

Money for FARM LOANS

We are in the market for choice Iowa farm loans, and we have attractive propositions both as to rate and option of prepayment. Write or phone us for particulars.

AMERICAN MORTGAGE & SECURITIES CO.

Manchester, Iowa
A. M. CLOUD, President
J. A. TREWIN, Vice-Pres.
J. F. GRAHAM, Vice-Pres.
F. C. WAPLES, Sec.
H. E. HENDERSON, Treas.

She uses the "ROLLER"

now only for offensive purposes but when she observes that he has brought home a loaf of Hall's MANCHESTER MANNA, the look in her eye changes to one of delight and it is no wonder for Hall's Bread weighs about four ounces more per loaf than the shipped in kind and still it is light, flakey, white and yet has that delicious flavor and cuts well without crumbling. Delivered fresh to your door every day. If you have any special orders for the day, call 126 and it will be delivered by our wagon on its regular trips. Don't forget our number because we will get yours. Fresh Pies, Cakes, Cookies, Fried Cakes, Rolls, Buns, Biscuits, Etc. carried on the wagon in sanitary equipment built for the purpose, and everything will be wrapped before leaving our store.



Hall's Bakery and Confectionery.

STATEMENT OF THE CONDITION OF THE FARMERS AND MERCHANTS STATE SAVINGS BANK

organized under the laws of Iowa, located at Manchester, county of Delaware, at the close of business on the 31st day of July, 1915, made to the auditor of state.

ASSETS:		
Amount of bills, bonds and other evidence of debt discounted or purchased actually owned by this bank	1810 00	\$ 418131 64
Gold in vault	1814 50	
Silver in vault	524 60	
Legal tender, national bank notes and subsidiary coin	2507 87	
Total gold, silver, legal tender, drafts and checks, etc., carried out	11473 57	
Amount subject to be drawn at sight on deposit with solvent banks	22852 24	
Overdrafts	5173 71	
Value of real estate	7000 00	
Value of personal property	3000 00	
Total assets	467631 16	
LIABILITIES:		
Amount of capital stock	100000 00	
Amount of deposits subject to check	1229110 59	
Amount of demand deposits	10813 93	
Amount of time deposits	10480 59	
Amount savings deposits	104500 98	
Total deposits	348667 80	
Bills payable	3000 00	
Other profits after deducting expenses	10762 36	
Total liabilities	467631 16	

STATE OF IOWA, Delaware County—ss:
 We, Burton Clark, president, J. F. Graham, vice president, and F. E. Dutton, cashier of bank above named, do solemnly swear that the foregoing statement is full, true and correct, to the best of our knowledge and belief, and that the assets therein set forth are bona fide the property of said bank and that the same has been loaned or advanced to said bank for the purpose of being exhibited as a portion of its assets.

BURTON CLARK, President.
 J. F. GRAHAM, Vice President.
 F. E. DUTTON, Cashier.

Sworn to before me and subscribed in my presence by Burton Clark, J. F. Graham and F. E. Dutton this 31st day of July, 1915.

FRED B. BLAIR,
 Notary Public in and for Delaware County.

Attested by:
 FRED H. MUNSON,
 GRANT BRAYTON,
 C. J. HOCKADAY,
 Directors.

MOTOR RACES THURSDAY.

The motorcycle and automobile races, advertised in these columns last week, will take place at the fair grounds on Thursday afternoon. The track has been put in condition for the events, and some fast driving may be seen during the afternoon. The merchants of the city have decided to close their places of business during the afternoon from 1:30 to 4:30, in order to give all of the help an opportunity to see the races. Reserved seats will be on sale at Green's drug store on the morning of the races, and those who wish to have a reserved seat in the grand stand should not forget to call early on the forenoon and make reservations.

On Thursday forenoon, to begin the day right, the Manchester ball team is going to escort the ball team from Strawberry Point to the West Main street park, for a game.

ELKADER DEFEATS MANCHESTER

The Manchester ball team was defeated yesterday by the Elkader team at Elkader, the score standing 2 to 0, in favor of Elkader.

—Mrs. W. N. Wolcott leaves this week for San Francisco, to visit the exposition.

MANCHESTER CHURCHES.

St. Paul's.
 Sunday school will be held at usual hour, 2:30. The preaching services will be omitted for next Sabbath.

Presbyterian.
 Subject for morning sermon at 10:30: "Resources of the Church."
 Children's Sabbath school, 11:45.
 Union evening service in Congregational church at 7:30.

Congregational.
 10:30, Morning Worship. Sermon Theme: "Things That Make for Peace." This is the second in the series of sermons on the great war.
 12:00, Sunday school and Men's class.
 7:30 Union service. Sermon by the pastor of the U. B. church.

Methodist.
 Rev. T. E. Taylor of Independence will deliver the sermon at this church next Sunday morning. In the evening the members of the congregation will join in the union services at the Congregational church.

On Thursday evening of this week, at the mid-week service, a delegate to the lay conference, which meets in Dubuque later in the summer, is to be elected. Every member is urged to be present at this meeting.

United Brethren.

Morning Worship, 10:30. Subject, "The Ministry of Prayer."
 Sunday services in the evening at the Congregational church.
 The Weekly Bible Study and Prayer service at 7:30 Thursday evening. Let the members of the church and congregation make it a point to attend as many of these means of grace as possible.
 The Ladies' Aid will meet this week Friday afternoon at the home of Mrs. Quill-Allen. The members are urged to be present.

J. F. McEwen is in receipt of a copy of a book recently published entitled "Nature and Science on the Pacific Coast." His son, George F. McEwen contributes one of the thirty-one special articles which form a guide book for scientific travelers in the west. The book is edited under the auspices of the Pacific coast committee of the American association for the advancement of science.
 Mr. McEwen's article is on "Oceanic Circulation and Temperature Off the Pacific Coast," a subject to which he has devoted years of study and special research. None but articles regarded as authority have been admitted to this work and the Manchester friends of George McEwen are gratified to learn of the distinctions which he has won in his work.

JOSEPH LAHEY.

It is with genuine sorrow that we chronicle the death of Joseph Lahey, which occurred at the home of his parents at one o'clock, Saturday afternoon, July 10, 1915, after an illness of several weeks. The funeral was held Monday morning with services at the Catholic church, Father Lonergan officiating, and interment was made in St. Mary's cemetery. The magnitude of the funeral cortege was but a faint symbol of the esteem in which this locality held the deceased young man whose loss will be hard to sustain, not only by his parents and relatives, but also by a wide circle of friends, who offer the grief stricken family unstinted sympathy in their sad bereavement. His life was short, but it embodied the goodness of a long and well spent career. To so live is better than length of days and the wealth of the world. XX

STATEMENT.

of the condition of Farmers Savings Bank, organized under the laws of Iowa, located at Robinson, county of Delaware, at the close of business on the 31st day of July, 1915, made to the Auditor of State.

ASSETS:		
Amount of bills, bonds and other evidence of debt discounted or purchased actually owned by this bank	33,725 41	
Gold in vault	624 80	
Silver in vault	40 00	
Legal tender, national bank notes and subsidiary coin	686 97	
Drafts, checks and other cash items not dishonored	84 40	
Total gold, silver, legal tender, drafts and checks, etc., carried out	1,416 37	
Amount subject to be drawn at sight on deposit with solvent banks	3,412 42	
Overdrafts	3 00	
Value of Real Estate	5,825 90	
Value of Personal Property	1,807 92	
Total assets	46,189 02	
LIABILITIES:		
Amount of Capital Stock	15,000 00	
Amount of deposits subject to check	16,687 63	
Amount of demand deposits	150 00	
Amount of Time Deposits	10,800 50	
Amount Savings Deposits	274 45	
Total Deposits	27,912 58	
Bills payable	3,000 00	
Other Profits after deducting expenses	277 34	
Total Liabilities	46,189 92	

STATE OF IOWA, Delaware County, ss:
 W. B. Robinson, president and G. D. Thompson, cashier of bank above named, do solemnly swear that the foregoing statement is full, true and correct, to the best of our knowledge and belief, and that the assets therein set forth are bona fide the property of said bank in its corporate capacity, and that no part of the same has been loaned or advanced to said bank for the purpose of being exhibited as a portion of its assets.

W. B. ROBINSON, President.
 G. D. THOMPSON, Cashier.

Sworn to before me and subscribed in my presence by W. B. Robinson and G. D. Thompson, this 12th day of July, 1915.

JAS. W. RIZER,
 Notary Public in and for Delaware County.

Attested by:
 JAMES MCENANY,
 CHARLES A. SWINDELL,
 Directors.

STATEMENT.

of the condition of The Delaware County State Bank, organized under the laws of Iowa, located at Manchester, county of Delaware, at the close of business on the 31st day of July, 1915, made to the auditor of state.

ASSETS:		
Amount of bills, bonds and other evidence of debt discounted or purchased actually owned by this bank	\$54,043 16	
Gold in vault	4 12	
Silver in vault	1,528 05	
Legal tender, national bank notes and subsidiary coin	8,251 00	
Drafts, checks and other cash items not dishonored	1,598 87	
Total gold, silver, legal tender, drafts and checks, etc., carried out	21,662 92	
Amount subject to be drawn at sight on deposit with solvent banks	134,788 10	
Overdrafts	253 00	
Revenue stamps	23 00	
Value of Real Estate	10,398 00	
Total assets	271,801 58	
LIABILITIES:		
Amount of Capital Stock	\$100,000 00	
Amount of deposits subject to check	136,851 55	
Amount of time deposits	356,629 34	
Amount savings deposits	43,459 47	
Total deposits	566,941 46	
Surplus fund	40,000 00	
Other profits after deducting expenses	14,860 12	
Total liabilities	721,801 58	

STATE OF IOWA, Delaware County, ss:

Wm. Keagy, Ass't. Cashier, H. C. Seeds, Ass't. Cashier, and H. C. Seeds, Ass't. Cashier, do solemnly swear that the foregoing statement is full, true and correct, to the best of our knowledge and belief, and that the assets therein set forth are bona fide the property of said bank in its corporate capacity, and that no part of the same has been loaned or advanced to said bank for the purpose of being exhibited as a portion of its assets.

WM. KEAGY, Ass't. Cashier.
 H. C. SEEDS, Ass't. Cashier.
 H. C. SEEDS, Ass't. Cashier.

Sworn to before me and subscribed in my presence by Wm. Keagy, H. C. Seeds, and H. C. Seeds, this 8th day of July, 1915.

FLOYD H. CUNOLD,
 Notary Public in and for Delaware County.

Attested by:
 H. F. ARNOLD,
 H. C. SEEDS,
 Directors.

STATEMENT OF THE CONDITION OF THE DUNDAS SAVINGS BANK.

Organized under the laws of Iowa, located at Dundas, Iowa, in the County of Delaware, at the close of business on the 31st day of July, 1915, made to the Auditor of State.

ASSETS:		
Amount of bills, bonds and other evidences of debt discounted or purchased actually owned by this bank	\$3,821 41	
Gold in vault	422 50	
Silver in vault	209 25	
Legal tender, national bank notes and subsidiary coin	1965 82	
Drafts, checks and other cash items not dishonored	115 27	
Total gold, silver, legal tender, drafts and checks, etc., carried out	3,733 24	
Amount subject to be drawn at sight on deposit with solvent banks	3,970 17	
Overdrafts	170 17	
Expense account in excess of profits	3,700 00	
Value of real estate	1,870 00	
Value of personal property	1,870 00	
Total Assets	\$4,945 09	
LIABILITIES:		
Amount of capital stock	\$10,000 00	
Amount of deposits subject to check	10,741 40	
Amount of demand deposits	1,571 27	
Amount of time deposits	8,251 55	
Amount savings deposits	1,210 59	
Amount deposited by banks	33,588 13	
Bills payable	2,000 00	
Surplus fund	200 00	
Other profits after deducting expenses	50 80	
Total liabilities	\$4,945 09	

State of Iowa, Delaware County—ss:
 W. J. Gilbert, President, and E. C. Benson, Cashier, of bank above named do solemnly swear that the foregoing statement is full, true and correct, to the best of our knowledge and belief, and that the assets therein set forth are bona fide the property of said bank in its corporate capacity, and that no part of the same has been loaned or advanced to said bank for the purpose of being exhibited as a portion of its assets.

W. J. GILBERT, President.
 E. C. BENSON, Cashier.

Sworn to before me and subscribed in my presence by W. J. Gilbert and E. C. Benson, this 31st day of July, 1915.

H. M. FITCH,
 Notary Public in and for Buchanan County.

Attested by:
 F. C. KILMORRE,
 A. R. Schradler,
 Directors.

Everyday Trousers that "Dress you Up."



That extra pair of trousers you need for summer will be the most stylish, comfortable and satisfactory pair that you ever put on.

Smart models for the young man who wants novelty staple styles; for the man of conservative ideas.

Gray or Brown fancy worsteds or Cashmires in young men's and staple models.

\$1.50, \$2.50, \$3.50 \$4

Hart, Schaffner & Marx all wool worsted pants \$5 and \$6

Light colored Outing pants in wool worsted and Palm Beach, White and neat striped patterns, **\$3, \$4 \$5**

GILNER BROS.
 Iowa's largest clothiers.
 Get to know us.

Farm For Sale

One of the best quarter section farms in Delaware township.

Liberal Terms
 A comparatively small payment down will buy this property. Balance of purchase may run for 5 or 10 years at 5 per cent interest. For particulars inquire of **CARR & CARR, Manchester, Iowa.**

The members of the Thirteen club spent a delightful evening with Mrs. W. P. Bissell, Tuesday. An elaborate picnic dinner was served, and a thoroughly enjoyable time was had.

CONTRACTOR'S NOTICE.

To Whom It May Concern:
 Sealed bids will be received at the office of the County Auditor at Manchester, Iowa, until 12:00 o'clock, noon, July 21st, 1915, and opened promptly at 1:00 p. m., of the same date, plans and specifications for which may be seen at the above office, and at the office of the County Engineer.

A certified check for 5 per cent of bid, made payable to County Auditor shall be filed with each bid, which in case of the bidder or bidders receiving the award, should be held to execute a contract and file a bond within ten days after the acceptance of his bid, shall be forfeited to the county as liquidated damages.

All bids must be in regular form furnished by the county, sealed and plainly marked. Any changes made in this form or any additions thereto, may cause the rejection of the bid. No bid will be considered which contains a clause in which the contractor reserves the right to accept or reject a contract awarded him by the Board.

The successful bidder will be required to furnish a bond for 50 per cent of the total bid, issued by responsible security, approved by the Board and drawn to protect the county and any sub-contractor.

The county reserves the right to waive all defects and reject any and all bids.

A tender will be received on the following items: No. 28, 55 foot Pony Truss, Sec. 9, Delaware Twp; No. 29, 26 foot, "I" Beam, Sec. 28, Richland Twp; No. 30, 10x10x20 box culvert, Sec. 24, Richland Twp; No. 31, 6x4x24 Box, Sec. 6, Colony Twp; No. 32, 10x5x8 Box, Manchester; No. 33, 12x7x20 Box, Sec. 26, 27, Hazel Green Twp; No. 34, 6x6x40 Box, Sec. 23, Delhi township, No. 35, 20 feet, "I" Beam, Sec. 36, Colony Twp; No. 36, 20 foot Slab, Sec. 14, North Fork Twp.

Plans and instructions may be secured from the County Engineer or county auditor.

C. H. BUNKER,
 Auditor.

To The Housewives of Manchester!

Now that the hot weather is upon us, why punish yourself by spending hours in a hot kitchen to do your own baking. We have a modernly equipped plant in which only the most wholesome pies and cakes are made—Perhaps you do not know how and where to procure our goods, without coming down town. Well every groceryman in Manchester will supply you with our goods if you tell him you want

McKEAG'S goods

We find all the groceries in Manchester loyal to home industry, providing they can procure the goods which their customers demand. All the groceries are handling our goods, and all the restaurants and eating houses are using our goods except one. On account of the recent drop in flour we are now in a position to sell

3 ten cent loaves or 6 five cent loaves for 25 cents

We do not give away jack knives and alarm clocks as inducements to get you to try our goods, but we do use the best of family patent flour—SEAL OF MINNESOTA, MADEIRA'S BEST and PILLSBURY'S FLOURS.

We do our own baking and do not have to hire a new foreman every week or two. In this way we can produce a uniform grade of baking which the people can DEPEND UPON. If any of our customers find a loaf of bread unsatisfactory, bring it to the grocer from whence you procured it and your money will be cheerfully refunded.

The McKEAG Bakery stands back of every loaf of bread.

You will be convinced of the quality after trying one loaf. Our goods are also for sale at A. MARCUCCI'S and WEBBER'S. Orders for fancy baking for picnic parties and social functions can be filled through any of the grocers and Marcucci and Webber. Orders filled promptly.

McKeag Brothers Bakery

EXTRA SPECIAL

Bargains for Friday and Saturday July 16-17
 At the Corner Clothing Store

Wash suits for boys, ages 3 to 10 at 33 per cent off
 Straw hats at 33 1/2 per cent off
 All Panama hats left worth \$6.50 at **\$3.95**

Men's Soft shirts with or without collar **25 per cent off**
 One lot of men and young men's Blue Serge suits that sold for \$15 will go at **\$11.45**

25c wash ties Friday and Saturday at 18c
 3 for 50c

One lot of 50c silk four-in-hand ties, two days only, at **32c**

Straw hats at 33 1/2 per cent off
 Rain coats regular \$5 and \$6 values, two days only at **\$3.95**

One lot of mens \$1.50, \$1.25 and \$1 caps, light weight, all colors at **69c**

Snodgrass Clo. Co.

THE CORNER STORE

FOR SALE.
 Two good farms near Manchester, one of 80 acres and one of 126 acres. Both of these farms have good sets of buildings and can be bought on easy payments.
 WILLIAM BARR, JR.

FOR SALE.
 A new Velle Bugey. Costs \$95, will take \$75 for same.
 STRICKLAND & STRICKLAND, Manchester, Iowa.

FOR SALE. Household furniture. Inquire during mornings at Anna M. Bremmer's, 712 Franklin St. 3-wks. Dated July 13, 1915.
 —Dr. and Mrs. W. E. Boynton and children of Chicago will arrive in the city in a few days to spend a two weeks' vacation with Mrs. W. N. Boynton.

Owners of Automobiles

My new building on Main street is now completed, and I am now in a position to solicit your patronage. My building is especially designed for the storing of cars, and is located conveniently on the principle street of the city. Parties leaving their cars in this building can feel assured no harm will come to them.

My stock of accessories will be here in a few days, in fact some are already unpacked. I also carry a line of the famous Federal and G. & J. United States tires.

Gasoline, pumped into your tank, at 9 1/2 cents per gallon

M. P. HENNESSEY.

Hay Rack Lumber

is in strong demand these days. Old racks are being repaired and when necessary, new ones are being made. For such work we've been selling

CLEAR FIR LUMBER

at such attractive prices that it is truer economy to build a new rack now than fix a broken down rack during the busiest part of the hay-ing season.

MANCHESTER LUMBER COMPANY

Yard of quality and service
 C. W. KELLER, Manager, Phone 156

tunity to buy an acre of good productive land in a growing part of the city for the price of a town lot. Located on a well graded street, only a few blocks from the high school, city water and sewer.
 F. J. STEVENSON, Manchester, Iowa.

Quality First

Why Not Trade at **McDonald's** If You Don't, We Both Lose

Quality—Always the Highest.

Service—Prompt, Courteous.

Delivery—Special attention to rush orders—all orders delivered promptly.

Satisfaction—Guaranteed.

Prices—Always consistent with good quality.
 "The Best is the Cheapest!"

PHONE 579
H. R. McDONALD
 STAPLE and FANCY GROCERIES and FRUIT