

MISSOULA BANKS

WITH deposits reaching well above \$4,000,000, the four banks in Missoula are the strongest evidence in support of the financial condition of the University city. There are few cities of Missoula's size in the whole country whose banks make a stronger showing than this. Missoula is proud of her financial institutions and in this there is justification not only on account of the healthy financial showing, but because the organizations all have such fine homes. There are none better in the whole northwest. The quarters of the institutions speak of their solidity and in turn the solidity of the banks proclaims Missoula's substantiality.

First National.

The First National Bank of Missoula was organized on April 5, 1873, as the Missoula National Bank. In the year 1889 its name was changed to the one it now bears. The first directorate of the bank was composed of C. P. Higgins, D. J. Walsh, A. G. Englund, F. L. Worden, J. P. Reinhard, S. T. Hauser and Hiram Knowles. In 1882, A. B. Hammond was elected as vice president and member of the board of directors. The present board of directors is composed of F. S. Lusk, C. H. McLeod, H. F. Samuels, Edward Donlan, F. T. Sterling, F. H. Elmore and E. A. Newlon.

A complete renovation of the bank's quarters was undertaken a short time after F. S. Lusk took up active work in connection with this banking institution and the First National Bank of Missoula presents an extremely attractive appearance.

At the close of business on December 5, the bank showed: Bonds and warrants, \$122,855.74; loans and discounts, \$1,101,273.67; United States bonds, \$260,000; available cash resources, \$750,325.39; circulation, \$180,000; deposits, \$1,454,861.45.

Western Montana.

The Western Montana National bank was organized February 14, 1889, with a paid-up capital of \$75,000. G. A. Wolf, Ford Kennett, Charles Otto, L. J. Fisk and J. H. T. Ryman composed the first directorate. L. J. Fisk and Charles Otto have died. Mr. Otto, who was vice president, was succeeded on the board and as vice president

by John C. Lehsou. After 22 years Messrs. Wolf, Kennett and Ryman continue on its directorate. Mr. Wolf as president and Mr. Ryman as cashier. Mr. Kennett retired from active work last year.

The Western Montana National bank has especially devoted its attention to commercial banking. With the occupancy of its new and enlarged quarters in the Montana building and a thoroughly organized working force, it will be in a position to handle its growing business most efficiently. While the appointments in its present quarters are thoroughly modern, including a delightful ladies' room, the management has not changed, giving to its old clientele, as well as new customers, the advantage of its years of experience in the Missoula territory.

At the last call of the comptroller of the currency, December 5, the Western Montana showed: Loans and discounts, \$994,379.56; United States bonds, \$200,000; with available cash resources of \$588,368.26. Its capital and reserve were \$299,124.53; circulation, \$98,400; deposits, \$1,414,651.29.

The present officers and directors are: G. A. Wolf, president; John C. Lehsou, vice president; Ford Kennett, M. A. Fisk, John G. Morony, J. H. T. Ryman, cashier.

Missoula Trust & Savings.

The Missoula Trust & Savings bank was organized on January 1, 1904. The first board of directors was composed of E. D. Whistler, Ole S. Mierck, J. W. Hicklin, C. A. Jakways and E. E. Hershey. At present the board is composed of J. M. Keith, S. J. Coffey, J. R. Dally, G. T. McCullough, P. J. Kline, A. R. Jacobs and Kenneth Ross.

The Missoula Trust & Savings bank numbers among its stockholders some of the best-known banking men in Montana and presents an exceptionally strong list of men interest in its conduct. Some of the more prominent of its stockholders are A. J. Davis, president of the First National bank of Butte; A. L. Smith, vice president of the Montana National bank of Helena; Conrad

Kohrs of Helena, a prominent stockman; Judge W. M. Bickford, S. J. Coffey, George Pringle, J. M. Price, Dr. W. P. Mills, R. F. Jones and F. D. Whistler.

On December 5 the bank standing was as follows: Loans and discounts, \$638,961.07; available cash resources, \$277,629.83; deposits, \$699,397.51.

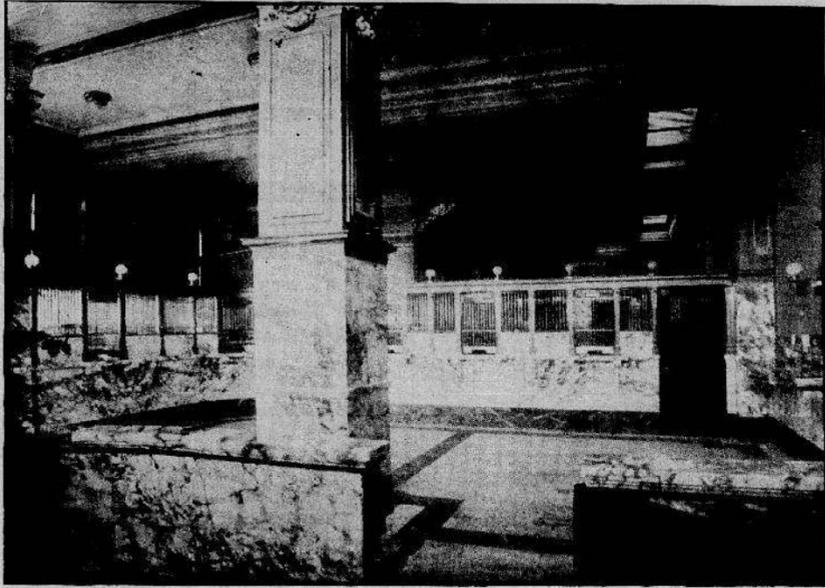
The Scandinavian-American.

The Scandinavian-American bank was organized January 21, 1910. Its officers at the present time are A. D. Stephens, president; W. J. Johnson, vice president; John Dahlgren, cashier and Leonard Larson, assistant cashier.

This bank now occupies commodious quarters in the Gibson building, having been compelled to enlarge its first room. Its statement shows:

Loans and discounts, \$296,958.36; available cash resources, \$215,263.15; deposits, \$479,553.09.

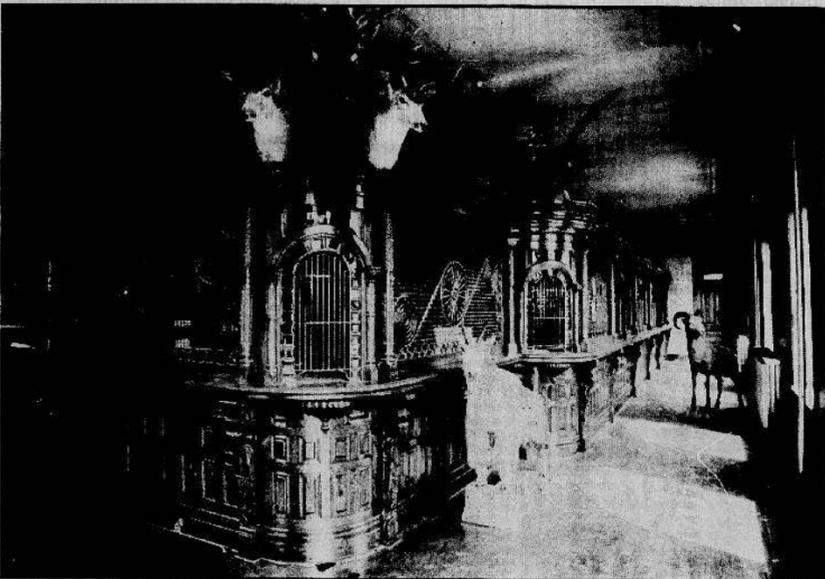
The visitor in any city, inquiring into the advantages of that town, naturally turns to the banks as the first step in his investigation. Upon this score, Missoula has nothing to fear. Her banks have withstood the test of time; they have resisted panicky conditions which have made other institutions totter. Conservatism is the keynote of Missoula's banking systems and it is a note that finds echo in the other business circles of the city. The business policy of a town is largely shaped by its banking institutions; the policy which the banks of Missoula have communicated to the city as a whole has been that of progress along sound lines and in the direction of permanency. Always ready to stand behind any legitimate enterprise which is for the benefit of Missoula, these banks and their managers counsel conservatism. The Missoula Chamber of Commerce owes its influence largely to the fact that its membership includes the bankers of the city. Missoula is specially proud of her banks. There are a few cities in the west which can duplicate the showing which Missoula makes in the homes of her banks, and the insides of the big vaults are as substantially fortified as are their protecting walls of steel and concrete.



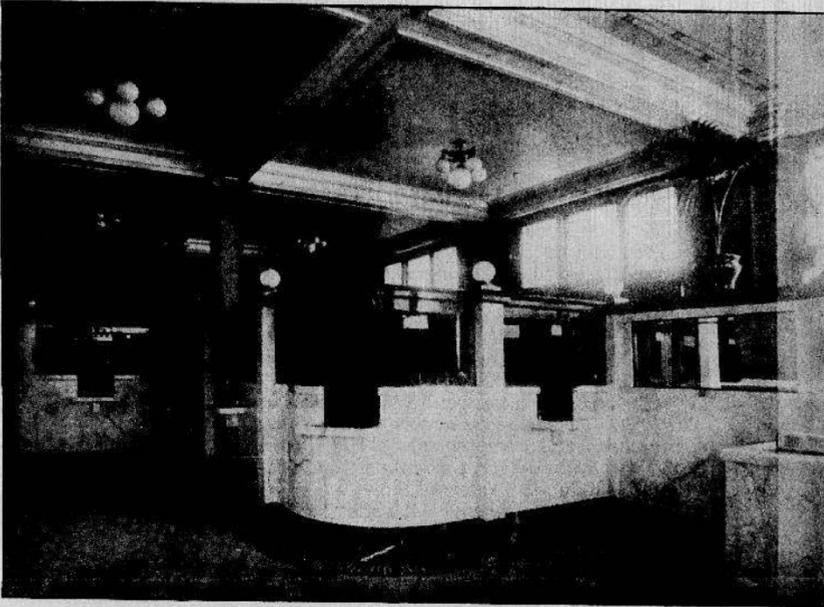
VISTA, MAIN LOBBY IN THE WESTERN



THE WESTERN'S HANDSOME INTERIOR



INTERIOR OF TRUST & SAVINGS

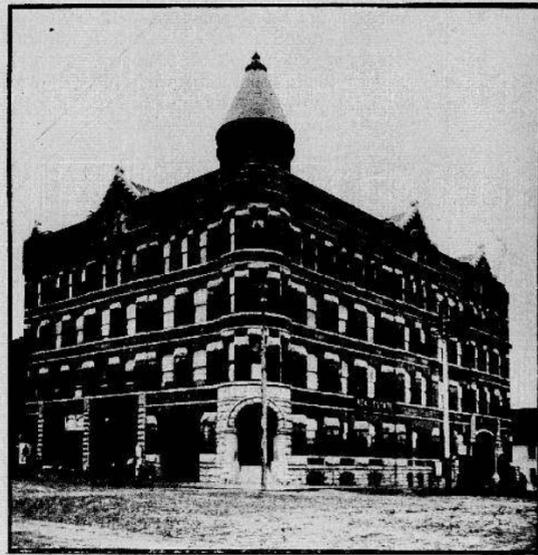


GENERAL VIEW IN THE SCANDINAVIAN

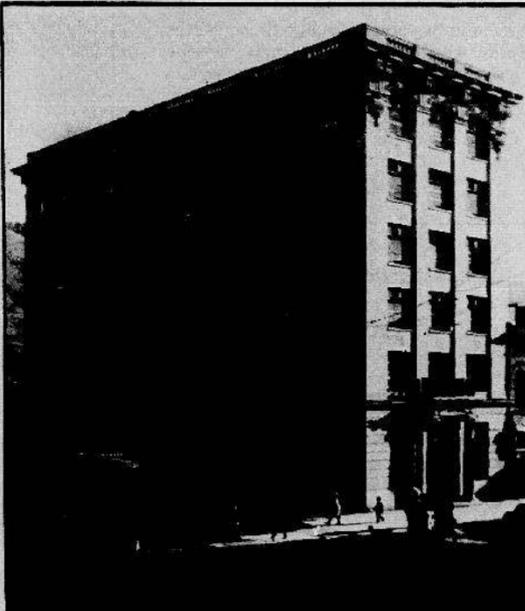


MISSOULA TRUST & SAVINGS BANK

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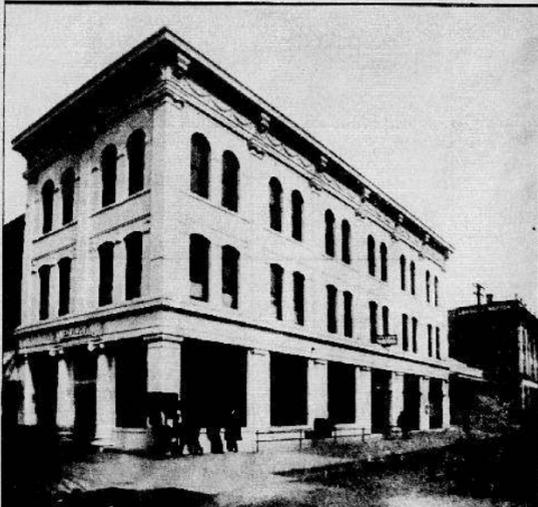
FIRST NATIONAL BANK



WESTERN MONTANA NATIONAL BANK



LOBBY OF FIRST NATIONAL BANK



SCANDINAVIAN-AMERICAN STATE BANK