Box, Norton & Bushnell, which continued until Aug. 1, 1901, when Clarence M. Bushnell withdrew from the firm, and Mr. Box retired from the active practice of his profession. One of Buffalo's leading attorneys said of Mr. Box, on learning of his death, "He was one of the most successful trial lawyers the bar of Erie county has ever known."

But his greater work was in the up-building of the street railroad system, of which he was counsel for the long period of 31 years, or from 1870 until 1901. In the organization of the various companies embraced within the Buffalo street railroad system of that period his work was able and indefatigable. Besides the Street Railway Company, Mr. Box had for clients the Buffalo Gas Co., the Bell Telephone Co., the Western Union Telegraph Co., Union Fire Insurance Co., Third National Bank and other large corporations. His success as a corporation lawyer in his last years outstripped his earlier work as a criminal lawyer. He was also largely concerned in real estate transactions.

Of a charitable and philanthropic character was the work to which he devoted himself following his retirement from active practice of his profession. In the past eight years he caused the erection of 400 sanitary homes for working men on the East Side, Buffalo. In 1893 Mr. Box was one of the commissioners to the World's Fair from New York State.

He was a member of the Buffalo and Country Clubs; a life member of the Buffalo Library, Historical Society and Fine Arts Academy. Mr. Box was a lover of high-class art. His collection of paintings, now loaned to the Albright Art Gallery, has proved a source of delight to connoisseurs. He was also a man of very decided literary tastes. His library is one of the finest in the city.

Mr. Box's health became seriously impaired some years ago, and since that time it has been his custom to spend his summers in Canada and the Adirondacks, and the colder months in California and the South. About two years ago he passed some time with his family on the Pocono, following which he paid his last visit to Honesdale, where he had a large number of warm personal friends, and where his mother sleeps in Riverside cemetery. He died at Saranac Lake, in the Adirondacks, on Sunday last, February 7th, 1909, in the cottage formerly occupied by Robert Louis Stevenson, of whose writings he was a great admirer. His remains were removed to Buffalo, and the funeral was held on the afternoon of Wednesday last. Mr. Box is survived by his widow, (Mary Mason Peabody) to whom he was married in 1865, and an adopted daughter, Miss Mary E. Box. Also by a number of relatives living in this vicinity.

### Local Institute.

The teachers of Lake and Salem township held their local institute at Lake Ariel, Jan. 30th.

The teachers assembled at 10 A. M., and the morning session opened by singing "America." Devotional exercises were conducted by Supt. Koehler. After singing "Flow Gently, Sweet Afton," Supt. Koehler expressed the desire that all the teachers should enter freely in the discussions.

The first paper, "School Punishment" was read by Miss Arabella Jones. Few rules should be made but all violations of these rules should be visited by punishment. Every child has the right to demand of us as the chief element of his future welfare, that we train him to a wholesome respect for law. The subject was thoroughly discussed by Supt. Koehler and several of the teachers.

Miss Elsie Howe, in her paper, "How I Teach Beginners," explained fully the way she teaches the pupils in her first grade. A discussion of the several methods in teaching primary reading followed.

A very interesting paper on "Geography" was read by Miss Florence Jones. After a thorough discussion of this subject, the session closed.

The afternoon session opened by singing "Blue Bells of Scotland." An excellent paper on "Ways in which our Common Schools may be Improved," was read by Miss Hiller. The directors should be men who are interested in all educational matters, not favorites of some political party. Comfortable school houses, pleasantly located, should be erected. Well trained teachers should be chosen. The most important thought brought out, was the centralizing of schools. The time will come when the "rural school" will be a thing of the

past. The discussion which followed was full of interesting thoughts.

"My First Experience" by Miss Alma Schuller was an interesting account of her joys and discouragements during her first year's work.

"School Management" was the subject of Fred. Biesher's paper. Good order is necessary if you wish to realize good results of your work. Always have your plan for each day's work arranged with careful consideration of the subjects.

"Importance of Nature Study and how to Teach It" by Prof. J. D. Storm. This subject has been sadly neglected in our common schools. The pupils are seldom called upon to study nature. An intelligent interest should be aroused. It trains the child's power of observation and teaches him an appreciation of nature, also of nature's great poets, Bryant and Wordsworth. The teacher must have a definite plan of work. Use objects in teaching it. To be prepared to teach this important study, the teacher should possess a Botany, Zoology, Physiology and some good work on Nature Study.

The last paper on the program "A Successful Teacher" was read by Leon Scudder. You must make yourself useful to your pupils. Teach them to do their work with mechanical accuracy. After an instructive talk on "How to make out our Monthly Report" by Supt. Koehler, the institute was closed by singing "Way Down Upon the Suwanee River."

The institute was well attended. Many teachers from adjoining townships were present and took part in the discussions.

LULA BIDWELL.

### JURY LIST—March Term, 1909.

GRAND JURY.  
Berlin—Albert Mitchell.  
Buckingham—John Barrett.  
Cherry Ridge—John Price.  
Clinton—W. M. Norton.  
Dreher—Robert Whitaker.  
Dyberry—E. H. Alberty.  
Damascus—J. L. Sheard.  
Hawley—L. J. Branning.  
Honesdale—C. M. Betz.  
Lake—J. F. McFarland.  
Lehigh—Joseph Bitner.  
Manchester—Allen Denney.  
Mount Pleasant—Richard Glanville.  
Oregon—Henry Reifer.  
Palmyra—John P. Flynn.  
Paupack—Joseph S. Pennell.  
Preston—A. B. Kellogg.  
Salem—Richard Simons.  
Scott—Michael Fleming.  
Starucca—A. N. Lloyd.  
South Canaan—Benjamin Box.  
Sterling—Walter Hazleton.  
Texas—Clarence Bond, Charles F. Purdy, J. A. Hill.

TRAVELERS JURY.  
Bethany—J. B. Cody.  
Berlin—William Kineman, Ellery Crosby.  
Buckingham—John Tompkins, Joseph Layton.  
Cherry Ridge—E. C. Compton.  
Clinton—S. G. Stanton.  
Damascus—E. C. Noble, H. C. Jackson, J. A. Hill.  
Dreher—Merton Carlton.  
Dyberry—Charles T. Arthur, George Conner.  
Hawley—Fred. W. Schalm, Patrick Behan, P. H. Kearney.  
Honesdale—Martin Caufield, J. A. Robinson, Harry Purdy, L. E. Woodley, Charles Bassett.  
Lake—Edgar W. Cory, Jonathan Brown, Lebanon—Fred. Robinson.  
Lehigh—Fred. O. Rourke.  
Manchester—George W. Lord, Grant Hawley.  
Mount Pleasant—W. E. Perham, J. J. Wildenstein, J. J. Fulkerson.  
Oregon—Bismarck Irwin.  
Palmyra—David E. Compton, John McGinty.  
Paupack—Frank H. Haney, Geo. Shearer.  
Preston—Daniel LaBarr.  
Prompton—Henry Hogencamp.  
Salem—Christian Schroder, Fred. S. Keen, Robert Marshall.  
Scott—O. L. Burleigh.  
Sterling—Elmer Ferguson, William F. Stevens.  
Texas—Lawrence Weidner, Osborne Downs, John Goodlein, John Igo.  
Waymart—P. A. Drake.

WE have made arrangements so that we can send for \$1.75 the CITIZEN for one year and the FARM JOURNAL for five years.

### NOTICE OF ADMINISTRATION.

ESTATE OF HENRY O. SILKMAN, late of the township of Lake, Pa. All persons indebted to said estate are notified to make immediate payment to the undersigned; and those having claims against the estate are notified to present them duly attested for settlement.

CHARLES H. WELLES, Executor, Scranton, Pa.  
FRANCES GARDNER SILKMAN, Executrix, Maplewood, Pa.  
A. T. Searle, Honesdale, Pa.  
Welles & Torrey, Scranton, Pa. Attorneys for estate.  
Honesdale, Feb. 8, 1909.

REGISTRAR'S NOTICE.—Notice is hereby given that the accountants herein named have settled their respective accounts in the office of the Registrar of Wills of Wayne County, Pa., and that the same will be presented at the Orphans Court of said county for confirmation, at the Court House in Honesdale, on the third Monday of March next, to-wit:

First and final account of Reinhard F. Warg, executor of the estate of Ida Von Auer, Honesdale, Pa.  
First and final account of Martha Hartman, executrix of the estate of Oscar R. Frisch, Honesdale, Pa.  
First and final account of Geo. O. Chapman, administrator of the estate of Clifford Chapman, South Canaan, Pa.  
First and final account of Anna M. Schaller, administratrix of the estate of John Schaller, Texas, Pa.  
First and final account of George W. Howell, administrator of the estate of S. C. Stanton, Preston, Pa.  
First and final account of George M. Dibble, administrator of the estate of Hutchinson McMurray, Starucca, Pa.  
First and final account of George Stager, administrator of the estate of Elizabeth Stager, Honesdale, Pa.  
First and final account of S. J. Pomeroy, sole executor of the estate of Jane S. Fitz, Mount Pleasant, Pa.

E. W. GAMMELL, Registrar.  
Honesdale, Feb. 8, 1909.

### REPORT OF THE CONDITION

#### HONESDALE NATIONAL BANK

HONESDALE, WAYNE COUNTY, PA.  
At the close of business, Feb. 5, 1909.

| RESOURCES.  |                |
|---|----------------|
| Loans and Discounts   | \$ 214,283.24  |
| Overdrafts, secured and unsecured                                   | 83             |
| U. S. Bonds to secure circulation                                   | 55,000.00      |
| U. S. Bonds on U. S. Bonds  | 2,500.00       |
| Bonds, securities, etc.   | 1,346,516.86   |
| Banking-house, furniture and fixtures                               | 40,000.00      |
| Due from National Banks and Reserve Agents                          | 3,461.32       |
| Due from State Banks and Bankers                                    | 202.04         |
| Due from approved reserve agents                                    | 127,519.83     |
| Checks and other cash items   | 1,134.81       |
| Notes of other National Banks                                       | 1,085.00       |
| Fractional paper currency, nickels and cents                        | 320.27         |
| Lawful Money Reserve in Bank  | 73,692.50      |
| Legal tender notes (10,000.00)                                      | 89,781.50      |
| Redemption fund with U. S. Treasurer, (5 per cent. of circulation)  | 2,750.00       |
| Due from U. S. Treasury, other than 5% redemption fund              | 500.00         |
| Total   | \$1,885,865.93 |
| LIABILITIES.  |                |
| Capital stock paid in   | \$ 150,000.00  |
| Surplus fund  | 150,000.00     |
| Undivided profits, less expenses and taxes paid                     | 72,177.03      |
| National Bank notes outstanding                                     | 55,000.00      |
| State Bank notes outstanding  | 900.00         |
| Due to other National Banks   | 1,822.05       |
| Due to State Banks and Bankers                                      | 210.97         |
| Individual deposits subject to check                                | \$1,458,571.75 |
| Demand certificates of deposit                                      | 25,900.00      |
| Certified checks—cash items   | 55.00          |
| Cashier's checks outstanding  | 217.15         |
| Bills borrowed  | None           |
| Notes and bills redimpted   | None           |
| Bills payable, including certificates of deposit for money borrowed | None           |
| Notes and bills redimpted   | None           |
| Liabilities other than those above stated                           | None           |
| Total   | \$1,885,865.93 |

State of Pennsylvania, County of Wayne, ss. I, Edwin F. Torrey, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

E. F. TORREY, Cashier.  
Subscribed and sworn to before me this 9th day of Feb., 1909.

W. H. STONE, N. P.  
Correct—attest:  
H. Z. RUSSELL,  
E. B. HARDENBERG,  
F. R. MURRAY, } Directors

## JOSEPH N. WELCH Fire Insurance

THE OLDEST Fire Insurance Agency in Wayne County.

Office: Second floor Masonic Building, over C. C. Jadwin's drug store, Honesdale.

WE have made arrangements so that we can send for \$1.75 the CITIZEN for one year and the FARM JOURNAL for five years.

# ROLL OF HONOR

Attention is called to the STRENGTH of the

## Wayne County SAVINGS BANK

The FINANCIER of New York City has published a ROLL OF HONOR of the 11,470 State Banks and Trust Companies of United States. In this list the WAYNE COUNTY SAVINGS BANK

Stands 38th in the United States.

Stands 10th in Pennsylvania.

Stands FIRST in Wayne County.

Capital, Surplus, \$455,000.00

Total ASSETS, \$2,733,000.00

Honesdale, Pa., May 29, 1908.

### APPLICATIONS FOR LICENSE FOR A YEAR 1909.

The following named persons have filed their petitions for a license and the same will be presented to the Court of Quarter Sessions on Monday, March 8, 1909:

#### HOTELS.

Berlin—Ernest Miller.  
Canaan—James Gildea and Frank P. Norton.  
Clinton—H. T. O'Neill.  
Dreher—H. B. Smith, H. E. Robacker, Chas. F. Wert.  
Dyberry—Asa K. Kimble, M. K. Kimble, Wm. F. Dodson.  
Hawley—Christian Lehman, Martin Reafer, August H. Frank, George Kohlman, F. J. Hughes, Charles B. Woods, Jacob Heils.  
Honesdale—Lucy Brandon, T. F. Flynn, Jno. H. Weaver, W. E. Martin & J. L. Carlin, C. J. Weaver.  
Lake—John Schadt.  
Lehigh—C. W. Garagan.  
Manchester—Wm. F. G. Emerich, William A. Block, J. W. Flynn.  
Mount Pleasant—I. W. Bunnell, Francis J. O'Neill.

Preston—Michael Lettinger, P. F. Madigan, S. C. Silsbee, W. J. Henly.  
Salem—H. F. Nicholson, Ralph Foot.  
South Canaan—John Bentham.  
Starucca—John Woodmansee.  
Texas—Thomas Gill, Frederick Kranz, James Mundy, Mary Meyer, Frank Mang, Charles H. Murphy, George Meyer, John C. Smith, Victor E. Messier, J. Monroe Austin.  
Waymart—Ferdinand J. Crockenberg.

#### RESTAURANTS.

Canaan—James J. Burnett, Trustee.  
Clinton—John Opeta.  
Hawley—Mary Zeiter, Mary Mayer, Louis Geiler.  
Honesdale—Christopher Lowe, Henry Buerker, John H. Heumann, Fred. O. Gilbert, A. F. Volgt, Benjamin Loris, J. Albert R. Taubner, Lawrence J. Weniger, T. D. O'Connell, Herman Meyer, W. R. Road-knight, Joseph Ackerman, J. H. Schiessler, Palmyra—Peter F. Schmitt.  
Texas—Chris. J. Hook, Jacob Beck.

#### WHOLESALE LIQUOR.

Hawley—Patrick H. Kearney.  
Honesdale—Michael Galvin, Paul McGranahan, Leopold Furbt.

#### BOTTLERS.

Honesdale—John Rickert, Henry Beck.  
Palmyra—Lake P. Richardson.  
Texas—F. W. Michael & F. A. Reitnauer, Wm. Meimyer, Val Weidner.

#### BREWERY.

Texas—Pennsylvania Brewing Co., M. J. HANLAN, Clerk.  
Honesdale, Pa., Feb. 6, 1909. 13

### BOILERS INSPECTED.

I have been authorized by the Pennsylvania State Factory Inspection Department to inspect boilers.

In compliance with the law, all users of high pressure boilers used for power or heating purposes are compelled to have boilers inspected once each year. Rates: \$5.00 per boiler, and transportation.

C. E. GIBBS

1129 Main Street - Honesdale, Pa.

F. S. Attention given to engine and general machine work. 10centif

## OBSERVE ITS GROWTH!

# Honesdale DIME BANK

Sixth Statement. HONESDALE, PA. Organized 1906

The Healthy Growth and Prosperous Condition of Honesdale Dime Bank, the Total Assets, after Three Years' Business being Over Half a Million Dollars, indicate Public Confidence in the Safety and Integrity of its Management.

### STATEMENT NOV. 27, 1908.

| RESOURCES                           |               | LIABILITIES.                 |               |
|-------------------------------------|---------------|------------------------------|---------------|
| Loans                               | \$ 382,877.44 | Capital Stock                | \$ 75,000.00  |
| Stocks, Bonds and Mortgages         | 87,192.50     | Surplus, Earned              | 28,103.08     |
| Real Estate, Furniture and Fixtures | 20,000.00     | Deposits                     | 408,903.51    |
| Legal Reserve Fund, Cash, etc.      | 61,945.75     | Cashier's Checks Outstanding | 10.00         |
| Overdrafts                          | .90           |                              |               |
|                                     | \$ 512,016.59 |                              | \$ 512,016.59 |

#### OFFICERS:

E. C. MUMFORD, President.  
W. F. RIEFLER, Vice President.  
JOS. A. FISCH, Cashier.

#### DIRECTORS:

E. C. MUMFORD,  
FRANK M. HANLEY,  
JACOB F. KATZ,  
W. H. KRANTZ,  
W. F. RIEFLER,  
W. E. PERHAM

#### JOEL G. HILL, H. B. ELY, M. D.

Total Assets Over Half a Million.

Increase in Deposits in Six Months \$68,247.57