

South Bend National Bank

Established 1838. Nationalized 1870.
South Bend, Indiana.

Statement of Condition at the Close of Business, August 31, 1918.

RESOURCES	
Federal Reserve Bank Stock	\$ 6,000.00
Loans, Discounts and Bonds	1,147,587.02
U. S. Bonds to secure Circulation	100,000.00
Cash and Due from Banks	193,618.18
U. S. Treasury 5% Fund	5,000.00
Furniture and Fixtures	2,000.00
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	\$1,454,205.20
LIABILITIES	
Capital Stock	\$ 100,000.00
Surplus and Undivided Profits	129,717.65
Circulation	100,000.00
Deposits	1,124,487.55
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	\$1,454,205.20

PAY BY CHECK—IT'S SAFER

American Trust Company

South Bend, Indiana.
At the Close of Business, August 31, 1918.

RESOURCES	
Loans and Discounts	\$2,001,275.22
Overdrafts	1,750.54
Bonds and Stocks	145,330.42
Stock Federal Reserve Bank	9,850.00
Certificates of Indebtedness and United States Bonds	270,340.77
Company's Building	80,000.00
Other Real Estate	8,808.36
Furniture and Fixtures	13,599.49
Advances to Estates	120.50
War Savings Stamps	6,784.81
Cash on Hand and Due from Banks	363,349.70
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	\$2,901,209.81
LIABILITIES	
Capital Stock, Paid in	\$ 200,000.00
Surplus and Undivided Profits—Less Expenses and Taxes Paid	146,276.57
Bills Payable	20,000.00
Deposits	2,534,933.24
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	\$2,901,209.81

OFFICERS.
Sam Leeper, President
S. C. Lontz, Vice President
W. G. Muesel, Vice President
E. H. Miller, Secretary and Treasurer
V. M. Royer, Assistant Secretary
J. A. Coquillard, Assistant Treasurer

DIRECTORS.
Sam Leeper
S. C. Lontz
W. G. Muesel
E. H. Miller
C. J. Wenderoth
H. S. Miller
A. A. Fulk
J. B. Haberle
W. F. Miller
H. M. Sanders

START A CHECKING ACCOUNT NOW

5% EVERY DOLLAR 5%

deposited in our savings department will draw 5% interest and compound quarterly.

All money deposited before October 10th will draw interest from October 1st.

Start now and be ready for your next interest period.

INDIANA SAVINGS & LOAN
122 North Main Street, South Bend, Indiana.

FEED

for Chickens, Pigs, Cows, Calves and Horses must be selected with great care to insure best results.

PURINA FEED in Checkerboard Bags is the best that money can buy, and the best is always the cheapest in the long run.

Give us your order. We deliver.

ARTIFICIAL ICE COMPANY
Office and Stockroom
525-535 N. Emerick St.
Home 6123, Bell 2221.

WARNER BROS.
Seed and Farm Machinery
114 E. Wayne St.

Phones: Bell 2627 Home 2894
Hours: 9 to 5
Other hours by Special Appointment.

DR. H. L. WIRT
Dentist

Gas given—X-Ray—Saturday Morning devoted to Orthodontia.
511 Union Trust Bldg., S. Bend, Ind.

EYES EXAMINED BY H. LEMONTREZ
South Bend's Leading Optician and Manufacturing Optician.
324 SOUTH MICHIGAN ST. Bell Phone 421

J. P. MCGILL CO.
"The House that quality built."
233 S. Michigan St.

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J. P. MCGILL CO.
"The House that quality built."
233 S. Michigan St.

Greatest Bargains in Town Economy Cloak Dept.
Economy Dept.
Second Floor, 219-211 S. Michigan. Over Geo. Kraft Co. 5 and 10 Cents Store

UNION SHOE CO.
233 S. Michigan St.

Condensed Statement of the Condition of the Citizens National Bank

At the close of business, August 31, 1918.

RESOURCES	
Loans and Discounts	\$ 621,160.59
Overdrafts	1,988.35
U. S. Bonds	226,950.00
Bonds, Securities, etc.	88,647.03
Banking House and Real Estate	83,990.92
Due from U. S. Treasurer	11,000.00
Cash and Due from Banks	245,964.04
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	\$1,279,700.93
LIABILITIES	
Capital Stock	\$ 100,000.00
Surplus	100,000.00
Undivided Profits	49,128.03
Circulation	100,000.00
Deposits	930,572.90
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	\$1,279,700.93

Citizens Loan Trust & Savings Co.

At the close of business, August 31, 1918.

RESOURCES	
Loans and Discounts	\$ 907,520.64
Overdrafts	49.74
U. S. Bonds	122,900.00
Bonds, Securities, etc.	112,531.63
Banking House and Real Estate	112,503.27
Cash and Due from Banks	112,546.49
Other Assets	190,037.43
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	\$1,558,089.20
LIABILITIES	
Capital Stock	\$ 100,000.00
Surplus	50,000.00
Undivided Profits	41,043.33
Deposits	1,367,045.87
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	\$1,558,089.20
Combined Resources \$2,837,790.13	

Your Business Solicited. Prompt Attention. Courteous Treatment.

OFFICERS
Citizens National Bank
C. FASSNACHT, President.
GEO. M. STUDEBAKER, Vice President.
W. R. BAKER, Vice President and Treasurer.
G. H. McMICHAEL, Cashier.
E. J. SCHUMACHER, Assistant Cashier.

OFFICERS
Citizens Loan, Trust and Savings Company
JOHN A. HIBBERD, President.
W. R. BAKER, Vice President and Treasurer.
F. W. MUELLER, Vice President.
GUY H. McMICHAEL, Secretary.
F. C. NOBLE, Manager Insurance Department.

DIRECTORS
Citizens National Bank
CLEMENT STUDEBAKER, JR. JOHN A. HIBBERD
GEO. M. STUDEBAKER W. R. BAKER
C. FASSNACHT F. W. MUELLER

Citizens Loan, Trust and Savings Company
CLEMENT STUDEBAKER, JR. JOHN A. HIBBERD
GEO. M. STUDEBAKER W. R. BAKER
C. FASSNACHT F. W. MUELLER

Safety Deposit Boxes for Rent. Money Orders for Sale. Postal Savings Fund Depository.

Samuel M. Adler, President
E. A. Wells and A. J. Hammond, Vice Presidents
J. E. Neff, Secretary and Treasurer

Condensed Statement of the Condition of the Union Trust Company

At South Bend, in the State of Indiana,
At the Close of Its Business on August 31, 1918.

RESOURCES	
Loans and Discounts	\$ 840,789.23
Overdrafts	3,239.96
Bonds and Stocks	388,700.00
Other Real Estate	2,086.89
Due from Departments	1,520.00
Due from Banks and Trust Companies	89,918.79
Cash on Hand	17,313.25
Cash Items	9,514.56
Taxes and Interest Paid and Expenses	35,490.01
Other Assets	4,396.50
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	\$1,392,975.19
LIABILITIES	
Capital Stock—paid in	\$ 200,000.00
Surplus	50,000.00
Interest, Discount and Other Earnings	25,738.37
Demand Deposits, Except Banks	523,129.56
Savings Deposits, Except Banks	469,901.59
Trust Deposits, Except Banks	2,294.86
Certified Checks	1,182.62
Due to Banks and Trust Companies	25,728.19
Bills Payable	95,000.00
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	\$1,392,975.19

Total Liabilities \$1,392,975.19
STATE OF INDIANA, COUNTY OF ST. JOSEPH, SS:
I, JOSEPH E. NEFF, Secretary and Treasurer of the Union Trust Co., of South Bend, Ind., do solemnly swear that the above statement is true. JOSEPH E. NEFF.
Subscribed and sworn to before me, this 5th day of September, 1918. CLARA T. HAUN, Notary Public.
My commission expires Dec. 7, 1921.

St. Joseph County Savings Bank

Condition August 31, 1918.

RESOURCES	
Loans and Discounts	\$2,054,975.77
U. S. Bonds	304,391.66
U. S. Treasury Certificates Indebtedness	238,000.00
Municipal Bonds	351,150.66
Cash on hand and due from banks	407,296.93
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	\$3,355,815.02
LIABILITIES	
Deposits	\$2,804,718.52
Surplus	340,000.00
Interest, discount, etc.	8,096.50
Bills Payable secured by U. S. Government Securities	203,000.00
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Total	\$3,355,815.02

St. Joseph Loan & Trust Co.

Condition August 31, 1918.

RESOURCES	
Loans and Discounts	\$1,518,093.66
Overdrafts	249.34
Bonds and Stocks	1,053,255.63
United States Bonds	113,161.40
United States Treasury Certificates	247,000.00
Stock Federal Reserve Bank	9,000.00
Other Real Estate	4,000.00
Due from Banks and Trust Companies	409,421.75
Cash on hand	152,456.87
Trust Securities	1,474,720.57
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	\$4,981,359.22
LIABILITIES	
Capital Stock	\$ 200,000.00
Surplus	100,000.00
Undivided Profits	150,000.00
Dividends unpaid	204.00
Interest, Discount and Exchange	28,667.82
Deposits	2,187,561.84
Trust Deposits	106,093.41
Certified Checks	1,270.15
Due to banks and trust companies	307,610.05
Bills Rediscounted with Federal Reserve Bank	203,000.00
Bills Payable Secured by U. S. Government Securities	216,000.00
Trust Investments	1,474,720.57
Reserve for taxes	6,231.38
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	\$4,981,359.22
Combined Resources \$8,337,174.24	

OFFICERS
JACOB WOOLVERTON, President.
BENJ. F. DUNN, Vice President.
ROME C. STEPHENSON, Vice President.
GEORGE U. BINGHAM, Secretary and Treasurer.
HARRIET E. ELBEL, Cashier.
ELMER RODGERS, Assistant Secretary.

OFFICERS
ROME C. STEPHENSON, President.
JACOB WOOLVERTON, Vice President.
WILLIS A. BUGBEE, Vice President.
GEORGE U. BINGHAM, Secretary and Treasurer.
HARRIET E. ELBEL, Cashier.
ELMER E. RODGERS, Assistant Secretary.

MICHAEL HAZINSKI, President.
A. G. CHELMINIAK, Vice President.
P. A. JOYCE, Cashier.
LEANORE CHELMINIAK, Asst. Cashier.

Report of the Condition of the Chapin State Bank

A State Bank at South Bend, in the State of Indiana,
at the close of its business on August 31, 1918.

RESOURCES	
Loans and Discounts	\$490,063.03
Overdrafts	217.44
U. S. Bonds and Certificates	80,317.00
Other Bonds and Securities	13,031.83
Banking House	25,000.00
Furniture and Fixtures	2,200.00
Other Real Estate	3,643.89
Cash on Hand and Due from Banks	113,562.49
Premiums Paid on Bonds	207.77
Current Expenses	992.84
Interest Paid	183.34
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Total Resources	\$729,419.63
LIABILITIES	
Capital Stock—Paid in	\$ 50,000.00
Surplus	20,000.00
Undivided Profits	8,375.44
Exchange, Discounts and Interest	1,351.18
Deposits	649,391.01
Certified Checks	210.00
Cashier's Checks	92.00
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Total Liabilities	\$729,419.63

STATE OF INDIANA, County of St. Joseph, SS:
I, P. A. Joyce, Cashier of the above named bank, do solemnly swear that the above statement is true. P. A. JOYCE, Cashier.
Subscribed and sworn to before me, this 5th day of September, 1918.
STANISLAUS J. CHELMINIAK, Notary Public.
My commission expires Nov. 2, 1919.

Report of Condition of the Merchants National Bank

At South Bend, in the State of Indiana, at the close of business, on August 31, 1918.

RESOURCES	
Loans and discounts	\$825,157.46
Foreign Bills of Exchange or Drafts sold with indorsement of this bank	\$ 825,157.46
Overdrafts, unsecured	1,561.89
U. S. bonds deposited to secure circulation (par value)	100,000.00
U. S. bonds and certificates of indebtedness owned and unpledged	110,000.00
Premium on U. S. bonds	210,000.00
Liberty Loan Bonds, 3 1/2, 4, and 4 1/2 percent, unpledged	52,150.00
Liberty Loan Bonds, 3 1/2, 4, and 4 1/2 percent, pledged to secure State or other deposits of bills payable	52,150.00
Bonds other than U. S. bonds pledged to secure postal savings deposits	50,500.00
Securities other than U. S. bonds (not including stocks) owned unpledged	94,738.28
Total bonds, securities, etc., other than U. S.	145,238.28
Stock of Federal Reserve Bank (50 percent of subscription)	4,500.00
Value of banking house	40,000.00
Equity in banking house	40,000.00
Furniture and fixtures	7,000.00
Real estate owned other than banking house	1,902.15
Lawful reserve with Federal Reserve Bank	55,572.09
Cash in vault and net amounts due from national banks	124,338.23
Net amounts due from banks, bankers and trust companies	9,833.41
Exchanges for clearing house	12,724.16
Total of items 14, 15, 16, 17, 18	146,895.80
Checks on banks located outside of city or town of reporting bank and other cash items	1,549.36
Redemption fund with U. S. Treasurer and due from U. S. Treasurer	3,200.00
War Savings Certificates and Thrift Stamps actually owned	792.43
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Total	\$1,495,519.46
LIABILITIES	
Capital Stock paid in	\$ 100,000.00
Surplus fund	50,000.00
Undivided profits	20,806.87
Less current expenses, interest, and taxes paid	6,926.85
Circulating notes outstanding	13,880.02
Net amounts due to banks, bankers, and trust companies	98,200.00
Total of items 32 and 33	71,686.41
Certificates of deposit subject to check (other than for money borrowed)	480,779.01
Certified checks	432.59
Total of demand deposits (other than bank deposits) subject to Reserve	569.68
Certificates of deposit (other than for money borrowed)	481,781.38
Postal savings deposits	92,769.25
Other time deposits	35,949.62
Total of time deposits subject to Reserve	551,252.78
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Total	\$1,495,519.46

STATE OF INDIANA, COUNTY OF ST. JOSEPH, SS:
I, C. W. COEN, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. C. W. COEN, Cashier.
Subscribed and sworn to before me this 5th day of Sept., 1918.
MABEL V. THORNTON, Notary Public.
My commission expires Aug. 13, 1921.
Correct—Attest:
C. A. DOLPH,
C. L. WARNER,
ALBERT MYERS,
Directors.

Report of Condition First National Bank

South Bend, Indiana.
At the Close of Business, August 31, 1918.

RESOURCES	
Loans and Discounts	\$ 982,780.99
Overdrafts	442.04
United States Bonds to secure circulation	100,000.00
Other bonds, securities, etc.	556,561.88
Stock in Federal Reserve Bank	6,300.00
Furniture and Fixtures	7,321.10
Redemption Fund	5,000.00
Other assets	63.51
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CASH—	
With Banks	\$441,379.96
In Vaults	95,612.20
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	\$536,992.16
LIABILITIES	
Capital Stock	\$ 105,000.00
Surplus and Profits (earned)	130,828.93
Circulation	100,000.00
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DEPOSITS—	
Individual	\$1,856,332.83
Bank	3,299.92
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	1,859,632.75
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	\$2,195,461.68

ASTHMA
There is no "cure" but relief is often brought by—
VICK'S VAPORUB
NEW PRICES—30c, 60c, \$1.20

HARRY L. YERRICK
Funeral Home 8746 Bell 745
Director
I AM AS FEAR TO YOU AS YOUR TELEPHONE
Chapel Automobile Caskets
FULL MOTOR EQUIPMENT